



PROMINENT AND
PROGRESSIVE AMERICANS

AN
ENCYCLOPÆDIA OF CONTEMPORANEOUS
BIOGRAPHY

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Frederick T. Adams.



FREDERICK THOMPSON ADAMS

FREDERICK THOMPSON ADAMS, who, besides being a highly successful financier, is one of the most enthusiastic and skilful yachtsmen, comes from families of bankers. His maternal grandfather was a banker who, with his two sons, Frederick T. and Samuel C. Thompson, founded the First National Bank and subsequently also the Chase National Bank of New York. His father went to California among the "forty-niners," but a few years later came back to Chicago and engaged in the banking business, which he conducted with great success until 1866, when, having amassed a fortune, he retired and went to live at his old family home at Cossackie, New York.

The subject of this sketch is the son of Francis G. Adams and Eudora L. (Thompson) Adams, and was born to them in Chicago in April, 1854. He received a good education, but was from early boyhood so strongly attracted to the sea that instead of going into business he sailed, at the age of nineteen years, on the clipper ship *St. Charles* for a voyage around the Horn. Arriving at San Francisco, he sailed again on various ships on the Pacific, and then, coming back to New York, passed an examination as midshipman in the service of the Pacific Mail Steamship Company. He was assigned to duty on the *City of Peking*, just built, and went on her from New York to San Francisco by way of the Strait of Magellan. This voyage was a memorable one, since the ship lost two blades of her propeller on the way, and had to make the latter part of the run in a crippled condition, thus being at sea from September, 1874, to February, 1875. Mr. Adams then went across the Pacific on that ship and returned, after which he resigned his place on her and repaired to Chi-

ago. Thence he went to the mining regions, and finally, in 1880, came to New York.

In New York Mr. Adams established a Western farm and mortgage business, and became a member of the Unlisted Securities Board. In that he prospered, and presently he joined the New York Mining Exchange, and went with it into the Consolidated Exchange. In 1884 he became a director of the Chase National Bank, having purchased a stock interest in it, and served until 1886, when he negotiated the sale of that bank to the syndicate now controlling it. He bought a seat in the New York Stock Exchange in 1886, and in 1889 formed the firm of F. T. Adams & Co., with W. E. Pearl as his partner. In addition to the Stock Exchange, he is a member of the Produce Exchange, the Cotton Exchange, and the Coffee Exchange of New York.

Mr. Adams's fondness for the sea naturally led him to take to yachting as his favorite sport, and in that he has attained success and great distinction. As soon as he could afford it he bought a yacht, his first important vessel being the *Esperite*. Later he joined John G. Moore in buying the *Sachem*, one of the fastest and most famous schooners ever built. The *Sachem* won the prized Goellet Cup twice, besides innumerable other races. Mr. Adams has also himself given many trophies, and has in many ways greatly promoted the fine sport of yachting. He was formerly commodore of the Atlantic Yacht Club, one of the crack organizations of New York, and is now commodore of the Larchmont Yacht Club. He is still a member of the Atlantic Yacht Club, and also of the New York, Columbia, Manhasset Bay, and Bridgeport Yacht Clubs. His other affiliations include membership in the Chamber of Commerce of the State of New York and the New York, Manhattan, Automobile, Lambs, Suburban Riding and Driving, and New York Athletic clubs of New York.

Mr. Adams was married in New York, in October, 1886, to Miss Witherbee of Boston, Massachusetts. He makes his home in New York, but in summer spends most of his time in cruising on his yacht on Long Island Sound and elsewhere.



John G. Agat.



JOHN GIRAUD AGAR

JOHN GIRAUD AGAR is of Southern birth and early training. His mother, whose maiden name was Theresa Price, was a native of Louisville, Kentucky, and a descendant of some of the first settlers of that State. Mr. Agar's father, William Agar, was descended from one of the most ancient families of County Carlow, Ireland, and in early life settled in New Orleans, Louisiana, where he became one of the leaders of the mercantile community. John G. Agar was born in New Orleans on June 3, 1856. He received his early education from his parents and from private tutors at home. After the Civil War he was sent, in 1869, to the preparatory department of Georgetown University, in the District of Columbia. Thence he entered the University proper, and in 1876 he was graduated from it with the degree of A.B. For the next two years he was a student in the Roman Catholic University at Kensington, London, England, devoting himself largely to biology and mental and moral philosophy. Two years at the law school of Columbia College, New York, followed, giving him the degree of LL.B. and also admission to the bar. Georgetown University gave him the degree of A.M. in 1888, and that of Ph. D. in 1889.

The bent of Mr. Agar's inclination was unmistakably toward the legal profession, and toward politics. He was admitted to the bar in 1880, and a year later was appointed assistant United States district-attorney for the Southern District of New York. This appointment was the more notable tribute to his ability for the reason that he was a Democrat, while the President who appointed him—Garfield—was a Republican. After about a year in that office Mr. Agar resigned it, and became the head of the

law firm of Agar, Ely & Fulton. With that firm he has since been identified, and in it he has been eminently successful.

His taste for politics led Mr. Agar to participate prominently in the movement for reform of the local administration in New York city. He identified himself with the People's Municipal League, and in the electoral campaign of 1891 was chairman of its campaign committee, and had charge of organizing it in the various assembly districts of the city. It was he who caused all candidates for office on the tickets of the League to be pledged to secure, if possible, the adoption of the so-called Australian, or "blanket-ballot," system of voting. Mr. Agar was one of the leaders in the movement for the creation of a State naval militia, and on September 2, 1891, he was appointed by Governor Hill a lieutenant and paymaster of that body. He is now a judge-advocate, with the rank of lieutenant-commander.

Mr. Agar was appointed a member of the Board of Education of New York city by Mayor Strong, on October 8, 1896. In that place he was a strong advocate of reformed and improved methods of school administration, especially of keeping politics out of school affairs, of maintaining a high standard of scholarship among teachers, and of governing appointments and promotions by the merit system. When the Van Wyck administration came into office Mr. Agar found antagonistic influences at work. On February 2, 1899, he felt constrained to address a letter to the Mayor, in answer to some strictures of the latter upon the board; and on October 3, 1899, he resigned from the board, along with several other of its best members, because he found it no longer possible to do satisfactory work under the general municipal administration.

Mr. Agar is a member of a number of clubs and other organizations. He was married on February 18, 1892, to Miss Agnes Louise MacDonough, who has borne him four children: John Giraud, William MacDonough, Herbert Synnott, and Katherine Margaret, of whom the last named died in March, 1902.





Walter H. Aldrich



CHARLES HENRY ALDRICH

THE family of Aldrich, from which the subject of this sketch is descended on the paternal side, is of English origin, but has been settled in this country for many years. The same may be said of the Sherwood family, comprising the maternal ancestors of Mr. Aldrich. In the last generation the two families were united by the marriage of Hamilton Metcalf Aldrich and Harriet Sherwood. Mr. Aldrich was a farmer, living in La Grange County, Indiana, and there, on August 26, 1850, Charles Henry Aldrich was born.

The boy spent his early years upon the farm, but enjoyed extended educational advantages, which he improved to the best purpose. He at first attended the local common school. Next he pursued a course at Orland Seminary, in Steuben County, Indiana. Thence he went to Ann Arbor, Michigan, and was graduated from the High School there in 1871, with an education which fitted him to enter college. He thereupon entered the regular classical course of the University of Michigan, and was duly graduated with the degree of Bachelor of Arts in 1875. Years later, in 1893, his Alma Mater conferred upon him the advanced degree of Master of Arts.

During his university course Mr. Aldrich decided to adopt the law as his profession, and upon graduation at once applied himself to special studies with that end in view. He made rapid progress, so that by May, 1876, he was able to open an office and begin practice at Fort Wayne, Indiana. He met with gratifying success, and remained in practice at Fort Wayne for almost ten years, namely, until April, 1886. At that time he decided to seek a more extended field of operations, and accordingly removed to Chicago, Illinois. He has pursued his pro-

fession in the latter city with steadily increasing success and prestige down to the present time, with the exception of the two years 1892-93, when he was at Washington, D. C., filling the important office of Solicitor-General of the United States. The latter is the only political office he has held. In it he was, of course, the representative of the Federal Government in numerous cases, including some of first-rate importance.

Since his retirement from the office of Solicitor-General Mr. Aldrich has continued his private legal practice in Chicago and elsewhere, an increasing proportion of it being in the various United States courts both in Chicago and in Washington. It will be recalled that during the winter of 1900-01 Mr. Aldrich was retained as counsel in one of the cases involving the status of Porto Ricans as citizens of the United States or otherwise, and the general relationship of that island to this country, and he made thereon one of the most notable arguments against the government before the Supreme Court of the United States.

Mr. Aldrich's professional work has brought him into contact and connection with various corporations and business enterprises, to which he has given efficient legal service. He has not, however, permitted any other pursuits to draw him away from strict attention to the work of his chosen profession.

He is a member of the Union League Club of Chicago, and of the Country Club of Evanston, Illinois. He was married on October 13, 1875, to Miss Helen U. Roberts of Steuben County, Indiana, who has borne him three children: Charles Roberts Aldrich, Marian L. Aldrich, and Helen B. Aldrich.





R. A. Hegard



RUSSELL ALEXANDER ALGER

RUSSELL ALGER of Litchfield County, Connecticut, removed with his widowed mother and her four other children to the Western Reserve in Ohio, in the early twenties. In 1832 he married, in Ohio, Caroline Moulton, who was born at Randolph, Vermont, and who also had removed, with her family, to the Western Reserve, in the early twenties. They lived for a time in a log cabin at Lafayette, Medina County, Ohio, where, on February 27, 1836, Russell Alexander Alger was born. The father died in 1848; the mother also died the same year. There were four children left of the family. The eldest, a daughter, died in 1851, leaving Russell, the second child, to be the head of the family and to care for his little brother and sister.

The boy secured homes for the other two children in neighbors' families, and himself went to live with an uncle, who gave him lodging, board, and clothes, and three months' schooling a year, in return for his work upon the farm. Two years later he became a farm-hand at three dollars a month, and remained at such work until he was twenty years old, by which time he was getting fifteen dollars a month. Meantime he attended the Richfield Academy for five winters, and taught school for two winters. He also contributed much toward the maintenance and education of his brother and sister.

In 1857 Mr. Alger studied law at Akron, Ohio, and two years later was admitted to the bar. A year more was spent in legal study and hard work at Cleveland, and then his health broke down. He went to Grand Rapids, Michigan, and entered the lumber business with a friend. Disaster marked his first efforts, the failure of a firm in Chicago destroying his business and leaving him heavily in debt.

Then came the Civil War. On August 19, 1861, he enlisted in the Second Michigan Cavalry, and went to the front as captain. In May, 1862, during the siege of Corinth, his regiment was without a colonel. The colonelcy was offered to Captain Alger, who declined it on the score of inexperience, and it was subsequently given to Captain Philip H. Sheridan. A few weeks later was fought the battle of Booneville, Mississippi, in which Sheridan was attacked by General Chalmers with a force of four or five thousand men, Colonel Sheridan having only between eight and nine hundred men fit for duty. Sheridan went to Captain Alger, who was ill in his tent, and asked him if he was fit for duty. Captain Alger said he was, and taking only ninety-two men, he was ordered to make a detour to the rear of Chalmers's force, where was found a reserve of at least two thousand men. This Captain Alger did, cutting his way through, and losing heavily of his command. At the appointed hour, Sheridan made a furious attack in front, and, as he writes himself in his memoirs, "the attack upon Chalmers's rear caused a stampede of the entire force, and the victory was won." In the meantime Captain Alger was dismounted, disabled, taken prisoner, and escaped. The next day he was recommended for promotion to the rank of major. On October 16, 1862, he was commissioned lieutenant-colonel, and in June, 1863, colonel, to date from February 28, 1863. His regiment was in Custer's Brigade in the Army of the Potomac, and did splendid work at Gettysburg. He was wounded at Boonesborough, Maryland, on July 2, 1863, served with Sheridan in the Wilderness, was in front of Petersburg and in the Shenandoah Valley in 1864, and won especial distinction at Trevilian Station on June 11, 1864, and upon other fields, for which he was twice recommended by General Sheridan and other general officers for promotion for gallantry. He was honorably mustered out in September, 1864, and in June, 1865, was brevetted brigadier- and major-general of volunteers for distinguished services.

In 1866 he settled at Detroit, as a partner in the lumber firm of Moore, Alger & Co., and in time became the head of the firm of R. A. Alger & Co. In 1881 the business was incorporated under the name of Alger, Smith & Co., and it has since put forth a branch known as the Manistique Lumbering Company, of both

of which General Alger is president. He is a stockholder and director of the State Savings Bank of Detroit, the chief owner of the Volunteer Iron Mine in Marquette County, a director of the United States Express Company, and the owner of extensive timber lands in various parts of the United States and Canada.

General Alger has long been prominent in politics as a Republican. He was a delegate to the National Republican Convention of 1884, and in the same year was elected Governor of Michigan. In 1888 he was a candidate for the Presidential nomination at the Republican Convention, and received one hundred and forty-three votes, his own State, Michigan, voting solidly for him until the end. It was on that occasion that the cry, "What 's the matter with Alger? He 's all right!" was first heard, and added a new phrase to the popular speech. He was that year elected a Presidential elector. On March 4, 1897, he entered President McKinley's Cabinet, as Secretary of War. In that office he organized, equipped, and transported to the field the great volunteer army in the Spanish-American War, and it may well be recorded that this achievement, considering time, distance, and general conditions, was without a parallel in the history of wars. He resigned his office on August 1, 1899, and has since devoted his attention to his private interests.

He was married, on April 2, 1861, to Miss Annette H. Henry, daughter of William Gilmore Henry and Huldana Squier Henry of Grand Rapids, Michigan. Nine children have been born to them, of whom five are now living. These are as follows: Caroline, now the wife of Henry Dusenbury Sheldon of Detroit; Fay, wife of William Elder Bailey of Thorndale, Pennsylvania; Frances, wife of Charles Burrall Pike of Chicago; Russell Alexander, Jr., who married Miss Marion Jarves, daughter of Deming Jarves of Detroit; and Frederick Moulton, who was graduated at Harvard University in the class of 1899.

General Alger was first department commander of the Michigan Grand Army of the Republic, and elected commander-in-chief of the Grand Army of the Republic, in August, 1889, and filled that office one year. He is also a member of the military order of the Loyal Legion, of which he has been department commander, a son of the American Revolution, and a member of the Union League Club and the Ohio Society of New York.



SAMUEL WATERS ALLERTON

IN probably no American city have there been more striking examples of what are called self-made men than in the great Western metropolis of Chicago. The phenomenal growth of that city has afforded opportunities nowhere else surpassed for the rise of men from humble beginnings to wealth and influence through sheer personal merit. Among such men, who have not only been, in the common acceptance of the term, self-made, but who have reflected greatest credit upon themselves as self-makers, there is to-day probably no more noteworthy figure than that of the subject of the present biography, Samuel Waters Allerton, who has long been a highly respected and particularly impressive figure in the business world of Chicago and New York, and whose career has been as characteristic of his time and surroundings as that of any of the great founders of wealthy American families. In common with most of them, he began life on a farm, where he learned the simple code of rural manhood, frugality, industry, and stern honesty.

Samuel Waters Allerton was born in Amenia, Dutchess County, New York, on May 26, 1828, being the youngest of nine children. He attended the public school of his native village until he was twelve years of age, when his scholastic education was suspended, and he began working for his living. In 1842 the Allerton family removed to a rented farm in Yates County, New York. Samuel there worked under his father until by the united efforts of the family enough money was accumulated to purchase a farm in the neighboring county of Wayne. Then Samuel and his brother Henry rented a farm together, made money on their venture, and bought a \$4500 place, paying \$1500 in cash. At the end of three years the balance was paid, and the brothers



Samuel W. Hester

had money in the bank besides. Samuel, meanwhile, had been trading in live stock in a small way, and at length began to approach the conviction that his future lay not in raising cattle on a farm, but in dealing in them in city markets. Returning to the farm one day from a visit to New York city and Albany, he went to his brother and proposed a division of the joint capital, Henry to take the \$4500 farm, and himself the \$3000 in money which they had saved. The more cautious and less ambitious Henry pointed out to Samuel that whoever kept the farm had a certainty, and therefore the better bargain, but he finally consented to the exchange, and the brothers parted with all mutual good wishes.

The first hundred cattle which Samuel Allerton bought were sold on the spot on which the Fifth Avenue Bank in New York city now stands. They fetched the lowest price that the market had known in ten years, and the young trader lost seven hundred dollars on the speculation. He was staggered at first by the calamity, for the money he had invested had come slowly and represented years of hard and constant labor. He summoned his courage, however, and resolved to try at least once more before going back to farming. Out in Erie County, New York, the farmers' wives had held a series of indignation meetings which had resulted in the burning of a railroad bridge, because the trains had ceased to stop for dinner at that particular station. It was an opportune occurrence for young Allerton. Cattle were unloaded from the blocked trains and driven overland to Dundirk, where Samuel bought a bunch of a hundred head, and rushed them through to New York, where a beef famine was threatened, and he sold them at a profit of three thousand dollars.

He went West after this, and spent a year or two in Illinois, feeding and raising cattle. The weak condition of the national finances at this period was the cause of many sudden bank failures. One of these precipitated a local panic which swept away every dollar he had accumulated. Again he rallied from his loss, and with his unflinching courage started over again on a borrowed capital of five thousand dollars. He had carefully studied the Western situation, and with fine prescience decided that the future great city and commercial center of the middle

west was to be Chicago. In that place, therefore, he established himself, and began buying live stock. There was no general market in Chicago at that time, except for a few months in the winter, shippers, as a rule, preferring to take their stock through to the Eastern markets.

Mr. Allerton kept a close watch upon the progress of current events, ready to seize the first opportunity for buying on a large scale. It came at last, during a great break in the market, but it came at a time when the ambitious young speculator had no ready money to invest. He had formed no banking connections in Chicago, and was also unknown in business circles. He went to one of his few acquaintances, a Mr. Tobey, with the request that he be identified at that gentleman's bank. Mr. Tobey consented to oblige him, but very wisely declined to be responsible beyond the mere introduction. They went to the George Smith Bank, an institution which issued Georgia money and furnished the currency for the Northwest. Mr. Allerton's proposition to the cashier was simple: "If I pay for three telegrams, one to Halstead, Chamberlain & Co., asking if they will honor my draft, one to your correspondent, asking if Halstead, Chamberlain & Co. are all right, and one to my bank, asking if I am all right, may I come in to-morrow and sell you a sight draft?" The reply was, "Yes." Allerton went directly to the stock-yards, bought every hog in the market, and next morning presented to the astounded cashier a draft for eighty thousand dollars. The bank declined to accept it, in spite of its promise and notwithstanding the fact that the three telegrams had been favorably replied to. The cashier had not supposed that his new customer would call for more than five thousand dollars, and he was not prepared to discount a larger draft on telegrams. Mr. Allerton walked out of the building feeling that his credit was ruined and his future hopeless. Quite by accident, he encountered an old acquaintance from Syracuse, New York, to whom he confided his emergency. The New York man took him to the Aiken and Norton Bank, where they consented to cash the eighty-thousand-dollar draft at a discount of one per cent. This was Allerton's first operation; it was successful, and it made him at once a rich man and a conspicuous figure in the market.

The Civil War then came, and with it the pressing need of a national currency. Congress passed the National Bank Act, issuing government bonds to insure the circulation of the money, but national banks were slow in starting. Mr. Allerton urged upon his old friends Aiken and Norton the project of starting one, but they hesitated, fearing that they would be unable to dispose of the bank stock. Mr. Allerton offered to take ten thousand dollars himself, and promised to find five other men who would take equal amounts. In this way was started the First National Bank of Chicago, with Samuel Allerton as its progenitor. To his efforts is largely due the organization of the Union Stock Yards in Chicago. He wrote the first letter ever published on the subject, to the Chicago "Tribune," and agitated the idea constantly, until it became popular, and the greatest stock-market in the world was built.

Mr. Allerton has never outgrown his love for farming. He has been buying land and improving it during his whole career, and he is now probably the largest practical farmer in the country.

He has forty thousand acres of land under cultivation, and has ranches and farming interests in Dakota, Nebraska, Iowa, Illinois, Indiana, Ohio, Pennsylvania, and New York. He continues to be active in the live-stock trade, and ships cattle and other stock to the Eastern markets and to England. He has interests in street railroads and in mines.

His early political opinions were received from Horace Greeley and Henry Clay, and his later affiliation was with the Republican party. He is a firm believer in a protective tariff, and in a system of sound national currency on the gold basis. He has lived through many panics, and has seen many men of thrift and ability destroyed, in character as well as financially, by losing the results of years of industry. He realizes, therefore, the necessity of a sound financial basis. The only public office he ever aspired to was that of Mayor of Chicago. He accepted the nomination on an independent ticket, giving no pledges except to do his duty as a good citizen. He intended, however, to carry the civil-service reform system into effect, and also to employ the best engineers in the country to do away with the smoke nuisance and to settle other vexed questions of sanitation

in the city. He carried the North Side, the most intelligent wards, but was defeated by a clever political coup by the Carter Harrison forces, by means of which the Democratic candidate for Mayor and most of the Republican aldermen were elected.

Mr. Allerton was married in early life to Pamilla W. Thompson. Some years after her death he married Agnes C. Thompson, a younger sister of his first wife. He has two children: a son, Robert Allerton, and a daughter, Kate R. Allerton, who is the wife of Hugo R. Johnson.





A. S. Appleton



DANIEL FULLER APPLETON

AMONG the innumerable New Englanders who have made New York their home and have contributed to its greatness in all worthy walks of life, a conspicuous figure is that of Daniel Fuller Appleton, merchant and manufacturer. He was born in Marblehead, Massachusetts, on January 31, 1826, the son of General James Appleton and Sarah (Fuller) Appleton. His earliest ancestor in this country was Samuel Appleton, who came from England and settled in 1636 at Ipswich, Massachusetts, on land which has ever since remained in the possession of the family and which now forms the summer home of the subject of this sketch. From Samuel Appleton were descended all in New England who have borne that name, including many men distinguished in all professions, among them merchants, lawyers, jurists, and educators. General James Appleton, father of Daniel F. Appleton, removed from Marblehead to Portland, Maine, in 1833, and was a leader of the old Liberty party, the predecessor of the Republican party, and in the antislavery and temperance movements. He was the first man in America to propose legislative prohibition of the liquor traffic, which he did in 1831 in a petition to the Massachusetts Legislature, and again in 1837 in a report to the Maine Legislature, of which he was a member. He was several times the Liberty party's candidate for governor of Maine.

Daniel Fuller Appleton was well educated in his father's home and in the public schools of Maine. Then, at the age of twenty-one, he left home for the great metropolis, to make his own way in the world. He had no capital, and no friends in New York who could assist him, but he soon got employment. In a few months the firm by which he was engaged went out of

business, whereupon he answered an advertisement for a clerk, and was promptly engaged. His employer was Royal E. Robbins, an importer of watches, and with him Mr. Appleton has ever since been associated. A few years after his employment as clerk, he was admitted to partnership with Mr. Robbins, and the world-known name of Robbins & Appleton was thus established.

In 1867 Messrs. Robbins & Appleton purchased a new and small watch factory at Waltham, Massachusetts, enlarged it, and presently organized the American Waltham Watch Company, which now for many years has stood in the foremost rank of the world's makers of timepieces. To that great business Mr. Appleton has devoted his closest attention, and he and Mr. Robbins, and a younger brother of the latter, Henry A. Robbins, have continued together in the same enterprise for nearly half a century. Indeed, Mr. Appleton has been engaged in the watch business for much more than half a century, since before coming to New York he spent some years in the watchmaking establishment of his elder brother, James Appleton, in Portland, Maine.

Mr. Appleton has never held nor sought political office, though he has held an interested and influential place in the councils of the Republican party. He was a member of the first national convention of that party in 1856, at Philadelphia, when Frémont was nominated for the Presidency. He has been identified with several of the best social organizations of New York, such as the Union League Club, of which he has been vice-president; the New England Society, of which he was president in 1878-79; the Century Association, and the Metropolitan, Grolier, and other clubs. While Mr. Appleton was president of the New England Society he proposed to the members of the society, and successfully advocated, the erection of a monument to the Pilgrim Fathers of New England, which action resulted in the present noble monument to the Pilgrim Fathers in Central Park (Fifth Avenue and Seventy-second Street), New York city.

He has been twice married, first to Miss Julia Randall, in 1853, and second to Miss Susan Cowles, in 1889. His five children are Francis Randall Appleton, Randolph Morgan Appleton, James Waldingfield Appleton, Mrs. Gerald Livingston Hoyt of New York, and Mrs. Charles S. Tuckerman of Boston.



J. J. Astor



JOHN JACOB ASTOR

THERE is probably no name in America more thoroughly identified in the popular mind—and rightly so—with the possession and intelligent use of great wealth than that of Astor. For four generations the family which bears it has been foremost among the rich families of New York, not only in size of fortune, but in generous public spirit and in all those elements that make for permanence and true worth of fame. The building up of a great fortune, the establishment of a vast business, the giving of a name to important places and institutions, the liberal endowment of libraries, asylums, hospitals, churches, schools, and what not, the administration on a peculiarly generous system of a large landed estate in the heart of the metropolis—these are some of the titles of the Astor family to remembrance.

It was a John Jacob Astor who founded the family in this country and made it great. In each generation since, that name has been preserved, and to-day is borne by its fourth holder. The present John Jacob Astor is the son of William Astor, who was the son of William B. Astor, who was the son of the first John Jacob Astor. He is also descended from Oloff Stevenson Van Cortlandt, who was the last Dutch Burgomaster of New Amsterdam before the British took it and made it New York; from Colonel John Armstrong, one of the heroes of the French and Indian War; and from Robert Livingston, who received by royal grant the famous Livingston Manor, comprising a large part of Columbia and Dutchess counties, New York. He was born at his father's estate of Ferncliff, near Rhinebeck, on the Hudson, on July 13, 1864, and was educated at St. Paul's School, Concord, New Hampshire, and Harvard University. He was graduated at Harvard in the scientific class of 1888, and then

spent some time in travel and study abroad. He had already made extended tours through the United States, from New England to the Pacific coast. His subsequent travels have taken him into nearly every European and South American country, and he has not been content to follow merely the ordinary route of travel, but has made for himself new and interesting itineraries.

Upon his return to his native land Mr. Astor entered upon the manifold duties of a good citizen with whole-hearted energy. He first familiarized himself with the details of his own business, the management of his great estate. That, in itself, was a gigantic undertaking, but it was performed by him with thoroughness. He also proceeded to improve his estate by the erection of various fine new buildings, which are at once a source of revenue to him and an ornament to the city. He did not seek to avoid even the petty but often onerous duties of a jurymen in the local courts, but in that and other ways showed himself willing to assume all the burdens, great and small, of an American citizen. He entered into business relations with various enterprises, becoming a director of such institutions as the National Park Bank, the Title Guaranty and Trust Company, the Mercantile Trust Company, the Plaza Bank, the Illinois Central Railroad, the Western Union Telegraph Company, the Equitable Life Assurance Society, the New York Life Insurance and Trust Company, the Astor National Bank, etc.

From an early age Mr. Astor manifested a decided inclination toward literary and scientific work. While at St. Paul's School he was the contributor of numerous articles of merit to academic publications. In 1894 he published a volume entitled "A Journey in Other Worlds: A Romance of the Future." In this he dealt with the operations of a new force, styled "apergy," the reverse of gravitation. He adopted the theory that the conquest of nature would be — or actually had been — so far achieved that man had become master of the elemental forces of the universe. Thus air navigation had become a practical agency of communication and transportation. Nor was navigation confined to our ordinary atmosphere. His daring voyagers traversed the interplanetary spaces, and visited Jupiter as easily as we now cross the Atlantic. They found in the distant planets strange and lux-

uriant life, with singing flowers, extraordinary reptiles, spiders three hundred feet long, railroad trains running three hundred miles an hour, and, most marvelous of all, great cities with clean streets and good government. This remarkable literary and philosophical extravaganza attracted much attention, and was much praised by competent critics for its excellence of style, as well as for its daring imagination. It ran through many editions here and also in England, and was published in France in translation.

Mr. Astor has long taken an active interest in military affairs, and his appointment as a colonel on the staff of Governor Morton, in 1895, was recognized as a most fitting one. In that office he did admirable service, and identified himself with the best interests of the State troops. But a far more important service was before him. At the very outbreak of the Spanish-American War, on April 25, 1898, Mr. Astor visited Washington, had an interview with the President, and offered his services in any capacity in which he might be useful to the nation. At the same time he made a free offer of his fine steam-yacht, the *Nourmahal*, for the use of the Navy Department. The latter offer was declined with thanks, after due consideration, the navy officers not finding the yacht exactly available for their purposes. The tender of personal services was gratefully accepted, and on May 13, 1898, Mr. Astor was appointed an inspector-general in the army, with the rank of lieutenant-colonel. For the duties of this place his former experience on the staff of Governor Morton gave him especial fitness. On May 15 he went on duty on the staff of Major-General Breckinridge, inspector-general, his first work being a tour of inspection of the military camps which had been established in the South.

In that occupation Colonel Astor found plenty of work, much of it of a by no means pleasant character; but he performed all of it with the zeal and thoroughness that have been characteristic of him in all his undertakings. There was no attempt to play the part of "gentleman soldier." The distinctions of wealth and social rank were laid aside at the call of the fatherland, and the millionaire became the unconventional comrade of every man, rich or poor, who was loyally fighting for the old flag.

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Town, Delta Phi, Newport Golf, Newport Casino, and Society of Colonial Wars.

In the fall of 1898 the nomination for Congress was offered to Colonel Astor in the district in which his city home is situated, but he was constrained by his business and other interests to decline it.

Colonel Astor spends much of his time upon the estate which was his father's and upon which he himself was born. This is Ferneliff, near Rhinebeck, on the Hudson River. It comprises more than fifteen hundred acres, and extends for a mile and a half along the river-bank. About half of it is in a state of high cultivation, but much of the remainder is left in its native state of wild beauty, or touched with art only to enhance its charms and to make them more accessible for enjoyment. The house is a stately mansion in the Italian style of architecture, standing upon a plateau and commanding a superb outlook over the Hudson River, Rondout Creek, the Shawangunk Mountains, and the distant Catskills. A noteworthy feature of the place is the great series of greenhouses, twelve in number, in which all kinds of flowers and fruits are grown to perfection at all seasons of the year. Rhinebeck and its vicinity are the home of many people of wealth and culture, among whom the Astors are foremost.

The Astor home in this city is a splendid mansion built of limestone in the French style of Francis I. It stands at the corner of Fifth Avenue and Sixty-fifth Street, and is one of the chief architectural adornments of that stately part of the metropolis. It was designed by the late Richard M. Hunt, and is regarded as one of the masterpieces of that distinguished architect. In this house each season some of the most magnificent social gatherings of New York occur, for, of course, in this city, at Newport, and wherever they go, Mr. and Mrs. Astor are among the foremost social leaders.



Dr. F. Cooper



BENJAMIN FRANKLIN AYER

AMONG the early pioneers of New England was John Ayer, who came over from Norfolk, England, in 1637, and in 1645 settled permanently at Haverhill, Massachusetts, where many of his descendants still reside. A contemporary of his was the Rev. Stephen Bachelder, who came from Hampshire, England, in 1632, and in 1638 became the first pastor of Hampton, New Hampshire. In the seventh generation from John Ayer was Robert Ayer, who for many years was a merchant, and who spent the latter part of his life on a New England farm. He married Louisa Sanborn, a daughter of Benjamin Sanborn of Kingston, New Hampshire, and a direct descendant of John Sanborn, who was a grandson of the Rev. Stephen Bachelder.

Benjamin Franklin Ayer was born to Robert and Louisa Sanborn Ayer, at Kingston, Rockingham County, New Hampshire, on April 22, 1825. After receiving a careful primary education he was fitted for college at the Albany (New York) Academy, then under the charge of Dr. T. Romeyn Beck, and thence went to Dartmouth College, where he was graduated in 1846. He chose the law as his profession, and studied it for three years preparatory to practice, one year being spent at the Harvard Law School. He was admitted to the New Hampshire bar in 1849. In 1878 he received the honorary degree of LL. D. from Dartmouth College.

Mr. Ayer entered upon the practice of his profession at Manchester, New Hampshire, in 1849, and soon attained a high rank at the bar and in public esteem. In 1853 he was a Representative from Manchester in the New Hampshire Legislature. The next year he was appointed prosecuting attorney for Hillsborough County, and held that important office until 1857. In the

latter year he removed to Chicago, Illinois, and on May 15 was admitted to practice in the courts of Illinois. Since that date he has been a member of the Chicago bar, and has there won success and high distinction. At first he was engaged in general practice, but in 1861 he was appointed counsel to the corporation of the city of Chicago, and held that office until 1865, when he resigned it. Thenceforward for eleven years he was again engaged in general practice. In 1876 he accepted the appointment of general solicitor of the Illinois Central Railroad Company, and devoted his attention to the affairs of that corporation. In 1890 he became general counsel to the same company, and still holds that place.

For more than twenty years Mr. Ayer has been president of the Western Railway Association. He is a member of the Chicago Bar Association, and has been its president; and a member of the Chicago Historical Society, the Chicago Literary Club, the Art Institute of Chicago, and the Chicago Club; these being the foremost social and professional organizations of that city.

Mr. Ayer was married, in 1868, to Miss Janet A. Hopkins, daughter of the late Hon. James C. Hopkins of Madison, Wisconsin, judge of the District Court of the United States for the Western District of Wisconsin. Mr. and Mrs. Ayer have one son and three daughters: Walter Ayer; Mary L. Ayer, wife of Samuel T. Chase; Janet Ayer, wife of Kellogg Fairbank; and Margaret H. Ayer.





Cordially yours
Henry Clinton Backus



HENRY CLINTON BACKUS

AMONG the State-builders of early New England the Backus family was conspicuous. Its founder in this country was William Backus, who came from England and settled at Saybrook, Connecticut, about 1635. He and his son Stephen were later among the founders of Norwich, in that State, in 1659, the elder Backus giving, with the consent of his fellow-settlers, that city its name; and in 1700 his grandson, Stephen, was the founder of Canterbury, also in Connecticut. His descendant, Timothy Backus, an ancestor of our subject, was a leading and dominant theological controversialist in New England about the middle of the last century. His child, Elisha Backus, was with "Old Put" at Bunker Hill, and fought through the Revolutionary War, attaining the rank of major. After the war he removed from Connecticut to Onondaga County, New York, and settled at Manlius. His son, Elisha Backus, was a colonel in the War of 1812, and, at its close, became prominent in the arts of peace by developing the then new country of the central and northern parts of the State of New York with the stage-line with which he opened up the district, one hundred and fifty miles long, between Utica and Ogdensburg. A son of this later Elisha Backus, Charles Chapman Backus, was a well-known citizen of Utica, New York, being a member of the firm of Bennett, Backus & Hawley, publishers, who conducted the largest publishing-house and book-store then in New York State outside of its chief city, and issued the "Baptist Register," now the "Examiner," of New York city, then, as now, the leading newspaper of the Baptists in this country. He married Harriet Newell Baldwin, a daughter of Edward Baldwin and Anne Lewis, who both came from Wales in 1800, and settled in Utica about 1805. Edward

Baldwin was one of Utica's most highly esteemed citizens until his death, in 1871.

Charles Chapman Backus and his wife came to New York city to live about 1850, bringing with them their infant son, Henry Clinton Backus, the subject of this sketch, who had been born at Utica on May 31, 1848. The son was educated in the public and private schools of this city, was prepared for college at Phillips Academy, Exeter, New Hampshire, and then was matriculated at Harvard University, wherefrom he was graduated in the class of 1871. Two years later he was graduated from the Law School of Columbia University, and thereupon was admitted to the New York bar. He at once entered the office of Sanford, Robinson & Woodruff, but, a year afterward, that of Beebe, Wilcox & Hobbs. This latter firm had probably a more extensive admiralty practice in the federal courts than any other law firm, and in attending to it he gained much valuable experience. His practice has not, however, been confined to any single branch of legal judicature. He has been counsel in many important cases of a great variety of character, in the numerous branches of civil or municipal law. He is much esteemed for his knowledge of constitutional history and law, and of international law: he is the legal adviser of several large estates; and though generally not practising criminal law, he successfully conducted at least one most noteworthy criminal case. This case, the State of Kansas *vs.* Baldwin, is worth recounting. In response to local clamor, the defendant had been prosecuted upon the charge of having murdered his sister, had been convicted, and had been sentenced to death. The case was vainly appealed to the State's Supreme Bench, when Mr. Backus, upon urgent solicitation, took up the case, prepared an elaborate brief, created a counter public opinion by causing the circulation throughout Kansas of vigorous editorial articles in the Albany "Law Journal," the New York "Tribune," and other papers, and finally induced the Governor to make a careful investigation of the case. The outcome was that the man's innocence was clearly established, and an unconditional pardon was granted to him.

Two incidents in the early life of Mr. Backus should be noticed because they disclose the strong, resolute character which has been so useful to him and so helpful to others during his subse-

quent life. While yet a youth he formed and commanded during the late War of the Rebellion a company in a regiment known as the "McClellan Grays," recruited from students in the public schools in New York city, who, though too young for legal enlistment in the volunteer army, were animated by such patriotic zeal as to organize for the purpose of protecting the national capital in case of attack upon it by the rebels in force, or for any sudden emergency of dangerous and extreme import to their country. About the same period he bravely and resistlessly advocated the cause of the negro, and taught a class of colored children among the white children in the Sunday-school of a fashionable church in New York city, in the face of bitter and intense opposition, begotten of the malignant antipathy to the negro race then prevalent in much of the North as well as at the South. He was making speeches upon the public rostrum at sixteen years of age; and so meritorious was his course at this time of his life that it won for him the warm personal regard and friendship of several of the nation's heroes and great statesmen of the war period.

Besides being one of the most successful practising lawyers in New York, Mr. Backus has long been conspicuous among political leaders. For more than ten years he was a member of the Republican county committee, and for five years served as a member of its committee on resolutions. While here he caused the constitution of the county committee to be so amended as to empower twenty-five enrolled voters in any assembly district to compel the primary election polls in that district to be kept open twelve instead of only six hours. In 1891 he was made a member of the executive committee of the county committee, and was elected leader of his party in his assembly district. By reason of a revolt against the previous leadership and management in the district, his delegation encountered a most bitter contest of five months' duration for its seats in the county committee; but Mr. Backus triumphantly vindicated its claim to its seats, and his leadership was accompanied by a harmony and peace unknown for many years in the district. The following year, however, he declined reelection to the leadership when it was tendered to him. He has on numerous occasions represented his district in county and State conventions of the

Republican party. Various nominations for public office, among which have been for assemblyman, for surrogate, and for judge of the city court, have been offered to him; but he has declined them all. He was nominated in 1893 to represent the Seventh Senatorial District in the State constitutional convention, but was defeated, the district being overwhelmingly Democratic. He obtained, however, the highest vote of all candidates running on the entire Republican ticket that year in that district. He was elected, in 1898, chairman of the delegation from his assembly district to the general committee of the Republicans of New York County, who combined in protest against the corrupt methods and imperious dictation of the previous management of the party in the county.

Apart from politics Mr. Backus has many interests of more than personal significance. He was one of the committee on the construction of the tomb and monument of Ulysses S. Grant, at the head of Riverside Drive, New York. He is a member of the city and State bar associations, of the Republican Club of the city of New York, of the Dwight Alumni Association, and of the Harvard Club of New York city. He is also an honorary member of the Railway Conductors' Club of North America, and a fellow of the American Geographical Society, in the information garnered and distributed and the enterprises advanced by which body he takes a scholarly interest.

His much-esteemed wife is a valued member of the board of managers of the New York Colored Orphan Asylum. Of two children born to them, one, a son, is living.





Presented by
Mrs. Baker



WILLIAM T. BAKER

THE selection of a man as the representative of a great city's enterprise and industry, and as its leader in an undertaking of world-wide import, may safely be regarded as a token of his high merit and of public appreciation thereof. When, therefore, William T. Baker was chosen president of the Chicago Directory of the World's Columbian Exposition, he was by that very act marked as a typical representative of the business men of that phenomenally enterprising city.

Mr. Baker began his business career at the age of fourteen years as a clerk in a country "general store" at Groton, New York. His second engagement was of the same character, at McLean, New York. While at the latter place he "caught the Western fever," and determined to follow the storied "course of empire." Accordingly he went to Chicago, and presently secured employment as bookkeeper for the firm of Hinckley & Handy, in the old Board of Trade Building on South Water Street. There his ability began to find scope. Promotions came to him, and finally he succeeded Mr. Handy as a member of the firm. That connection lasted until 1868, when Mr. Baker, now a well-established business leader in the Lake City, formed a partnership with C. A. Knight and W. F. Cobb, under the name of Knight, Baker & Co., which continued until 1872, when Mr. Knight retired from business. Mr. Baker retired permanently from active business on the Board of Trade in 1891 to accept the presidency of the World's Fair. In addition to his Chicago interests Mr. Baker has large business interests in the State of Washington, where he has invested much capital for the development of water and electric power for street railroads and other purposes in Seattle; Tacoma, and elsewhere

His industrial and commercial duties, though so multifarious and heavy, have not prevented Mr. Baker from taking an active interest in civic affairs. In 1895-96 he was president of the Civic Federation of Chicago, which did a great work for that city in the direction of securing clean streets and suppressing gambling and other forms of vice. He admirably filled the office, and was not deterred from fulfilling its duties even by the cowardly threats of assassination made against him and his family.

No more just account of Mr. Baker can perhaps be given than is contained in these remarks of Mr. George F. Stone, secretary of the Chicago Board of Trade, on Mr. Baker's election as president of the Directory of the World's Fair in 1891. "The career of Mr. Baker," he said, "is that of a typical progressive American, which rendered his appointment as president of the World's Fair an appropriate one. Endowed with keen and discriminating mental characteristics, of an intensely active temperament, bordering upon impetuosity, yet so nicely adjusted as not to violate the dictates of good judgment, courageously ambitious, of an indomitable will, he early grappled with humble surroundings with a sublime confidence, to carve out for himself an honorable and eminent mercantile position. Toward that position he steadily and unfalteringly advanced from step to step through subordinate experiences, until in the very prime of his manhood he is recognized in the great markets of the world as an eminent, successful, and honorable merchant.

"Mr. Baker possesses those qualities, inseparable from strong characters, which hold a man self-poised and imperturbable in times of great tension, when many men are overpowered, disheartened, and defeated. In such times his latent capacities are brought into requisition and stamp him the exceptional man that he is—qualified to discharge great responsibilities and to confront serious emergencies. With a remarkable mental alertness he seizes upon the salient points of a question or of a proposition, and fairly rushes at correct conclusions; this enables him to quickly organize and to rapidly consummate his plans. His confidence in himself does not prevent him from carefully weighing the views of others.

"Mr. Baker is sensitively alive to the personal responsibility

which a public trust imposes, and he scrupulously discharges his official duties. His convictions are strong and well defined, and his determined advocacy of them expressed regardless of their effect upon his personal popularity.

“Mr. Baker was elected to the presidency of the Board of Trade by a very large majority, amounting practically to a unanimity, and was unanimously reelected to that important office. His administration is distinguished by his uncompromising war upon so-called bucket-shops, and in the maintenance of legitimate business, and by his identification with a common and general prosperity, against all monopolies. He has always been on the side of the farmer in the adoption of all proper means to obtain remunerative prices for the products of the soil and for the enrichment of the great West. He believes in the utmost freedom of man and of his inalienable right to all natural advantages. He would destroy completely all barriers to an unhindered commercial intercourse, not only between States, but between countries, and has an abiding faith in the salutary results of an untrammelled and generous commercial competition.

“He is a man of quick sympathies, and claims for charity are subjected to the same searching analysis which by the constitution and habit of his mind he applies to business propositions. When he establishes their deservedness, he acts immediately, practically, and unostentatiously, and upon the maxim that ‘he gives twice who gives quickly.’ His extensive business interests do not entirely absorb his time, and his views upon controlling and prominent subjects of public concern are, by reading and thought, well matured and emphatic; hence his duties of citizenship are intelligently and fearlessly performed.”

Mr. Baker was elected president of the Chicago Board of Trade in 1890, and was four times reelected, thus holding the place five times, an unrivaled record. He is a member of the Chicago Club, the Iroquois Club, the Washington Park Club, and other organizations. He was married, in 1862, to Miss E. A. Dunster, who died in 1873. Six years later, in 1879, he was again married, to Mrs. Anna F. Morgan of Troy, New York. He has three sons and two daughters.



JOSEPH CLARK BALDWIN

THE ancestry of Joseph Clark Baldwin, the well-known manufacturer, merchant, and financier, is in this country an old and distinguished one. The founder of his family in America was John Baldwin, who came from England in 1637 in the good ship *Hector*, and was a member of the New Haven colony. On the maternal side, his earliest American ancestor was William Bradley, who was a captain in the English army, and who in 1637 came hither from England and settled at New Haven, Connecticut. Mr. Baldwin is also directly descended, in the eighth generation, from Captain Nathaniel Turner; in the seventh generation, from Matthew Gilbert, Deputy Governor of Connecticut, from Roger Alling, Treasurer of the New Haven colony, from Lieutenant Francis Bell, and from the Hon. Richard Treat, one of those to whom the Royal Charter of Connecticut was granted; in the sixth generation, from Robert Treat, Governor of Connecticut, from Ensign Richard Baldwin, from John Alling, Judge of the Probate Court of Connecticut, from Captain John Beard, and from Lieutenant Abram Bradley; and in the fifth generation, from Lieutenant Daniel Bradley and from Zachariah Baldwin. His father was Joseph Beard Baldwin, an architect and builder who erected in New Haven some of the finest churches, houses, and other buildings of his time. His mother's maiden name was Cynthia Eliza Bradley.

Of such parentage and ancestry Mr. Baldwin was born at New Haven, Connecticut, on March 19, 1838, and was well educated in the schools of that city. At the age of seventeen he became a teacher, serving for one year as assistant to John E. Lovell, the principal of the Lancasterian public school of New Haven.



Joseph C. Baldwin

At the end of the year he resigned the place and withdrew from teaching in order to enter business life. On April 11, 1856, being then just over eighteen years of age, he came to New York city, and entered the employ of Thomas Hope & Co. This was a grocery house, the predecessor of the present company of Acker, Merrall & Condit. After four months' service, however, he resigned his place there, and on September 1, 1856, entered the employ of William Partridge & Son, manufacturers of and dealers in dye-stuffs. Thus he became identified with the chief business of his life. He remained with that firm until its dissolution, and subsequently, on January 1, 1865, became a partner of a firm which succeeded it. Seven years later, on January 1, 1872, the firm was incorporated under the name of the New York Dyewood Extract & Chemical Company, and of that concern Mr. Baldwin became treasurer and held that office during 1883. Then he became its president, and held that place until July 1, 1892. On the latter date that corporation and the Boston Dyewood & Chemical Company were united under the name of the New York & Boston Dyewood Company, of which Mr. Baldwin was elected, and still is, president. In addition, he is president of the Compagnie Haitienne, a director of the Texas & Pacific Coal Company, and of the Market & Fulton National Bank of New York, and a trustee of the North River Savings Bank and of the Washington Trust Company of New York.

Amid his business duties, Mr. Baldwin has developed no taste for political activity, beyond discharging the duties of a citizen. He is a member of a number of prominent social organizations, among which are the New England Society of New York, the Society of Colonial Wars, the Metropolitan Museum of Art, the American Museum of Natural History, the Fulton Club, the Accomack Club, and the Laurentian Club.

Mr. Baldwin was married on October 2, 1861, to Miss Emma Jane Mood, and has four children: William Mood Baldwin, Harry Bradley Baldwin, Joseph Clark Baldwin, Jr., and Charles Lansing Baldwin.



JOHN RARICK BENNETT

AMERICANS have been described as the most inventive people in the world, "Yankee notions" and "Yankee ingenuity" having become proverbial the world over. It is true that the files of the United States Patent Office indicate a more fecund and versatile inventive faculty here than is to be perceived in any other country, the range of contrivance covering the entire scope of human needs and activities. Naturally, therefore, the profession of the patent lawyer has become one of great importance. The searching of the files to discover whether the applicant for a patent is really the first inventor, or whether he has been forestalled by some other, the prosecution and defense of suits of rival claimants, the adjustment of interference cases, the legal organization of corporations for the development of newly patented devices, and innumerable other details, all form one of the most important departments of legal practice, to which many able lawyers have found it profitable to devote themselves.

Among the most successful of contemporary patent lawyers is John Rarick Bennett of New York city. He was born at Phillipsburg, New Jersey, about fifty years ago, the son of John C. Bennett of that place. After a careful academic training he entered Princeton University, and was there graduated. He also pursued a course in law and was admitted to the bar of the State of Pennsylvania. He began his practice in Philadelphia, in partnership with George Harding, and there remained until 1878, when he removed to New York city, where he was admitted to practice in the Federal Courts. In New York he has practised alone with great success, his offices being at No. 31



John R. Bennett

Nassau Street. He has for years made a specialty of patent law, and his practice is almost exclusively confined thereto.

Among the clients whose legal interests Mr. Bennett has served may be mentioned the City of New York, the United States Steel Corporation, the American Steel and Wire Company, the Pressed Steel Car Company, the Welsbach Light Company, several large implement and large manufacturing corporations of the West, and many companies in which John W. Gates, the well-known financial operator, is and was connected.

Mr. Bennett is a Democrat in politics, but has held and has sought no public office. He is a member of the Metropolitan, Manhattan, and Democratic clubs and the Metropolitan Museum of Art in New York, of the Duquesne Club of Pittsburg, and of the Chicago Club of Chicago.

He was married some years ago to Miss Carolina Grove of Danville, Pennsylvania, where he has an extensive country estate and other interests which require considerable time and attention, and in which, it is said, he has a large amount of capital invested.





SAMUEL AUSTIN BESSON

SAMUEL AUSTIN BESSON, born at Everittstown, New Jersey, on April 6, 1853, is the son of William and Margaret A. Besson, the latter born Case. His father was a prosperous and substantial farmer, descended from François Besson, a French Huguenot, who settled in Hunterdon County, New Jersey, before 1730. From François Besson the line of descent was as follows: John Besson, an ensign of New Jersey troops under Washington in the Revolution; John Besson, who married Rachel Traut and had twelve children, of whom four sons became merchants in New York and three remained farmers in Hunterdon County; William Besson, who married Margaret A. Case, daughter of Godfrey and Elizabeth (Welch) Case, and had nine children; and Samuel Austin Besson, the youngest of the nine.

Mr. Besson was educated in the public school at Everittstown, in the Caversville (Pennsylvania) Normal School, and at Lafayette College, Easton, Pennsylvania, where he was a prize-winner in his last two years, and was graduated in 1876 with the degree of A. B. Immediately after leaving college he was appointed principal of the High School at Phillipsburg, New Jersey, and filled the place satisfactorily for a year. In the fall of 1877 he began the study of law with his brother, John C. Besson, at Hoboken, New Jersey, and in June, 1879, was, on examination, duly admitted to practice as an attorney. In June, 1882, he was admitted as counselor.

His professional career was from the first marked with success. In the spring of 1882 he was chosen Corporation Attorney of Hoboken by the Council of the city, which then had a Republican majority, and filled the place acceptably for a year, when he was retired to make room for a Democratic successor. Thereupon he



James A. Besson

formed a law partnership with his brother, John C. Besson, which lasted until the latter's death, in 1894. Then he founded the firm of Besson, Stevens & Lewis, his partners being Richard A. Stevens of Castle Point, Hoboken, and Edwin A. S. Lewis, son of Colonel E. P. C. Lewis. This firm was dissolved in March, 1898, at the request of Mr. Besson, who had been chosen counsel to the Hoboken Bank for Savings. He had previously been counsel to the Hoboken Land and Improvement Company, the Hoboken Ferry Company, the Hoboken Trust and Savings Institution, now called the Hoboken Trust Company, the First National Bank of Hoboken, and other corporations.

During the year 1889 Mr. Besson was president of the Hudson County Bar Association. He is a ruling elder of the First Presbyterian Church of Hoboken. He was one of the founders and original trustees of the Columbia Club, the foremost social organization of Hoboken, of which he is still a member. He is a member and trustee of the Castle Point Cyclers, and a member of the General Republican Committee of Hudson County. He is also a prominent member of Euclid Lodge, No. 136, F. and A. M.

Mr. Besson now has associated with him John R. Spohr, a young lawyer of much promise, under the firm-name of Besson & Spohr. He is recognized as a strong and skilful advocate, and has been connected with numerous important and interesting cases in the local and State courts. He is a facile writer and has frequently contributed to current literature. He is a discriminating reader, and a student of law, finance, and political economy.

He was married on November 10, 1881, to Arabella Roseberry, daughter of the late Joseph M. Roseberry of Belvidere, New Jersey. Their two children are named Henrietta Besson and John Harlan Besson.



H. S. BLACK

THE modern tall office-building, a thing of origin well within the memory of the present generation, has been wonderfully developed in the last dozen years in most of our great cities, and has revolutionized both the appearance and the industrial economy of those cities in a remarkable degree. It has likewise greatly changed the activities of the building trade, and has called into being new corporations expressly devoted to the erection of buildings of this novel type. Foremost among such corporations is that whose president is the subject of this sketch.

H. S. Black is a native of the Dominion of Canada, where he was born, at Cobourg, Ontario, on August 25, 1863, the son of Major Thomas Black, paymaster of the Sixty-sixth Regiment of the British army, and Elizabeth (Nickens) Black, the former a native of Belfast, Ireland, and the latter of Sherburne, England. His early life was spent in his native town, and was divided between studying in the local school and serving as clerk in the "general store." From the latter occupation Mr. Black entered the service of a surveying party in the far Northwest. In 1882 he was employed in a wholesale woolen house in Chicago. Next, he was a commercial traveler for a number of years. His next enterprise was that of a banker in the State of Washington, and subsequently he returned to mercantile pursuits as a member of the firm of Black & Bell, at Menominee, Michigan, and Tekoe, Washington.

Mr. Black finally turned, in 1894, to the building trade. He was impressed with its possibilities, especially in the great cities, as New York and Chicago. Accordingly he came to New York, and in 1894 became connected with the George A. Fuller Com-



A. S. Clark

pany as its vice-president. The continued ill health of the president, Mr. Fuller, caused the practical direction of the company to devolve upon Mr. Black down to December, 1901, when Mr. Fuller died and Mr. Black was chosen to fill his place as president and nominal as well as actual head of the corporation.

The company of which Mr. Black is the head has constructed some of the most noteworthy tall buildings in the world. A type of these is the great Broad Exchange Building, the largest and finest in New York. Another is the Marquette Building in Chicago. A third is the unique "flatiron" structure at Broadway and Fifth Avenue, New York, and a fourth is the H. C. Frick Building in Pittsburg, said to be the largest and most complete office-building in the world. The buildings of this general character erected by this company in New York, Chicago, Philadelphia, Boston, Baltimore, Pittsburg, Washington, and elsewhere are to be counted by dozens, and constitute probably the most notable array of edifices constructed by one concern in all the world.

Mr. Black is president of the George A. Fuller Company, which is now capitalized at twenty million dollars, and a director of the North American Trust Company and of the Broad Exchange Company, both of New York, and of the Colonial Trust and Savings Bank of Chicago. He is the chairman of the board of the United States Realty and Construction Company—*i.e.*, the head of the great sixty-six-million-dollar realty corporation. He is a member of the Metropolitan, Manhattan, Lawyers' Mid-day, and Larchmont Yacht clubs of New York, of the Chicago Club of Chicago, and of the Duquesne Club of Pittsburg. He was married in 1895 to Miss Allon Mae Fuller, only surviving daughter of the late George A. Fuller, and makes his home at the Holland House in New York.



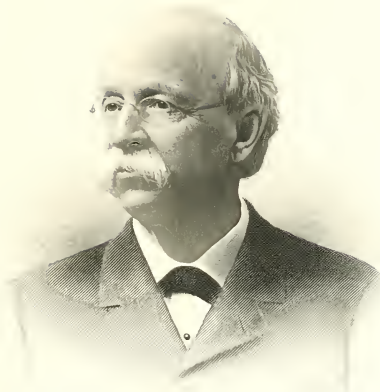


FRANK STUART BOND

THE Bond family was formerly settled in Bury Saint Edmunds, Suffolk, England, where members of it may still be found. About 1630 William Bond came to North America and settled at Watertown, Massachusetts, where he was a conspicuous and influential citizen, and was Speaker of the Massachusetts General Court from 1691 to 1694. In the early part of the last century the Rev. Dr. Alvan Bond was a prominent clergyman of the Congregational Church. He was in the sixth generation of direct descent from William Bond.

Frank Stuart Bond is a son of the Rev. Dr. Alvan Bond, and was born at Sturbridge, Massachusetts, on February 1, 1830. He spent his early years at Norwich, Connecticut, and received there an excellent education. At the age of nineteen years, in 1849, he became employed in the treasurer's office of the Norwich & Worcester Railroad Company. The next year, 1850, he went to Cincinnati, Ohio, and became secretary of the Cincinnati, Hamilton & Dayton Railroad Company. He filled that office for six years, and then removed to New York, where he has ever since made his home. From 1857 to 1861 he was secretary and treasurer of the Auburn & Allentown Railroad Company, and also of the Schuylkill & Susquehanna Railroad Company.

Mr. Bond's business career was interrupted, as were the careers of so many other men, by the Civil War. He entered the army as first lieutenant in a Connecticut regiment in 1862, and was subsequently commissioned by the President major and aide-de-camp, United States Volunteers. He served in the Federal Army until November, 1864, when he resigned his



Frank R. Bond



commission. He saw much active service in the field, especially as an aide-de-camp on the staffs of General Daniel Tyler and General Rosecrans. He took part in the campaign in Mississippi, including the battle of Farmington and the capture of Corinth, the important battle of Stone River, and that of Tullahoma; he was in the colossal conflict at Chickamanga, the operations at Chattanooga and the capture of that place, and the campaign against General Price in Missouri.

On his retirement from the army Mr. Bond resumed his attention to railroad affairs. In 1868 he became connected with the Missouri, Kansas & Texas Railroad Company in its New York office. A little later he became its vice-president, and held that place until 1873. He then became first vice-president of the Texas & Pacific Railroad Company, and filled that office for eight years. He became in 1881 the president of the Philadelphia & Reading Railroad Company. That great corporation was in serious financial straits, and its stockholders were divided into two camps—radically divided upon questions of policy. Mr. Bond was the leader of the then dominant party, and as president of the company executed the policy with which he and his friends were identified, playing a part of national importance in railroad finance.

In 1882 Mr. Bond retired from the Reading presidency, and in 1884 became president of an associated group of five Southern railroads. These were the Cincinnati, New Orleans & Texas Pacific, the Alabama & Great Southern, the New Orleans & Northwestern, the Vicksburg & Meridian, and the Vicksburg, Shreveport & Pacific. Finally, in 1886, he became vice-president of the Chicago, Milwaukee & St. Paul Railroad Company, and held that position for fifteen years, when he resigned. He retained his position as a director of that company and of two others of his old companies—the New Orleans & Northwestern and the Vicksburg, Shreveport & Pacific.

Mr. Bond has been a resident of New York since 1856. He is a member of the Union, Metropolitan, Union League, and Century clubs, and the Military Order of the Loyal Legion, and the Society of the Sons of the American Revolution.



MATTHEW CHALONER DURFEE BORDEN

THE family of Borden is of French stock, and is traced back to the village of Bourdonnay, in Normandy. Some of its members went to England with William the Conqueror, and acquired estates in Kent, where the parish of Borden received its name from them. Richard Borden came to this country in 1635, and settled in Rhode Island. His son, Matthew Borden, was the first child born of English parents on Rhode Island soil. In the last generation the head of the family was Colonel Richard Borden of Fall River, Massachusetts, who was identified with the great Fall River Iron Works and with other important industries. His son bears the name of Matthew and has continued the family's dominant place in the business world.

Matthew Chaloner Durfee Borden was born at Fall River, Massachusetts, on July 18, 1842. He was prepared for college at Phillips Academy, Andover, Massachusetts, and was graduated at Yale in 1864. He then entered business in a New York dry-goods jobbing-house. Three years later he became a partner in a leading New York commission house, and represented the American Print Works as selling agent until the failure of that company in 1879; then, largely through the efforts of himself and his brother, the concern was recognized as the American Printing Company and resumed operation in January, 1880. At the same time Mr. Borden made an alliance with the commission house of J. S. & E. Wright & Co., now Bliss, Fabyan & Co., which he has ever since maintained. Mr. Borden purchased his brother's interest in the American Printing Company in 1887, and since then has been sole owner of the enterprise, which is now probably the largest producer of printed cotton cloths in the world. In order to secure an independent supply of cloth



W. L. Burden

for printing, Mr. Borden built at Fall River, beginning them in 1889 and completing them in 1895, four large spinning and weaving mills, which rank among the foremost in that city of spindles. These two establishments (the American Printing Company and the cloth-mill under the old corporate name of the Fall River Iron Works Company), of which Mr. Borden is the owner, employ an army of thousands of operatives, and on more than one occasion have dominated the whole cotton-cloth market. Mr. Borden has always maintained particularly pleasant relations with his employees, and by his generous leadership has averted more than one serious strike and business crisis.

For many years Mr. Borden has made his home in New York city, where he is conspicuous in business, in society, and in innumerable public-spirited enterprises. At the outbreak of the Spanish war he sold his fine steam-yacht *Sovereign* to the government for conversion into a war-ship, and did so at a great pecuniary loss to himself. The yacht was known in the war as the *Scorpion*, and did good service. In 1896 Mr. Borden built and presented to the Boys' Club of Fall River a club-house at an expense of more than \$100,000. At the two hundredth anniversary of Yale College, in June, 1901, Mr. Borden's gift of \$100,000 to the Yale Bicentennial Fund was announced. He has held no public office save that of Park Commissioner, which he held for six years and filled in a most public-spirited manner. He has made various benefactions to the great museums of New York and to other institutions.

Mr. Borden is a director of the Manhattan Company Bank, of the Lincoln National Bank, of the Astor Place Bank, of the Lincoln Safe Deposit Company, and of the New York Security and Trust Company. He is a member of many social organizations, including the Yale Alumni Association, the New England Society, and the Union League, Metropolitan, Republican, Merchants', Down-Town, Players, Riding, New York, New York Yacht, Atlantic Yacht, Larchmont Yacht, American Yacht, Seawanhaka Yacht, South Side Sportsmen's, and Jekyl Island clubs. He was married, in 1865, to Miss Harriet M. Durfee of Fall River, who has borne him seven children, of whom three survive: Bertram Harold, Matthew Sterling, and Howard Seymour.



THOMAS MURPHY BOYD

THE Scotch-Irish element, so called, has long been an important one in the United States in business and professional as well as in political and social life. It was planted in the central parts of the colonies at an early date, and brought hither with it the best qualities of thrift, energy, and mental power which had distinguished it in both of the lands from which it derives its name. At the present date thousands of the ablest Americans trace their origin to such ancestry, as does the subject of the present sketch.

Bartley B. Boyd and his wife, whose maiden name was Ellen Murphy, were both descended from Scotch-Irish families which came to this country early in the seventeenth century and settled in Maryland and Virginia, some of them later moving into Pennsylvania, where many of their countrymen were established. Members of both families were conspicuous and effective in Washington's army in the Revolutionary War. At the beginning of our national life the Boyds moved westward and settled at Cincinnati, being among the pioneers of Ohio. In the last generation Bartley B. and Ellen Murphy Boyd lived on a farm at Monroe, Butler County, Ohio, and there their son, Thomas Murphy Boyd, was born on July 22, 1860. The boy received a good education in the local public schools, and was graduated from the High School at Amanda, Ohio, after which he turned his attention to a business career.

His first engagement was in the capacity of a bookkeeper when he was nineteen years of age. This was in a "general store" at Middletown, Ohio. A year later he was taken into equal partnership in the firm. But in another year his health failed and he was compelled to retire from this establishment. At the age



Mr. M. S. Sayre

of twenty-two, with health restored, he began anew as a book-keeper in a large mercantile house at Indianapolis, Indiana. From that time forward his business career was steadily progressive and highly successful. At the present time Mr. Boyd is president of three large business establishments, namely, the Western Brewing Company of Belleville, Illinois, the American School Furniture Company of New York city, and the Sidney School Furniture Company of Sidney, Ohio. In all of these enterprises he has been eminently successful. Thus, speaking of the American School Furniture Company, the "Commercial and Financial World" has said: "Of this company Mr. Thomas M. Boyd is president, and there is no secret about the fact that he has made a wonderful success of his work in its behalf. He is a man of high and honorable standing in business and financial circles, and is looked up to and respected by everybody."

Mr. Boyd has taken part in the public service as well as in private business enterprises. At the age of twenty-five he was solicited to take the place of Assistant County Treasurer and Assistant City Treasurer at Hamilton, Ohio, and filled the place acceptably for four years. Then he was, at the age of twenty-nine, elected by the people to be County and City Treasurer. He is a member of various social organizations, chief among which is the Union League Club of Chicago.

Mr. Boyd was married at Indianapolis, on May 20, 1885, to Miss Minnie Gage, daughter of L. H. Gage, president of the L. H. Gage Lumber Company of Indianapolis and of Memphis, Tennessee. Two daughters have been born to them, who bear the names of Lillian Ethel and Ruth.





ALONZO NORMAN BURBANK

THERE are to-day found in the conservative New England States some of the most progressive business undertakings and some of the most energetic and successful business men this nation can boast. A fine example of this class is to be found in the career of the subject of the present sketch. Half a century and more ago Peleg N. Burbank was a prosperous shoe manufacturer at Franklin, New Hampshire. To him and his wife, Sarah Burbank, a son was born at Franklin, on October 9, 1843. The boy was named Alonzo Norman Burbank, and was sent to the local schools, including an excellent academy of high-school rank. He was an apt scholar, and learned, with practical thoroughness, all there was to learn in those institutions, and, in addition, a great deal more through observation and inquiry outside of the school-room. Then, with a bent for business rather than for professional life, he went to work in his father's shoe factory.

His first work there consisted in putting strings or laces into shoes. Such work he was able to do in mere childhood. Thence he went to a local "general store," where he was engaged as a clerk, and dealt out groceries, dry-goods, and what not to rural customers. This was a humble calling, yet the training of a "general store" is by no means to be despised as a preparation for a higher business career. Next he went to the local railroad, and became a brakeman, a telegraph operator, and a station-agent.

Mr. Burbank's next move carried him into the business which was to absorb the chief attention of his life and in which he has attained conspicuous success. This was the business of paper-making. He entered a paper-mill, as bookkeeper, at the time



Carl F. ...

when that business was on the point of being revolutionized by the substitution of wood-pulp for linen, straw, and other material. The place was auspicious, too, for the New England States, with their vast forests of spruce and hemlock and their superb mountain streams of pure water, afforded at once and together the material and the power for paper-making, and quickly became the chief seat of that important industry.

It has been Mr. Burbank's lot to play a leading part in the development of this business to its present mammoth proportions. From the humble clerkship with which he began, he rose through successive steps to be treasurer of the Fall Mountain Paper Company, and an officer also of the Winnepesaukee Paper Company, of the Green Mountain Pulp Company, of the Mount Tom Sulphite Company, and of the Garvin's Falls Company. Finally, when more than a score of the chief paper, pulp, and sulphite manufactories of this continent united to form the International Paper Company, Mr. Burbank was prominent in arranging that consolidation, and became an active and influential member of the new corporation, which now dominates the major portion of the paper trade of the western hemisphere.

In addition to these interests in the paper trade, Mr. Burbank is a director of the International Trust Company and of the Mercantile Trust Company, both of Boston.

The chief offices of the International Paper Company are in New York, and Mr. Burbank accordingly now makes that city his home, and is a member of its Metropolitan and Colonial clubs, in addition to the Algonquin, Temple, and Exchange clubs of Boston and the Westminster Club of Bellows Falls, Vermont. He was married in 1865, at Andover, New Hampshire, to Miss Anna M. Gale, who has borne him four children: Etta M., Frederick W., Margaret H., and Harriet Burbank.





PATRICK CALHOUN

PATRICK CALHOUN is no exception to the theory that great men attain distinction before they are thirty years of age.

He was born at Fort Hill, South Carolina, March 21, 1856. His father was Andrew Pickens Calhoun, the eldest son of John C. Calhoun, South Carolina's brilliant leader and foremost statesman. His mother was Margaret Green, daughter of General Duff Green, a distinguished lawyer and politician, who was a great power in the Democratic party during the first presidential term of Andrew Jackson, and who was generally credited with having exceptional influence with that administration.

With such ancestry, it was only reasonable to expect unusual ability in Patrick Calhoun, and it is no exaggeration to say that his achievements have more than met his obligations to his lineage. His father died in 1865.

At the close of the Civil War Mr. Calhoun was just nine years old, and, at that early age, was handicapped by the disadvantages incident to the loss of family fortune and the devastation of his native land by the ravages of war. His education was thus unavoidably cut short. He had but one year of high-school training. For the first five years after the war he did such work on the farm at Fort Hill as a boy could do, and when not in the field or the country school-house he was sure to be found in his father's library, where he was surrounded by the very best books, which he devoured with an insatiable hunger for learning.

From his earliest boyhood he was determined to be a lawyer, and to that end devoted his earliest energies and efforts. In



J. H. Coakley

1871 he left the old homestead and went to Dalton, Georgia, the home of his maternal grandfather, General Duff Green. Here, again, he found a well-stocked library, in which he spent all his spare time, absorbing history and the standard works of fiction. It was here, and at this time, that a distant relative saw him, and, being impressed with his precocity and rare intellectual promise, defrayed the expense of the one year of high-school education which he received. In 1875 he was admitted to the practice of law in Georgia.

In 1876 he went to St. Louis, Missouri, where he promptly secured a position in the office of an eminent lawyer, and in a few months thereafter was admitted to the St. Louis bar. He lived in St. Louis less than two years when his health failed temporarily under the effects of incessant application to his books. In the summer of 1878 a distinguished lawyer offered him a copartnership, provided he would remove to Atlanta, Georgia. He accepted the offer, and from that day has claimed Georgia as his home.

Soon after his establishment in Atlanta he became widely known throughout Georgia, and at one time was prominent in State politics. His first professional partnership in Atlanta was of comparatively brief duration. He subsequently founded the well-known firm of Calhoun, King & Spalding, of which he remained the head until his rapidly widening business interests required his absence from Georgia so much that he withdrew from the firm.

He has always made corporation law a specialty, and along that line his greatest professional success has been achieved. During his first ten years of practice, by a rapid series of brilliant triumphs, he became one of the foremost corporation lawyers in the South. Before he was thirty years of age he was made counsel of the Central Railroad & Banking Company of Georgia, which was, at that time, the highest official position of the kind in the State.

His first conspicuous performance in New York was in 1886, when he directed the campaign which resulted in taking the Richmond & West Point Terminal Railway & Warehouse Company out of the hands of the then management and putting a new party in control. This may be truly described as the inau-

guration of the "community-of-interest" idea which has since become so prevalent in railroad properties.

In due course of time the Richmond & West Point Terminal Company absorbed the Richmond & Danville, the East Tennessee, Virginia & Georgia, and the Central Railroad of Georgia systems. With this process of amalgamation Mr. Calhoun was prominently identified, and for a considerable time, and before he was thirty-three years old, he was General Southern Counsel of the entire consolidated system, comprising more than nine thousand miles of railroad.

In 1892, because of an irreconcilable difference between himself and a majority of his associates in the management of this vast system, he resigned as General Southern Counsel, and severed his connection with the property. At this time, in justification of his course, he wrote an open letter explaining his withdrawal from the Richmond & West Point Terminal Company, and predicting wreck and ruin to the railroads controlled by it if the policy he had opposed was persisted in. Subsequently, the entire system became bankrupt, and was reorganized, by a radical readjustment of capitalization and an entire change of control, into the present powerful and prosperous Southern Railway Company.

In 1896 Mr. Calhoun discontinued the active practice of law, and turned his attention to the consolidation and development of street railway properties in several leading cities. In this great work he has had as his intimate associates and financial supporters, Messrs. Alexander Brown's Sons and the Maryland Trust Company of Baltimore, and Messrs. Brown Brothers of New York. Aided by these, Mr. Calhoun has not only been able to accomplish great undertakings, but has simultaneously made himself several times a millionaire.

His first great achievement after his alliance with the Messrs. Brown was the consolidation of all the street railway lines of Pittsburg, Pennsylvania. He next repeated this operation in St. Louis, and, still more recently, accomplished a like result in San Francisco. The plans for these important negotiations, even to the minutest details, were made by him. The unimpeachable evidence of his conservative judgment and keen appreciation of intrinsic values is the present prosperity and

prospective profitableness of all these properties, of which he foresaw the earning capacity, and accordingly fixed the consolidated capitalization.

His latest signal success was the formation of the Houston Oil & Lumber Company. This corporation, in its vast possessions and comprehensive scope, promises to be one of the most valuable and important enterprises in the United States. The company owns numerous abundantly productive oil wells, and over a million acres of virgin pine forests in the State of Texas. The testimony of experts goes to prove the inestimable value of the timber lands and the inexhaustible supply of oil.

Mr. Calhoun is at present living in Cleveland, Ohio, where he has a fortune in real estate known as Euclid Heights. The property comprises several hundred acres, and is situated on a magnificent eminence overlooking the entire city. When he bought the property it had no value other than as ordinary farm-land. Mr. Calhoun discerned its strategic situation, and the possibilities that were attainable through intelligent development. It was then remote and inaccessible from the business center of Cleveland. By a wise expenditure of money Mr. Calhoun has transformed these barren fields into a superb residential district, where many handsome homes are already built. An efficient street-car service puts Euclid Heights in touch with the heart of the city, and Mr. Calhoun has as a reward for his far-sighted judgment and intelligent enterprise one of the most beautiful suburbs in the world.

Patrick Calhoun's personality is even more interesting than the record of his brilliant achievements. From his boyhood he has been an omnivorous reader, and his memory is prodigious. This, in itself, makes him a man of broad culture. He has excellent mental balance, unusually quick perceptions, and a broad and ready grasp of even the most complex subjects. He is eloquent in thought and expression rather than in delivery. His style of speaking is scarcely more than conversational. His great forcefulness is his power of presentation. His bearing bespeaks his gentle birth. He is uniformly courteous, with never a sign of conventional mannerism. His capacity for work is extraordinary, and his physical endurance seemingly inexhaustible. Whatever he puts his mind to, he does with his

whole might, and brooks no interruption until the task is completed.

He is still a young man, and the future is full of possibilities for him. It would not be surprising if, within the next ten years, he should find his fortune large enough to warrant his abandoning money-making as an employment, and, in that event, it would seem a fitting rounding out of his remarkable career if he should return to Georgia, reënter politics, and win for himself prominence and distinction worthy of his family name.

Mr. Calhoun was married on November 4, 1885, to Miss Sarah Porter Williams, daughter of George W. Williams, the veteran banker of Charleston, South Carolina. They have eight children, named as follows: Martha, Margaret Green, Mildred Washington, Sarah Williams, Patrick, George Williams, John C., and Andrew Pickens.





A. H. S. & Co.



ARTHUR JOHN CATON

THE name of Caton is strongly and honorably identified with the early history and later development of the second city of the United States and of the great State of which it is the metropolis. It was borne in the last generation by John Dean Caton, the son of a Revolutionary soldier and a native of Orange County, New York. Possessed of a keen intellect, great force of character, and indomitable will, he acquired in various schools and law offices in his native State a good academic education and a first-rate professional training. Then, anticipating the wondrous growth of the West, he removed to what was then the frontier, at the southwest of Lake Michigan.

Chicago was at that time nothing but a cluster of cabins in a swamp, with perhaps two hundred inhabitants. It gave little promise of its present metropolitan proportions. Mr. Caton was, however, among those who saw some such promise and had faith in it. He settled at Chicago, and identified himself with its growing interests. When the place became of sufficient importance to have a real lawsuit, the first ever held in Cook County, Mr. Caton was the first lawyer retained to try it. Again, when Chicago became the seat of a regular court, he was judge of the first circuit court held there. Thus he grew up with the city, and with the State of Illinois, and in due time was appointed to a place on the bench of the Supreme Court of the State, which he filled with distinction for twenty-two years, for the last six years being chief justice.

Judge Caton was only thirty years old when he went upon the supreme bench, and so the end of his long term of service — which came through his voluntary resignation — found him still at the comparatively early age of fifty-two. He then interested

himself in the development of telegraph lines and other business enterprises in Illinois and adjacent States. Thus he became as conspicuous and as successful a figure in industrial and financial affairs as he had been in the legal profession. He was married, in 1835, to Miss Laura Adelaide Sherrill of New Hartford, New York, and built for her and his home the first house erected on the West Side of Chicago. Later he removed to the city of Ottawa, and there made his permanent home for the rest of his life.

Arthur John Caton, son of Judge and Mrs. Caton, was born at Ottawa, Illinois, on January 28, 1851. After passing through the common schools he went to Phillips Academy, Andover, Massachusetts, where he was graduated in the class of 1869. Thence he went to Hamilton College, and was graduated in the class of 1873.

Choosing for himself the profession which his father had so greatly adorned, he studied law and was admitted to the bar of the State of Illinois. For some years he practised his profession with much success. In late years, however, he has laid aside the cares of business, and has devoted his attention to the management of his ample estate and to the cultivation of the social side of life. He is a prominent figure in Chicago society and in the best clubs of that city, and is scarcely less well known in New York. He is a member of the Chicago and Calumet clubs of Chicago, and of the Union League Club of New York. During the years 1898 and 1899 he was president of the Chicago Club, and directed its affairs with conspicuous ability and success.

Mr. Caton was married in 1876 to Miss Delia Spencer of Chicago.





B. P. Cheney



BENJAMIN PIERCE CHENEY

IN earlier days of the transportation business in the United States, when the stage-coach still competed with the railroad and the express business was in its infancy, Benjamin Pierce Cheney, the elder, was a stage-driver in New England. Enterprising and ambitious, and always abreast if not ahead of the times, he developed a large express business, and founded the United States & Canada Express Company, which, after a prosperous career of its own, was merged into the American Express Company. He also acquired a considerable interest in the Wells-Fargo Express Company. In these and other enterprises he amassed a fortune estimated at \$10,000,000, which upon his death was left to his widow,—whose maiden name was Elizabeth Stickney Clapp,—his son, Benjamin Pierce Cheney, and his three daughters, Alice, Mary, and Elizabeth Cheney.

The younger Benjamin Pierce Cheney, son of the foregoing, was born in the city of Boston, Massachusetts, on April 8, 1866. He was sent to the public schools of Boston and Cambridge, and was in them an excellent scholar. From the lower schools he proceeded to the Brimmer High School and to the English High School, and from each of these was graduated. Finally he entered Harvard University in 1886, and was duly graduated as a member of the Class of 1890.

Mr. Cheney was, as already mentioned, the inheritor of a fine fortune. He was not content, however, to settle down into a life of idleness, merely enjoying the wealth his father had amassed. Instead he promptly entered business for himself, and soon succeeded in greatly adding to his inherited means. He followed his father's example by investing in express and railroad com-

panies, and also interested himself in various other industrial enterprises. He also engaged in banking. His father had been a director of the Market National Bank in Boston, and Mr. Cheney entered that institution as a clerk and worked there for two years, at the end of which time he took his father's place on the Board of Directors. Among the other corporations of which he is a director are the Boston Safe Deposit & Trust Company, the Old Colony Trust Company, the Atchison, Topeka & Santa Fé Railroad Company, the St. Louis & San Francisco Railway Company, the Mexican Central Railway Company, the Northern Railroad of New Hampshire, the Kansas City, Fort Scott & Memphis Railroad Company, the Manchester Mills, the San Diego Land & Loan Company, and the American Drawing Machine Company, being also president of the two last named. In addition to these, he has important interests in the American and the Wells-Fargo express companies.

These multifarious business interests have so occupied Mr. Cheney's attention that he has found no time and developed no inclination for political ventures. He has found diversion in various out-of-door sports, but principally in yachting, to which he is much devoted. He is the owner of the sailing yacht *Mercedes* and of the steam-yacht *Jule*, and is commodore of the Boston Yacht Club. In social affairs he enjoys a leading place, being a member of the Algonquin Club, the Art Club, and the Boston Athletic Association of Boston, and of the Players Club of New York.

Mr. Cheney long ago became personally interested in dramatic affairs, and himself occasionally took part in amateur performances. It gave cause for no surprise, therefore, when in April, 1898, announcement was made of his marriage to Miss Julia Arthur, one of the most accomplished and successful of the younger actresses on the English-speaking stage. Miss Arthur was born in Hamilton, Ontario, Canada, and while yet a mere child, not in her teens, evinced a striking histrionic ability and took part in some private theatricals. Later in her girlhood she prepared herself for a professional stage career, with long and earnest study. Her first engagement was with the eminent actor Daniel Bandmann, in whose company she played a number of important Shaksperian and other parts. She next

went to Germany to study violin music, after which she returned to America and reappeared on the stage in Tennyson's "Dora" and other plays. She was for some time leading lady in Mr. A. M. Palmer's admirable stock company, when it was at the height of its fame. Leaving the United States for England for a time, she became a leading member of Henry Irving's great dramatic company, in which capacity she established her standing as one of the foremost actresses of the day. The catalogue of her parts is a long and distinguished one, and it may truly be said that from an artistic point of view she adorned them all, while at the same time adding to them the inestimable embellishment of true and pure womanhood.

Mr. and Mrs. Cheney have a fine home in Boston, and also a summer home on the island of Middle Brewster in Boston Harbor, an island owned by Mr. Cheney and two of his friends.





RICHARD FLOYD CLARKE

RICHARD FLOYD CLARKE, author of "The Science of Law and Law-making," is a son of Lemuel C. Clarke, a merchant at Columbia, South Carolina, before and during the Civil War, and is descended through him from that family to which belonged John Clarke, who, after twelve years' suing at the English court, brought over to Roger Williams's Rhode Island colony the first American charter of religious liberty. Mr. Clarke is descended through two lines from Roger Williams. His great-grandfather Ethan Clarke of Westerly, Rhode Island, married a daughter of that Samuel Ward who was Governor and Chief Justice of Rhode Island and a member of the Continental Congress. On the side of his mother, whose maiden name was Caroline B. Clarkson, Mr. Clarke is descended from Thomas Boston Clarkson, a wealthy cotton planter of Charleston and later of Columbia, South Carolina, who was descended from and named after the celebrated Scotch Presbyterian theologian Thomas Boston (1676-1732).

Mr. Clarke was born at Columbia, South Carolina, on October 14, 1859. In childhood he was brought to New York, and was educated at the College of the City of New York, from which he received the degree of A. B. in 1880, and that of A. M. in 1899. From the Law School of Columbia College he was graduated in 1882 LL. B. *cum laude*, and won the first prize in municipal law (\$250) over twenty-six competitors in a class of more than two hundred men.

Mr. Clarke's family was impoverished by the war, and the school and college education he received was his only capital for a start in life. He began in June, 1882, as clerk in the law office of Olcott & Mestre, on a salary of four dollars a week, which



R. Floyd Clarke



ISAAC HALLOWELL CLOTHIER

IN one of the most prosperous and substantial of American cities, Philadelphia, and in one of the most profitable and substantial of businesses, one of the names which for many years has stood foremost in the mercantile world, as unfailingly identified with that mingling of enterprise with conservatism which is one of the best guaranties of success, and as a synonym of the highest integrity, is that of Isaac Hallowell Clothier. For nearly a third of a century the firm of Strawbridge & Clothier has conducted a dry-goods store in the heart of the shopping district of Philadelphia which has stood in the very forefront of that trade, and which occupies one of the largest buildings in the world devoted to the retail trade in dry-goods. For a similar time the name of that firm has been not only a household word with the general public, but also a synonym of integrity and trustworthiness in the business world. Of that firm Mr. Clothier was one of the founders, and for more than a quarter of a century he was an active member of it, personally contributing largely to its phenomenal success.

Isaac Hallowell Clothier comes, as his name indicates, from the good old stock which settled and built up the city of Philadelphia and made it one of the greatest cities of the Western world. His parents, and indeed his ancestors for several generations, were members of the Society of Friends. He was born in Philadelphia on November 5, 1837, and received in private schools the careful, thorough education for which the Society of Friends has ever been honorably noted. His school life closed at the age of seventeen years, and then, preferring a mercantile to a professional career, he entered practical business life.



Isaac H. Clothier

His first engagement was in a branch of the trade with which throughout his entire mercantile career his name has been so honorably and so conspicuously identified. The house of George D. Parrish & Co. was at that time one of the foremost in Philadelphia engaged in the importation of dry-goods. It was conducted by men of high character and great business ability, who achieved success by the pursuit of sound mercantile methods, and there was and could have been desired no better school for a young man than its counting-room and warehouse. Mr. Clothier entered the employ of that house at the age of seventeen, and there remained six years. In that time he served his employers diligently and to their profit. He was courteous, faithful to his employers' interests, and untiring in his application to whatever duties were laid upon him. At the same time he was gaining for himself far greater profits than his salary represented. He was receiving a thorough business education, and was becoming an expert in the dry-goods trade.

In that first engagement Mr. Clothier was successively promoted. But it was not his plan to spend his life in the employment of others, no matter how high his place and how large his salary. Accordingly, in 1861, having by that time thoroughly acquainted himself with all the practical details and methods of the business, he ventured upon an enterprise of his own. In connection with George Morris and Edmund Lewis, he organized the firm of Morris, Clothier & Lewis, dealers in cloths. That undertaking was crowned with a gratifying degree of success, and Mr. Clothier devoted his attention to it for nearly eight years.

His next change of business took him into the establishment with which his name is now inseparably connected. It was in the latter part of the year 1867 that Justus C. Strawbridge approached him with a proposition to enter into partnership with him in the retail sale of dry-goods, in which business Mr. Strawbridge was already engaged on a very moderate scale. Mr. Clothier accepted the proposition, and the firm of Strawbridge & Clothier was formed on July 16, 1868.

The business grew rapidly from that date, and soon enlargement was necessary; but the firm wisely stuck to the same site, which they had already made a business landmark of the city.

In 1875 the first enlargement was made, an adjoining building being then taken into the store. Two years later a second addition was necessary; a third, was made in 1878; the fourth came in 1881, and the fifth in 1882. By this time the store ranked among the largest in its line. But the end of its growth was not yet. In 1887 another large building was added to it, and then it was confidently claimed that the store of Strawbridge & Clothier had a larger floor area than any other retail dry-goods store on the American continent—a noteworthy distinction, seeing that at least four great American cities pride themselves upon the magnitude of their great dry-goods stores.

From the time the firm of Strawbridge & Clothier was formed in 1868 to the close of the year 1894 Mr. Clothier devoted almost his entire time, attention, and energy to the affairs of the firm with the earnestness which has been characteristic of all his life, and he was one of the prime factors in winning for it the success which has made it conspicuous in American mercantile history. At the same time, of course, he acquired for himself an ample fortune, which enabled him to perform many other acts of service to the community and to the human race. He has all his life been a devoted member of the Society of Friends, attending the meeting at Fifteenth and Race streets, Philadelphia. He has interested himself deeply and practically in the many benevolent and philanthropic works of that Society, and has contributed largely to their promotion.

Mr. Clothier has for years especially interested himself in the welfare of Swarthmore College, that admirable institution of higher learning founded and conducted under the auspices of the Society of Friends, near Philadelphia. He has long been one of the most active of its managers, and he has made to it important gifts of money, besides expending upon it his time and labor. He has also been active in many other lines of educational and philanthropic work. He is a member of the board of trustees of the Williamson Free School of Mechanical Trades, of the Pennsylvania Museum and School of Industrial Art, of the Free Library of Philadelphia, the Merchants' Fund, etc.

Mr. Clothier has never sought nor accepted political preference, but has contented himself with an exemplary performance of the duties of private citizenship.

To the surprise of the entire business community who were cognizant of his great business activity, Mr. Clothier retired from the firm of Strawbridge & Clothier on January 1, 1895, and on the same day was succeeded in his place by his son Morris L. Clothier. He was yet well under threescore years of age, and in full possession of all his mental and physical energies. He had, however, attained a large measure of success, and he preferred to afford himself leisure for the employment of his pronounced literary tastes and for more diversified occupation than the pressure of his many business cares had previously allowed. It was far from his purpose, however, to let himself rust in idleness, but it was his well-matured intention to change the scope and direction of his activities.

Since his retirement from the great business with which he was so long and so successfully identified, Mr. Clothier has been sought after to enter the directories of many financial and business enterprises. Among those in which he has accepted the position of director are the Girard Trust Company, the Mortgage Trust Company, the Keystone Watch Case Company, the Seaboard Steel Casting Company, etc.

For a number of years Mr. Clothier and his family have occupied a beautiful suburban home at Wynnewood, on the main line of the Pennsylvania Railroad, near Philadelphia, well known as "Ballytore." They have also occupied for a part of each year a summer home on Conanicut Island, in Narragansett Bay, appropriately named "Harbour Entrance," opposite Newport, Rhode Island, on a most conspicuous site widely known to all who frequent that region.

For a few years past, indeed ever since his retirement from the dry-goods business in Philadelphia, Mr. Clothier has been well known in New York city as a large investor in real estate, conspicuously in the upper Fifth Avenue region, bordering on Central Park, where he is one of the largest owners. He has also made a number of purchases of carefully selected plots of ground on upper Broadway, lying along the line of the Underground Railway (now in course of construction), and it is said that he is the largest non-resident owner of New York real estate.

It has been frequently reported that he was about building a residence on Fifth Avenue for his own occupancy during part

of the year, but the report lacks confirmation, especially as his attachments to the city of his birth and lifelong residence are very strong. Mr. Clothier spends one day of each week in New York, and his tastes and business habits are distinctly metropolitan.





Amel P. Coll



SAMUEL POMEROY COLT

THE name of Colt, which many years ago attained world-wide fame through its identification with the revolving pistol, was planted in New England at an early colonial period. For some generations the family was settled at Hartford, Connecticut, though various members of it resided in New York city and elsewhere. Two generations ago Christopher Colt was the head of the Hartford family. One of his sons was Samuel Colt, the inventor of Colt's revolver and founder of the Colt's Patent Firearms Manufacturing Company. Another son was Christopher Colt, Jr., father of the subject of this sketch. Christopher Colt, Jr., married Theodora De Wolf, a member of the eminent Rhode Island family of that name. Her father was General George De Wolf, and her uncle, James De Wolf, was United States Senator from Rhode Island. Her maternal grandfather was Henry Goodwin of Newport, and her great-grandfather was William Bradford, Governor of Rhode Island.

Samuel Pomeroy Colt, son of Christopher and Theodora De Wolf Colt, was born at Paterson, New Jersey, on January 10, 1852, and was named Samuel after his uncle, the great inventor. His infancy was spent in Paterson. From five to fourteen years of age he was in Hartford, Connecticut, where his education was begun. From there he went to school at Bristol, Rhode Island, and afterward to Anthon's Grammar School, New York. After graduating from there he entered the Massachusetts Institute of Technology in Boston, where he was graduated in 1873. The next year was spent in Europe. In 1874 he entered the Law School of Columbia University, New York, being graduated in 1876.

Immediately upon completing his course at Columbia, in May,

1876, Mr. Colt was admitted to practice at the bar of New York, and in January of the next year was admitted to the bar of Rhode Island. At the same time he entered the public service of the latter State, being elected a member of the General Assembly in 1876, and reelected in 1877, 1878, and 1879. From 1879 to 1881 he was Assistant Attorney-General, and from 1882 to 1885 Attorney-General, of the State of Rhode Island. He was also aide-de-camp on the staff of Governor Lippitt in 1875-77. In the Assembly he served on the Committee on the Militia in 1877, and as chairman of the Committee on Corporations in 1878.

Mr. Colt has for some years been identified with a number of important business enterprises in Rhode Island and elsewhere. He founded the Industrial Trust Company in 1886, and reorganized the National Rubber Company in 1888, and since those dates has been president of those corporations. He is also president of the National Eagle Bank of Bristol, Rhode Island, vice-president of the First National Bank of the same town, president of the Woonsocket Rubber Company of Woonsocket, Rhode Island, president of the Goodyear's Metallic Rubber Shoe Company of Naugatuck, Connecticut, and a director, secretary, member of Executive Committee, and a legal adviser of the United States Rubber Company. He is a member of the Hope Club and the Squantum Club of Rhode Island.

Mr. Colt was married on January 12, 1881, to Miss Elizabeth M. Bullock. Their first child, now deceased, was Samuel Pomeroy Colt, Jr., who was born on October 16, 1881. Their second, Russell Griswold Colt, was born on October 1, 1882, and their third, Roswell Christopher Colt, was born on October 10, 1889.





Russell H. Conwell



RUSSELL HERMANN CONWELL

AMONG the preachers, lecturers, and writers of the United States of the present generation, one of the most widely known and most popular is the Rev. Dr. Russell H. Conwell, pastor of the great Baptist Temple in Philadelphia. He comes of English ancestry, and of a family long settled in Baltimore, Maryland. His father, Martin M. Conwell, who was born in Worthington, Massachusetts, married Miranda Wickham of Stockbridge, Massachusetts, and settled at Worthington, among the Berkshire Hills. He was at first a stone-mason, but became later a farmer, cattle dealer, and proprietor of a country store. His second son was born at the family home at South Worthington, on February 15, 1843, and received the name of Russell Hermann Conwell.

The boy's early education was acquired in a "little red school-house" near his birthplace. The family was poor, and there seemed little hope of his being able to pursue higher courses of study. But when he was fifteen years old his parents decided to try to give him the advantages of a course at the well-known academy at Wilbraham, Massachusetts. They were able to give him only a scanty outfit. He was compelled to provide all else himself. For a part of the year he taught in a district school, and at other times he worked for wages out of study hours, and thus earned enough to clothe and feed himself during two years at Wilbraham. Thus he prepared himself for college, and in the fall of 1860 he entered Yale. There he pursued the academic and law courses at the same time, in order to reduce his expenses to the minimum. In 1862 the Civil War interrupted his studies. He left Yale and went to the front as a captain of infantry. Later he served as a staff officer in the artillery branch of the service.

After the war he resumed his legal studies at the Albany Law School, and upon graduation there went to Minnesota and began the practice of his profession.

His success was prompt and marked. In 1867 he was sent to Germany by the Minnesota State government as its Immigration Agent, and at the same time served as a correspondent of the paper which he had founded in Minnesota, the "Star of the North." For several years thereafter he traveled extensively as a correspondent of the Boston "Traveler" and the New York "Tribune," making a circuit of the globe. He also did much lecturing on his tours, and attained an enviable reputation as a platform orator. Afterward he made a successful lecture tour in England, and in 1870 published a book, "Why and How the Chinese Emigrate." He has since published many other volumes, including a biography of his friend and traveling companion, Bayard Taylor, and a biography of Spurgeon which attained a sale of 125,000 copies in four months.

Returning to his native land, Mr. Conwell began the practice of law in Boston, and continued in it successfully for eight years. At the same time he added to his reputation as a lecturer and writer. More and more, however, he felt himself called to the work of the Christian ministry, and in 1879 he was formally ordained to that vocation at Lexington, Massachusetts. The Baptist Church was the church of his choice, and in 1882 he accepted a call to Grace Church, of that denomination, in Philadelphia, and removed to that city.

Immediately after his entry upon its ministry, Grace Church began a career of extraordinary growth and prosperity, both in spiritual and temporal affairs. Its building was soon found to be entirely too small for the congregations which were attracted by Mr. Conwell's eloquence and fervor. Accordingly, in 1891, the present edifice, called the Temple, was built on Broad Street. It has a normal seating capacity of four thousand, but can accommodate five thousand without discomfort. Even this great auditorium is, however, inadequate to the requirements of the public that flocks to hear Mr. Conwell. For the last six or seven years it has been found necessary to limit the admission of strangers to those who have obtained tickets of invitation, and it is a frequent occurrence for thousands to be turned away

from the doors simply for lack of room to hold them. In 1882 the church had two hundred and seventy nominal, but only ninety active, members. Within two years it had five hundred and seventy-one. In 1888 it had one thousand and ninety-three. At the present time it has over three thousand. During Mr. Conwell's ministry the working people of the church have raised nearly a million dollars for benevolent work of a religious and philanthropic character. Among its enterprises is the Temple College, for the inexpensive education of the poor. It is housed in a fine new building adjoining the Temple Church, and has about eight thousand students in its many courses, which range from a kindergarten to full collegiate course leading to the baccalaureate degree in college, law, and theology. Other noble institutions are the Samaritan Hospital, which was founded by Mr. Conwell, in Philadelphia, and the Philadelphia Orphans' Home, also founded by him.

Amid these and other activities Mr. Conwell has found time and strength to deliver thousands of lectures, making himself one of the foremost and most sought after platform orators of the age, and to write more than a score of books of wide circulation. His home is in Philadelphia. But he has a summer home on his father's old farm amid the Berkshire Hills, where he spends some time every year for rest and recuperation, and where he maintains a free academy for the young people of the hills. He received the degree of LL.B. from the Albany Law School, and has since received the degrees of D.D. and LL.D. from the Temple College, Philadelphia.

Mr. Conwell was married in June, 1865, to Miss Jennie P. Hayden of Chicopee Falls, Massachusetts, a woman of fine culture, who materially aided him in the struggles of his early career. She died in January, 1872. In April, 1874, he was again married, to Miss Sarah F. Sanborn of Newton, Massachusetts.



ARTHUR COPPELL

ARTHUR COPPELL, member of the New York banking firm of Maitland, Coppel & Co., was born at Claremont, New Jersey, a suburb of New York, on April 10, 1872. His father, George Coppel, was long well known as a banker and railroad director, and was head of the house of Maitland, Coppel & Co. He was born in Liverpool, England, but had spent his active business life chiefly in New York. He died on April 19, 1901. The wife of George Coppel and mother of Arthur Coppel bore the maiden name of Helen Hoffman Gillingham, and was born in the city of New Orleans, Louisiana.

Arthur Coppel was carefully educated. His preparatory courses were pursued at St. John's School at Sing Sing (now Ossining), New York. Thence at the age of eighteen he went to Princeton University, and was there duly graduated with the class of 1894. His intellectual equipment was such as to prepare him for a professional career, but instead he chose to become identified with the business interests conducted by his father.

Accordingly, soon after leaving college he entered the office of Maitland, Phelps & Co., bankers, in New York, as an employee. There he made rapid progress in mastering the details of the banking business and of finance in general. Thus he soon became fitted for his admission into the firm as a partner. This latter step was effected on July 1, 1896, the firm then being known, as at present, as Maitland, Coppel & Co. The firm is now composed of Messrs. Gerald L. Hoyt, Dallas B. Pratt, Arthur Coppel, and Herbert Coppel, the last two being brothers, and sons of the late George Coppel.

In addition to his share in the banking business of this firm,

Mr. Coppel is a director of the Denver & Rio Grande Railroad Company, and of the Rio Grande Southern Railroad Company.

Mr. Coppel has held and has sought no political office of any kind. He is a member of a number of prominent social organizations in and about New York, including the New York Athletic Club, the Racquet and Tennis Club, the Riding Club, the Princeton Club, the City Midday Club, the Englewood Golf Club of Englewood, New Jersey, and the St. George's Society. His office and banking house are at No. 24 Exchange Place, and his home is at No. 127 East Fifty-seventh Street, New York.

Mr. Coppel was married at Grace Church, on December 12, 1899, his bride being Miss Mary Stewart Bowers, daughter of John M. Bowers, the well-known lawyer of New York.

A daughter was born to them on December 31, 1901, and was named after her grandmother, Susan Bowers Coppel.





Geo. Grosselman

trade, but was able to endure them without embarrassment. He opened many years ago a branch office in New York, and established a system of private telegraph wires connecting his Chicago office with New York, Cleveland, Buffalo, Rochester, Boston, Providence, Baltimore, Washington, Richmond, and other cities. In 1879 he built a large warehouse at the Union Stock Yards, in Chicago, where he conducts a large business in the storage of provisions. He is one of the chief owners of the Rock Island Grain Elevators in Chicago, which have a capacity of two million bushels, and he maintains about a hundred and fifty agencies throughout Kansas, Nebraska, and Iowa for the purchase of grain to supply his trade. He is interested in the South Chicago Elevators, and is the senior partner of the firm of Counselman & Day, stock-brokers. Imbued with a profound faith in the future greatness of Chicago, Mr. Counselman long ago began systematically investing in real estate in that city, and is now an extensive landowner there. In 1883 and 1884 he built the great Counselman Building, which is one of the landmarks and architectural ornaments of the city.

Mr. Counselman has held no political office, and taken no part in politics beyond the duties of a private citizen. He is a member of various social organizations, among which may be mentioned the Chicago Club, the Union League Club of Chicago, the Washington Park Club of Chicago, the Onwentsia Club, the Midlothian Club, and the Chicago Athletic Club.

He was married, on October 7, 1875, to Miss Jennie E. Otis, daughter of Judge Otis of Chicago, and has two children, Miss Edith Counselman and Charles Counselman, Jr.

His long and honorable connection with the business interests of Chicago, his high standing in business and society, and the admirable traits of his personal character make Mr. Counselman one of the most truly representative citizens of that city.



THOMAS CRUSE

THERE are few contrasts of land and scene more striking than that between the emerald hills and plains and azure lakes of Ireland, and the rugged mountain ranges of the Western United States; and between the easy-going pastoral and agricultural life of the one, and the strenuous gold-seeking struggle that incessantly prevails in the other. Yet in more than a single case has one born in and accustomed to the former land and scenes adapted himself to and become masterful and highly successful in the latter. In no case, however, has this been done more notably than in that of Colonel Thomas Cruse, the ranch and mine king of Montana.

Thomas Cruse is still well within the psalmist's limit of three-score years and ten, having been born in 1836. His native place was the village of Lissnadaha, in the County of Cavan, Ireland. There he spent his boyhood and his early years of manhood, for such as he become men before they leave their teens. He was twenty years old when, in 1856, he emigrated from Ireland. He came to New York, and for a few years remained in the metropolis, engaged in various occupations. It was a time of war, of trial, and of social and political unrest in the United States, but by no means unpropitious for the earnest fortune-seeker. The great gold fever of 1849 had run its course long before, but had not failed to leave its marks upon the land. California was still the land of gold, and every day saw new "strikes" made in it and in Nevada and the adjacent Territories. The outlook there attracted Mr. Cruse, and in 1863 he went thither, making the then arduous and perilous trip across the plains in a stage-coach. On his arrival he quickly became interested in mining, and showed himself to be made of the stuff that succeeds in that



Thomas Cruse

business. The next year he climbed the Sierras eastward, and settled in Virginia City, Nevada, a place reminiscent in name of a town in his own native County Cavan. Thence he proceeded to Idaho, where he also engaged in mining ventures. At last, in 1866, the great gold excitement in Montana broke out. He was quick to take advantage of it, and to hasten to the new land of promise.

In Montana Mr. Cruse achieved a greater success than he had known elsewhere, and for a number of years he settled down to the making of a fortune amid the ore-laden mountains. The story of his enterprises is largely the history of the State of Montana, to the development of which he has contributed more than almost any other man. Conspicuous among his mines may be named, however, two with which his name is particularly identified. One of these is the great Cruse Mine, which he discovered in 1875 and of which he is still the proprietor and operator. This is one of the richest mines in all that enormously rich region, and has yielded to Mr. Cruse in a single year what most men would deem a handsome fortune. The other is the famous Drum Lumon Mine. He discovered it in 1876, and developed it with great success. For a number of years he operated it profitably, taking a goodly fortune from it each year. Finally, on November 11, 1882, he sold it to a syndicate of English capitalists. He received a princely sum for it, but the purchasers received good value for their money, for the mine still ranks among the most productive and profitable in the State.

In addition to these, Mr. Cruse has been and still is interested in numerous other mining properties, all of which have contributed to his financial successes, and he has long ranked among the leading figures in the Western world.

His attention has, however, not by any means been confined to the drawing of wealth from the hidden recesses of the mountain ranges. The pastoral industry is a great one in Montana, and at an early date he engaged in it with characteristic energy and shrewdness. In his hands it, too, has proved highly profitable. He is now the owner of nearly fourteen thousand acres of grazing land, upon which are maintained thirty thousand head of sheep, ten thousand head of cattle, and hundreds of

well-bred horses. He was also founder and is president of the Cruse Savings Bank of Helena.

Colonel Cruse—he bears the title in the State troops—is to-day ranked among the two or three richest men in the State of Montana, if indeed he is not the richest of them all; and Montana is a State that owns a number of enormously rich men. He has naturally become a commanding figure in the affairs of the State, political, social, and business. Such influence has come to him without his seeking it, through virtue of his wealth, character, and native leadership, for he has not sought for preferment. He has held no political office, however, nor any public place save that indicated by his military title.

Colonel Cruse was married at Helena, Montana, in January, 1886, to Miss Margaret Carter. One child, a daughter, Mary Margaret, has been born to him, who is the very light of his life, and upon whom he lavishes all the gifts within the reach of his enormous wealth. His home is at Helena, but he is no stranger to New York, making frequent and protracted visits to the metropolis, and occupying, when he does, a sumptuous suite of apartments at the Waldorf-Astoria Hotel. He is an ever-welcome member of the select circle of friends whom he has gathered about him, for the native quality of the man is never lost beneath the gold of the millionaire.







John Luchy



JOHN CUDAHY

JOHN CUDAHY, one of the most daring and successful operators of the Chicago Board of Trade, shares Irish origin with many of his adopted countrymen in the United States. He was born on November 5, 1843, near the town of Callan, in County Kilkenny, Ireland, the son of Patrick and Elizabeth Cudahy, and one of their seven children. When he was six years old the family removed to the United States, and settled in Milwaukee, Wisconsin, the city identified with John Cudahy's earlier business enterprises. There Patrick Cudahy engaged in the business of a broker on a small scale, and afterward opened a packing-house, in which latter John and his brothers worked and learned the business.

John Cudahy received his education in the public schools of Milwaukee, and then, at the age of fifteen years, entered business life as an employee in the packing-house of Edward Roddis, where his earlier training in his father's house served him well. Later he held a responsible place in the packing-house of Layton & Co. for three years. Following this, he was appointed inspector of provisions for the city of Milwaukee, and afterward became foreman of inspectors for the Board of Trade—appointments which attested the esteem in which his knowledge of the packing business was held. For two years he was associated in business with Nelson Van Kirk and Peter McGeogh, and later with John Plankinton, the last-named being one of the leaders of the packing trade in Milwaukee.

It was in 1876 that Mr. Cudahy left Milwaukee for Chicago. In the latter city he formed a connection with E. D. Chapin, a relative of Philip D. Armour, and they opened a packing-house at the Union Stock Yards under the name of Chapin & Cudahy.

Mr. Cudahy managed the packing-house, while his partner looked after business on 'Change. After five years Mr. Chapin retired, and the firm became Cudahy & Steever, and increased its business. At a later date Mr. Cudahy conducted a large packing business on his own sole account, and also became a heavy speculator in the market. He and Sydney A. Kent, Norman B. Ream, and N. S. Jones were known as the "Big Four," and for several years were conspicuously successful. Mr. Cudahy remained in the market long after the retirement of the others, however, and became far better known for his extensive and daring enterprises.

Now and then, of course, his enterprises met with disaster. Thus in 1893 he undertook to "corner" the provision market in the Chicago Board of Trade, but came to grief, and failed for more than one million five hundred thousand dollars. This was, however, a mere incident in his career. The wiping out of a fortune of several millions did not discourage him. He gave his notes for all of his indebtedness which he could not pay in cash, and honored all the notes in full at their maturity. Within five years from his failure he was a rich man again, perhaps richer than before, and his credit and honor remained unimpaired.

About 1891 Mr. Cudahy sold out his Chicago packing-house to an English syndicate known as the International Packing Company. A year later he secured control of the chief packing-house and the stock-yards at Louisville, Kentucky, and also opened large packing-houses at Nashville, Tennessee, at Fort Madison, Iowa, and one at Milwaukee. He was one of the founders of the town of Cudahy, near Milwaukee, is interested in gold-mines at Fort Cudahy, Alaska, operates a line of steamers on the Yukon River, and has many other business interests in Chicago and elsewhere.

Mr. Cudahy married a daughter of John O'Neill, a prominent business man of Chicago, and has two sons and two daughters. His home is on Michigan Avenue, Chicago, and he has a summer residence at Mackinac.



with the Walker Brothers of Salt Lake City, purchased, operated, and afterward sold his share of the Alice Mine near Butte. He then became associated with James B. Haggin, who was already a prominent and potent mining capitalist, and was sent by him to Montana to represent Mr. Haggin and Senator Hearst of California in looking for and securing promising mining properties. He acquired a number of mines and extensive tracts of timber land, and finally got possession of the now famous Anaconda Mine. He bought this latter from its original owner for only thirty-five thousand dollars, for Messrs. Hearst and Haggin, reserving, however, a share in it for himself as their partner, and paying for it with the proceeds of the sale of the Alice Mine in Butte. He supposed the Anaconda to be a silver-mine. So it was, yielding a good profit from that metal. But it soon was found to be a copper-mine also, and a copper-mine so rich as to outrank in value most silver- and even gold-mines on the continent. It has produced many millions of dollars' worth of copper, and still ranks among the foremost copper-mines in the world.

Mr. Daly thus became many times a millionaire, and was enabled to indulge his tastes in other directions than making money. His chief hobby was horse-raising and -racing. He founded the Bitter Root Stock Farm, Montana, one of the most important stock-farms in the United States, and there bred and trained many noteworthy horses. He had there the famous horse Hamburg, the winner of many races and the sire of many fine racers. He purchased Hamburg from John E. Madden, for forty thousand and one dollars, the odd dollar being paid to save Mr. Madden's boast that he would not sell the horse for forty thousand dollars. Mr. Daly not only raced his horses on Western tracks, but brought them to New York and made his colors familiar and successful on the great metropolitan courses. For ten years he was one of the most prominent, most successful, and the most liked of all the patrons of the turf. At the time of his death he was the owner of several hundred thoroughbred horses, including runners, pacers, and trotters, which were sold in New York a few months after his death.

Mr. Daly was a Democrat in politics, but never held public office. He played an important part in Montana politics during

the later years of his life, as the opponent in party management of his former partner, William A. Clark, with whom he had long had a bitter controversy over some business affairs. While Montana was still a Territory, Mr. Clark sought election as delegate to Congress. Mr. Daly opposed him, and the result was the election of Thomas H. Carter, a Republican. When Montana became a State, in 1889, Mr. Clark was put forward as a candidate for United States Senator, but was defeated through the opposition of Mr. Daly. The same thing occurred again in 1893. Once more in 1899 there was a similar struggle. This time Mr. Clark succeeded in getting himself elected, but the Senate Committee on Elections returned a report unfavorable to him. Before the action of the committee was enforced, however, Mr. Clark resigned.

Mr. Daly was married to a sister of the wife of Mr. Clark's brother, and with her and their children made a home for a part of the year in New York. The children are Marcus H. Daly, Margaret Daly, Mary Daly, and Harriet Daly. The New York home was at the Netherland Hotel. In the fall of 1900 the family made a new home in a fine mansion on Fifth Avenue, but Mr. Daly's health was so far impaired that he was unable to be removed to it. He made a long and heroic fight for life against incurable disease, but finally succumbed on November 12, 1900. His funeral was from the new home, which in life he had not occupied, the services being held at St. Patrick's Cathedral, and his remains were interred in Greenwood Cemetery.

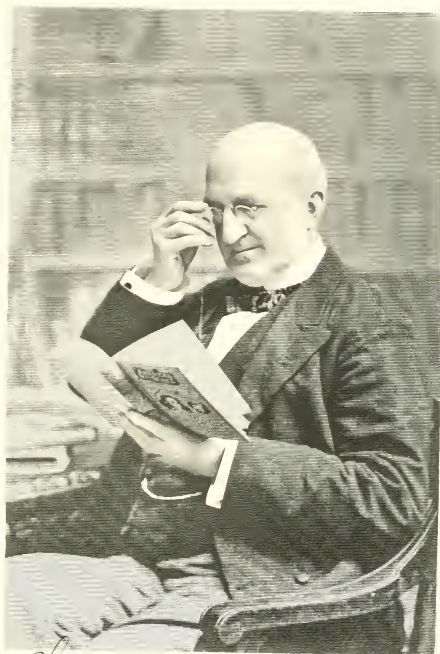




CHAUNCEY MITCHELL DEPEW

IT is probable that if at almost any time in the last twenty years the question has been asked who was the best-known and most popular citizen of New York, or indeed of the United States, a large plurality of replies, given both here and in foreign lands, would have been, "Chauncey M. Depew." Nor would the selection have been in any respect an unworthy one. In business and in politics, in public and in private, in society and in philanthropy,—indeed, in all honorable activities of human life,—Mr. Depew has come into contact with the American public to a greater extent than almost any other man of the age, and above most Americans of this or any generation is fairly entitled to the distinction of being regarded as a representative American and as a citizen of the world.

Chauncey Mitchell Depew was born at Peekskill, New York, on April 23, 1834, the son of Isaac and Martha (Mitchell) Depew. His father was of Huguenot origin, descended from a family which had settled at New Rochelle two centuries ago, and was himself a man of remarkable physical prowess, mental force, and spiritual illumination. He owned country stores, farms, and vessels on the Hudson. Martha Mitchell, Mr. Depew's mother, was of English Puritan ancestry, a member of the distinguished New England family which produced Roger Sherman, William T. Sherman, John Sherman, William M. Evarts, and George F. Hoar; a woman of grace and kindness, who exerted a strong and enduring influence upon the character of her gifted son. The boy was educated at Peekskill Academy and at Yale College, and was graduated from the latter in 1856. Then he studied law at Peekskill in the office of William Nelson, and was admitted to the bar in 1858.



Chauncey M. Depew.

In the year of his graduation from Yale Mr. Depew cast his first vote. It was for John C. Frémont, the Republican candidate for President of the United States. Two years later he was a delegate to the Republican State Convention. In 1860 he was a stump speaker in behalf of Abraham Lincoln. His first public office came to him in 1861, when he was elected to the State Assembly. He was reelected in 1862, and was Speaker pro tem. for a part of the term. In 1864 he was nominated by the Republicans for Secretary of State of the State of New York, and was elected by a majority of thirty thousand. In this campaign he established his place as one of the most effective popular orators of the time. At the end of his term he declined a renomination, and, after holding the commission of United States minister to Japan, given to him by President Johnson, for a few months, he retired from politics.

Mr. Depew had already attracted the attention of Commodore Vanderbilt and his son, William H. Vanderbilt. He was appointed by them, in 1866, attorney for the New York and Harlem Railroad Company. Three years later he became attorney for the New York Central and Hudson River Railroad, and afterward a director of that company. His influence grew with the growth of the Vanderbilt system of railroads, and in 1875 he became general counsel for the entire system, and was elected a director in each of the lines comprised in it.

Mr. Depew was a candidate for Lieutenant-Governor on the Liberal Republican ticket in 1872, and shared the defeat of his ticket. In 1874 he was chosen Regent of the State University, and one of the commissioners to build the Capitol at Albany. He narrowly missed election as United States Senator in 1881, and declined, in 1885, to be a candidate for the same office.

His influence in railroad circles had been constantly increasing meanwhile, and in 1882, when William H. Vanderbilt retired from the presidency of the New York Central, Mr. Depew was elected second vice-president, succeeding James H. Rutter in the presidency three years later, holding that place until 1898, when he succeeded Cornelius Vanderbilt as chairman of the board of directors of the entire Vanderbilt system of railroads.

Mr. Depew was a candidate for the Presidential nomination at the National Republican Convention of 1888, and received the

solid vote of the State of New York, and on one ballot ninety-nine votes. At the National Republican Convention of 1892 Mr. Depew was selected to present the name of President Harrison. In January, 1899, Mr. Depew was elected a United States Senator from the State of New York. His appearance at Washington commanded much personal interest, and he soon won recognition as a Senatorial orator.

Mr. Depew is still Regent of the University of the State of New York, an active member of the St. Nicholas Society, the Holland Society, the Huguenot Society, and the New York Chamber of Commerce; a director of the Wagner Palace Car Company, the Union Trust Company, the Western Union Telegraph Company, the Equitable Life Assurance Society, St. Luke's Hospital, the Niagara Bridge Company, the American Safe Deposit Company, the New York Mutual Gas Light Company, and of other industrial companies and corporations too numerous to mention. He was for seven years president of the Union League Club, and on retiring was elected an honorary life member. For ten years in succession he was elected president of the Yale Alumni Association, and he is now president of the Republican Club.

Mr. Depew married Elise Hegeman on November 9, 1871, and has one child, a son, Chauncey M. Depew, Jr. Mrs. Depew died on May 7, 1893.

Mr. Depew has long been known as foremost among the humorous and ready public speakers of the time, and there are none New-Yorkers love better to hear. He has been the orator on three great national and international occasions—the unveiling of the Statue of Liberty in New York harbor, the centennial celebration of the inauguration of the first President of the United States, and the opening of the World's Fair at Chicago. He was selected by the Legislature to deliver the oration at the centennial celebration of the formation of the Constitution of the State of New York, the centennial of the organization of the Legislature of the State of New York, and the services held in New York in memory of President Garfield, General Sherman, General Husted, and Governor Fenton. He also delivered the orations at the unveiling of the statues of Alexander Hamilton in Central Park, of Columbus in Central Park, and of Major André in Sleepy Hollow.



Guy Phelps Dodge



GUY PHELPS DODGE

GUY PHELPS DODGE, the president of the American Wood Fireproofing Company, comes of several families which for many generations have been honorably conspicuous in the affairs of this country. His father was the Rev. D. Stuart Dodge, D. D., an eminent Presbyterian minister and president of the Board of Home Missions of that church. The Dodge family in America is descended from Peter Dodge of Slopworth, Cheshire, England, who was one of Edward I's most valiant captains in his Scottish campaign. In a later generation William Dodge migrated to this country and planted the family here, among the Puritan pioneers in New England. Still later in the line was William Earl Dodge, the eminent New York merchant and philanthropist, who was the father of the Rev. Dr. Dodge and grandfather of the subject of this sketch. The maiden name of Mr. Dodge's mother was Ellen Ada Phelps, and she was a member of a family long well known in this country. It is descended from John Phelps, a barrister-at-law of Gloucestershire, England, and clerk of the court which tried Charles I. The late William Walter Phelps, the well-known financier and diplomat, was an uncle of Mr. Dodge — his mother's brother.

Of such ancestry and parentage Guy Phelps Dodge was born in New York city on February 21, 1874. He was sent to school at first at the Westminster School, now the Mackenzie School, at Dobbs Ferry, New York, and later to the Lawrenceville School, at Lawrenceville, New Jersey, then under the direction of its famous organizer, Dr. James Cameron Mackenzie. At the latter school he was prepared for college, and he went thence to Yale University, where he was graduated in the class of 1896.

Since leaving college Mr. Dodge's business attention has been given chiefly to the affairs of the American Wood Fireproofing Company of New York, of which he is the president. The present era is emphatically the age of fireproof construction of buildings and ships. The world has learned that it is perfectly feasible to construct edifices of material which will not burn, and thus to assure in advance their practical immunity against destruction or serious injury by fire. Obviously, stone, brick, and metals are such materials. But it is scarcely possible or satisfactory to make buildings or vessels wholly of them. For many purposes wood is, as it has ever been, the most desirable of building materials. A process, therefore, which will make wood fireproof must be of incalculable convenience and value in the industrial world, and it is such a process which Mr. Dodge's company is applying.

Mr. Dodge has taken no part in politics beyond that of a private citizen. He is a member of clubs in and about New York, including the Lawyers', National Arts, Union, Racquet, Strollers', Alpha Delta Phi, and Ardsley.

He was married at Ardmore, Pennsylvania, on October 11, 1900, to Miss Mary Aborn Rhodes, a lady of distinguished American ancestry. She is tenth in descent from John Tilly, and ninth in descent from John Howland, who both came to this country in the *Mayflower*. She is fourth in descent from Thomas McKean, who was one of the signers of the Declaration of Independence, president of the Continental Congress in 1781, chief justice of Pennsylvania in 1786, and Governor of that State in 1799.

Mr. and Mrs. Dodge make their home in New York city. They have one child, a daughter, who bears the name of Mary Rhodes Dodge.





My truly yours
~~Thomas Dolan~~



THOMAS DOLAN

THE changed conditions of humanity from ancient times to the present day are in no way more strongly indicated than in the change effected in the character of leadership. The whole story is told in the contrast between the conspicuous men of former ages and those of to-day.

The names which live in ancient history are those of warriors, conquerors, tyrants, whose activities were largely devoted to the oppression and spoliation of their fellow-men. The men in our time who contribute most largely to the shaping of current history, and who are leaving the deepest marks upon the record of the world, are those who have happily been named "captains of industry"—men who exert leadership in industry and commerce, who promote the march of civilization and the prosperity of their fellow-men. The careers of such men are often more marvelous in the measure of their achievements than any romantic tale of the days of chivalry, and the influence which they exert upon the trend of human affairs is comparable with that of the greatest of conquerors and monarchs. A noteworthy example of this type of man is found in the subject of the present sketch.

Thomas Dolan, long a conspicuous leader of the industrial world, and a forceful figure in political and social life, is a native of the Keystone State, with whose vast industries and other interests he has for many years been intimately associated. He was born on October 27, 1834, in Montgomery County, adjoining the city of Philadelphia. His education, or such part of it as was to be acquired in a school-house, was had in local schools,

and was acquired with studious diligence. Having done with it, he went to Philadelphia to begin a business career. He was then about seventeen years old, keen-minded, energetic, and ambitious, and compelled by circumstances to be self-reliant. His first engagement was as a clerk in a large commission house, dealing extensively in fancy knit goods, such as shawls, scarfs, etc., and hosiery. In that place he spent ten years, unmarked with striking incidents, but profitable in experience and in knowledge of business methods, and forming an appropriate prelude to his after career and its vast success.

Those were the days "before the war," when the factory system of America was just beginning to grow into its present enormous estate, and when the United States was upon the threshold of the vast industrial development which has in these later years made it foremost among the nations of the world. The "American System" of a protective tariff was not yet fully established, but was near at hand. Invention and enterprise were active, and doors of great opportunity were open on every hand to those who were shrewd enough to perceive them, bold enough to enter them, and strong and steadfast enough to take up and to persevere with the work which lay beyond. Young Mr. Dolan appreciated these circumstances, and prepared himself to deal with them; with what effectiveness his after career has shown.

During his ten years' service as a clerk he performed the duties of his place with scrupulous fidelity, serving his employers as faithfully as he would have served himself. Yet he had no thought of making that employment a finality, or of remaining permanently in a subordinate place. He planned, rather, to found and to become the head of a business house of his own, and saved all possible money to serve as capital for such an undertaking. He was also alert in watching for a fitting opportunity. His time came in 1861, when he was still only twenty-seven years of age. He then opened a small establishment for the manufacture of knit goods, of the same general class as those which he had been handling for ten years in the commission house, and with which he felt particularly familiar.

He did not seek a new field of activity, but started his humble manufactory at the corner of Hancock and Oxford streets in the city of Philadelphia, occupying a part of the very same ground

upon which his present large works stand. It was a small concern, and to the casual observer gave little promise of development into one of the largest of its kind in the world; but it had in its founder and head the most essential element of success.

Never, probably, in the industrial history of the United States, or of the world, was competition more keen than that with which Mr. Dolan had to contend in the early years of his independent manufacturing career.

He was surrounded by older concerns, at the head of which were men of far wider and longer experience and of great wealth. It was the time when industrial expansion and enterprise were rising to the high-water mark. It was necessary to be alert and active if one was merely to keep pace with the industrial army. To outstrip competitors and to become a leader was a task requiring the very highest gifts, and one from which a young man with little capital might well have shrunk. But Mr. Dolan knew what he was about. He had not overestimated his own resources of skill and energy, and in the outcome of his apparently venturesome undertaking he was not disappointed, though many of his rivals and critics were probably somewhat surprised.

From the beginning of his venture he manifested the qualities which always make for and generally win success. He was systematic, prudent, far-seeing, and tremendously in earnest. He was master of every detail of his business. Above all, he was a man of flawless integrity. These qualities more than counterbalanced the heavy odds which in other particulars were cast against him. The labors and difficulties before him were arduous. But he was successful in dealing with every task that came to his hand, even in meeting the rivalry of other older and apparently more powerful concerns. Year by year his business increased in extent and profits, and such increase was made by him the basis of still further extension and greater strengthening of his position in the industrial world.

One by one his rivals were outstripped by him, through his untiring energy and unflinching shrewdness, until he became the acknowledged leader of his chosen lines of trade. From time to time his works were enlarged, and the scope of his business was made more comprehensive or was altered to suit changing con-

ditions. For Mr. Dolan has always been particularly keen in the timeliness of his efforts, adapting himself to the changing requirements of the market and to the public demand, however capricious it may be.

For five years Mr. Dolan found it most profitable to confine his manufactures to the lines of goods with which he began work. Then in 1866 he changed his activities to the manufacture of "Berlin shawls," and supplied a great demand for them, with much profit to himself.

For six years that trade continued prosperous, but in 1872, with another change of popular fashions, it declined. Thereupon he gave up Berlin shawls and began the manufacture of worsted materials for men's wear, and, a little later, of fancy cassimeres and goods for women's cloaks. These were standard goods, the demand for which was little liable to fluctuation. Ten years later, in 1882, he gave up altogether the manufacture of knit goods, and devoted his works exclusively to the production of fabrics for men's wear. In this last-named industry he is now engaged, although the factories still bear their old name of the Keystone Knitting Mills.

Mr. Dolan began his business alone, and through all its changes and growth, to this day, has been its head. As its dimensions increased, however, he found it expedient to associate various partners with himself. Accordingly the establishment is now known as that of Thomas Dolan & Co. His present partners are Rynear Williams, Jr., Charles H. Salmon, and Joseph P. Truitt. These four gentlemen are all experts in the business, and each has his especial department of the great establishment to look after, besides contributing to the general counsel for the whole.

The textile manufacturing industry is, of course, one of the foremost in the world, and Mr. Dolan is one of its recognized leaders. He is thus one of the world's great "captains of industry." That might be reckoned enough for one man's business ambitions and energies, but it is by no means the compass of Thomas Dolan's. In one of the greatest industrial cities of the world he is actively interested in a multiplicity of its interests, financial, manufacturing, and commercial, as well as in various great enterprises elsewhere. Thus, besides being the head of the

firm of Thomas Dolan & Co., he is president of the Quaker City Dye Works Company, of the United Gas Improvement Company, and of the Brush Electric Light Company. He is likewise a director of the Philadelphia Traction Company, of the great Cramp & Sons' Ship & Engine Building Company, of the Metropolitan Street Railway Company of New York, of the Consolidated Traction companies of New Jersey, the Distilling Company of America, and of various other corporations. Until a few years ago he was identified with the Merchants' National Bank of Philadelphia. In recent years he has taken an active interest in the affairs of the Philadelphia & Reading Railroad system, one of the greatest industrial concerns in the State of Pennsylvania, and was one of the most efficient supporters of President McLeod's policy of development of the vast coal resources of that corporation and the promotion of its general welfare.

Mr. Dolan has so long been conspicuously connected with manufacturing and other industries in the city of Philadelphia that his first identification is naturally with them. He is, however, equally prominent in the direction of great enterprises in other places.

Thus, he is a director of the Broadway & Seventh Avenue Railway Company of New York city, which was one of the most important of the old horse-car lines, operating one of the principal lines running up and down town in the central part of New York. He is also a director of the Central Park, North & East River Railroad Company in the same city, which long operated the belt lines running completely around the lower part of the city, along the water front, and across the city at the southern end of Central Park. He is a director of the Twenty-third Street Railway Company, perhaps the most important of all the cross-town lines in New York, and also of the Twenty-eighth and Twenty-ninth Streets Crosstown Railway Company, also operating important lines. These four companies still maintain distinct organizations, but are all, with others, operated practically by the Metropolitan Street Railway Company, of which H. H. Vreeland is president and of which Mr. Dolan is a director, along with W. L. Elkins, P. A. B. Widener, and other prominent financiers. He is a director of other street-railway com-

panies, including the Philadelphia Electric Company, the North Jersey Street Railway Company, and the Union Traction Company.

He is a director of the Continental Tobacco Company, which is one of the chief constituent corporations in the great Consolidated Tobacco Company. Of this company James B. Duke is president, and among Mr. Dolan's fellow-directors are Anthony N. Brady, W. L. Elkins, Pierre Lorillard, Oliver H. Payne, Thomas F. Ryan, and R. A. C. Smith.

The Electric Storage Battery Company, of which he is a director, has offices in both Philadelphia and New York, and has among its officers and directors, besides Mr. Dolan, Herbert Lloyd, W. L. Elkins, P. A. B. Widener, George D. Widener, and other well-known business men. The Welsbach Company of Philadelphia, New York, and Gloucester City is the corporation which controls the Welsbach system of incandescent lighting for both gas- and oil-lamps. It has as subsidiary companies the Welsbach Light Company and the Welsbach Commercial Company. Its directors, besides Mr. Dolan, are Samuel T. Bodine, Walton Clark, W. W. Gibbs, Lewis Lillie, Sidney Mason, Randal Morgan, and B. W. Spencer.

The Havana Traction Company is another corporation of which Mr. Dolan is a director, the field of operations of which is amply indicated by its name, and in which he is associated with a number of active and enterprising men.

The corporation of Cramp & Sons' Ship and Engine Building Company, with which he is identified as a director, is well known as one of the greatest steamship-building concerns in the world. It has constructed many noteworthy merchant vessels and a large proportion of the best ships of the United States navy, besides some of the crack ships of foreign navies and a fleet of yachts and other craft. Among Mr. Dolan's associates in that company are Charles H. Cramp, Edwin S. Cramp, Samuel Dickson, Clement A. Griscom, Morton McMichael, and Henry Seligman.

The Fidelity Trust Company and the San Luis Valley Land and Mining Company are likewise among the companies of which Mr. Dolan is a director. Taken all together, the concerns

in which he is interested make such a list as few other business men in the United States can rival.

Besides his purely business associations, Mr. Dolan is conspicuously connected with various general trade organizations intended to advance the common interests of all members, and has given to them much time and labor and the fruit of his long and rich experience. Years ago he was elected vice-president of the National Association of Wool Manufacturers, one of the most important and influential industrial organizations in the country. He was also elected president of a Philadelphia association of similar character and aims. This latter was, to a certain extent, the forerunner of the Manufacturers' Club of America, of which in turn he was made president.

The Manufacturers' Club of America, with which Mr. Dolan has been so closely identified, was formed by a coming together of leading men in all important lines of manufactures throughout the United States, for their mutual benefit and the general conservation and promotion of industrial interests. Mr. Dolan was looked to by all his associates as the best man to stand as a representative of all, and he was accordingly unanimously elected to the presidency of the organization. Year after year, by unanimous request, he accepted reelection until the summer of 1894. At that time, in justice to his many other interests, he insisted upon retiring, and Robert Dornan was elected to succeed him. But his fellow-industrialists could not permanently spare him from their councils, and so, on January 24, 1895, he was unanimously elected president of the Association of the Manufacturers of the United States at the convention held at that time at Cincinnati, Ohio.

Mr. Dolan has long been interested in a highly effective manner in various benevolent enterprises for the general welfare of society. He has especially concerned himself with the art and industrial art institutions of Philadelphia, and has been among their wisest counselors and most generous benefactors. He was one of the founders of the Philadelphia School of Design for Women, and has been one of its directors from the beginning of its beneficent career. He is also a trustee of the Pennsylvania Museum and School of Industrial Art. These institu-

tions, which do so much to promote the artistic welfare and industrial prosperity of the city as well as to open a profitable calling to worthy aspirants, owe much to Mr. Dolan for his bounty and his labors. He is also a trustee of the University Hospital of Philadelphia, and takes an active interest in the work of that institution. These are only a few of the enterprises for public weal to whose prosperity and progress Mr. Dolan has materially contributed, and in which he takes a deep and constant interest.

In club life in Philadelphia and elsewhere, Mr. Dolan is well known. He is not a "club man" in the sense of belonging indiscriminately to a great number of social organizations, and surrendering to them and to their affairs all his leisure time and a great share of his interest and attention. He belongs, however, to a number of the foremost clubs of Philadelphia, and in each of them he is a forceful figure, contributing largely to their material welfare and to the soundness of their general management. For several years he was vice-president of the Union League Club, which holds a foremost place in Philadelphia club life.

In private life Mr. Dolan enjoys respect, confidence, and affection comparable with the success he has attained in business affairs. He has a fine house on Rittenhouse Square, in one of the best quarters of the city of Philadelphia, which has long been the center of delightful domesticity and of much refined social entertainment. His family occupies a prominent place in the social world of Philadelphia.

In the United States the "business man in politics" has in late years been an increasingly potent factor. He has also been an increasingly beneficent factor. For this the reasons are obvious. This is preëminently a nation of business men, and only business men are therefore truly representative of the people. There are no hereditary legislators here, and no leisure class, and the class of "professional politicians," who have no visible means of support save such as they can get from politics, are becoming more and more odious. Moreover, it has long been evident that the industrial and commercial prosperity of the nation depends in no small degree upon certain features of its governmental policy. It is no unworthy thing for politics to

aim at promoting the business welfare of the people. Such circumstances and considerations have led many prominent business men to take an active interest in political affairs, though not always necessarily as office-holders, and it was thus that Mr. Dolan was constrained to do likewise.

It was only natural that a man of such force of character and of so wide-spread influence in social and business life should be looked to for a large measure of political leadership and service. Mr. Dolan has been a Republican ever since the foundation of that party, being attached to it from principle and conviction. His life work, first as an employee and later as an extensive employer of labor, has taught him the value of the American system of protection to domestic industry, and the necessity of maintaining a sound and honest system of currency, which shall at all times possess a standard value and be recognized as valid at par in all of the markets of the world.

He has never been an office-seeker, and has indeed held only one political office. The latter was that of Presidential Elector-at-large for the State of Pennsylvania, to which he was elected in 1888, and in which he cast a vote for Benjamin Harrison for President and for Levi P. Morton for Vice-President of the United States. He has frequently been spoken of as a candidate for the office of Mayor of the city of Philadelphia, where a Republican nomination is generally equivalent to election, and has also been deemed a probable choice of the State Legislature for the office of United States Senator. He has, however, never encouraged any of these suggestions, and has doubtless preferred to remain in a station which, though private, is no less potent for the advancement of the interests of the party than a high public office.

It will be remembered that in the important and exciting Presidential campaign of 1888, in which the tariff system was the chief issue, an Advisory Board was formed of prominent Republican business men and statesmen, to supervise, assist, and direct the operations of the National Republican Committee. Mr. Dolan was one of the most important factors in that movement, and it was, indeed, he who chiefly conceived and organized it and contributed to its success. His knowledge of individual men, his judgment of human nature, his wide expe-

rience, and his executive ability were of great service in that year to the Republican National Committee, and to the party throughout the nation, and contributed largely to the success of the Republican party in the general elections.

Again, in the campaign of 1896, when the currency rather than the tariff was the issue, and the credit and honor of the nation were at stake before the menace of a depreciated coinage, he took a prominent and potent part. His interests in the maintenance of a sound and stable currency led him to fight with all his energy against the scheme for the free coinage of silver at the sixteen-to-one ratio, and for the maintenance of the gold standard of value. He was informally associated with a notable group of Republican statesmen and business men representing various business interests in various parts of the country, among whom were Philetus Sawyer, C. W. Fairbanks, D. O. Mills, Redfield Proctor, and Nelson W. Aldrich. These men not only aided in supplying the necessary financial means for conducting the campaign, but gave as well their time, labor, and judgment unremittingly to the dissemination of sound principles and to the promotion of the Republican cause. None of them was more efficient than Mr. Dolan, and to none more than to him was due the victory for honest money and National credit which was achieved in the election of McKinley and Hobart as President and Vice-President and a Republican and honest-money majority in both branches of Congress.





Tom. H. Downs



LOREN NOXON DOWNS

BOTH Briton and Breton were the ancestors of Loren Noxon Downs, and for many generations before his birth they were settled in New England. On the paternal side they came, generations ago, from Brittany, and settled in what is now the State of Vermont, whence they afterward moved to Amesbury, Massachusetts. On the maternal side they were English, and came to this country in the *Mayflower*, making their final settlement in what was then the province and is now the State of Maine.

The descendant of such progenitors, Loren Noxon Downs was born on November 22, 1852, at Shelburne Falls, New Hampshire, the son of Loren and Martha A. Downs, his father being a railroad contractor. He received his education at Lewiston, Maine, and in a private school in Boston, and then gave his attention to the business in which his father had been engaged, and indeed in association with his father. For ten years after leaving school he was employed in railroad and telegraph construction work, with his father, and achieved a gratifying degree of success. When the telephone was brought into practical and general use he recognized the great possibilities of that invention, and promptly turned his attention to it. From 1880 to 1885 he was connected with numerous telephone companies in New England, and was prominently concerned in their consolidation into the New England Telegraph and Telephone Company, of which corporation, upon its formation, he became general manager. He also became general manager of the Erie Telegraph and Telephone Company.

The telephone, however, was by no means the ultimate triumph of invention in electrical science. Another equally im-

portant development of electric engineering was soon found in electrical traction for railways, and Mr. Downs was prompt to see the great promise thereof. Accordingly in 1890 he entered the electric-railway business, and three years later, seeing a larger and more promising line of operation in the West, went to Michigan in pursuance of it. In that State he built and operated several electric railways, and others, also, in the States of Indiana and Illinois.

At the present time Mr. Downs is president of the General Philadelphia Railway Company, the Philadelphia & Bristol Railway Company, the Michigan Traction Company of Kalamazoo, Michigan, and the Lansing City Electric Railway Company of Lansing, Michigan. He is also a director of the St. Louis & Belleville Electric Company of St. Louis, Missouri, and of the Lewisburg, Milton & Watsontown Railway Company of Philadelphia. He is also officially connected with several other roads in New York and Pennsylvania.

Mr. Downs has taken no especial part in political matters, beyond exercising the functions of a private citizen. Neither is he conspicuously identified with clubs or other social organizations.

Mr. Downs was married at Saratoga Springs, New York, on June 5, 1894, his bride being Miss Mary Van Buren Barrett, daughter of the Hon. W. C. and Mary Barrett.





Anthony Drewell



ANTHONY JOSEPH DREXEL

FINANCIERS have, from the earliest times, been leaders of the business world. The moment man becomes sufficiently civilized to abandon mere barter and to use a circulating medium as a means of exchange of values, the banker becomes an essential to the business community. His place of business is at once a safe depository and an exchange. It is likewise a place whence financial assistance for legitimate enterprises may be derived. Of the banker it may be said, as indeed of all other business men, that according to his will and practice he may be an aid and a blessing to the community, or an incubus upon it. The names of the money-changer and usurer have long been odious. They signify merely a selfish perversion of the functions of a financier. On the other hand, the name of banker itself has long been a synonym not only of wealth but of integrity and security, and of a benevolent attitude toward industry and commerce. The true financier is he who finds his own profit in advancing the profits and general well-being of the entire community. Among such men have been not only some of the greatest leaders of enterprise, but also some of the foremost benefactors of the race. By a proper use of money they have encouraged and assisted business in a thousand ways, and thus have brought prosperity to innumerable other men. By the practice of wise and prudent methods they have served as checks and balance-wheels for the steadying of the general business world and the guiding of it into safe and prosperous paths. Out of their own bounty they have, moreover, been generous benefactors of the community, endowing and promoting institutions and enterprises for education, charity, and all good purposes. The family to which the subject of this sketch belongs stands

conspicuous equally for success in financial enterprises and for a wise and beneficent use of its opportunities and resources for the promotion of the general welfare of the city, State, and nation.

The family of Drexel, which has long held a commanding place in the financial and social world, was planted in this country in 1817 by Francis Martin Drexel, who came hither from Dornbirn, in the Austrian Tyrol, to escape the military conscription. He was a portrait-painter, and for twenty years practised his art with success in Philadelphia and in Mexico and South America. Then, in 1837, he founded in Philadelphia the now famous banking house of Drexel & Co. In that enterprise he was highly successful, and at his death in 1863 he left to his two sons, Anthony J. and Francis A. Drexel, one of the best financial businesses in the United States. The Paris branch, known as Drexel, Harjes & Co., was founded in 1868, and the New York house, Drexel, Morgan & Co., in 1871. Thenceforward the history of the firm was largely the history of American finance. It has been one of the foremost and decidedly most trustworthy negotiators of government, corporation, and railroad securities, and has earned for its members ample fortunes. Anthony J. Drexel, the son of the founder, was noted for his leadership in all worthy public movements in Philadelphia and for his munificent gifts to educational and charitable institutions. He founded the Drexel Institute at a cost of more than \$1,500,000, and afterward gave to it for specific purposes more than \$600,000 more. He also joined his friend the late George W. Childs in founding the Childs-Drexel Home for Aged Printers, at Colorado Springs, Colorado. He left \$100,000 for the German Hospital in Philadelphia, and \$1,000,000 for an art-gallery and museum. He married Miss Ellen Roset, daughter of John Roset, a leading merchant, who bore him two sons and three daughters, and he died at Carlsbad, Austria, on June 30, 1893, "full of years and honors."

The second son of Anthony J. Drexel is the subject of this sketch, Anthony Joseph Drexel, the second of the name. He was born in Philadelphia on September 9, 1864, and was first sent to school in Paris, France. Next he attended school at Seven Oaks, in Kent, England, and finally at St. John's School,

Ossining, New York. Thenceforward his education was conducted in the Philadelphia banking house of Drexel & Co., which he entered at the age of sixteen years as a clerk. For five years he thus served and studied the details of the business. Then he was admitted to an interest in the business and had a power of attorney for two or three years. In 1887 he was made a full partner in the house, and in all three houses, and remained in active business therein until after his father's death in 1893, when he retired. He has since then been an executor and trustee of his father's estate, but he has had no other business interests.

Mr. Drexel has interested himself much in the fine sport of yachting. He first owned the 125-foot steam-yacht *Avenel*, and then the *Margarita I*, 224 feet long. He next built the *Margarita II*, 279 feet long, which he sold to the King of the Belgians. Finally he built his present yacht, the *Margarita III*. This is a twin-screw yacht of 5000 horse-power and 323 feet long, and, like its predecessor, was designed by George L. Watson of Glasgow, and was built in Scotland.

Mr. Drexel has not greatly interested himself in politics, and has held no public office save that of aide-de-camp on the staff of Governor Pattison of Pennsylvania, with rank of lieutenant-colonel, in which capacity he served for four years. He is a member of various prominent social organizations, including the Philadelphia and Rittenhouse clubs of Philadelphia, the Union, Metropolitan, and Knickerbocker clubs of New York, and White's Club, St. James's Street, London.

He was married, in September, 1886, to Miss Rita Armstrong of Baltimore, a daughter of Mr. and Mrs. John A. Armstrong, who has borne him three sons and two daughters: Anthony J. Drexel, Jr., the third of the name, Margaretta Drexel, John Armstrong Drexel, Mae Sarah Drexel, and Louis Clapier Norris Drexel.





HARRISON IRWIN DRUMMOND

THE story of popular tastes and habits tells of few so remarkable developments of custom as that which is to be observed in the case of the "weed," tobacco. Every school-boy is familiar with the story of Sir Walter Raleigh's introduction of it into England, and the deluging he got from a startled servant who never before had seen fire issuing from mouth of mortal man. Well known, too, is the story of King James's famous "Counterblast" against the growing practice. Pro and contra, the literature of tobacco has become tremendously voluminous, with seriousness and lightness commingled. Nevertheless, the "weed" has conquered. Its use has become, in all parts of the world, more general—we might say more nearly universal—than that of any other article, and the growing and preparation of it for popular consumption has become one of the foremost agricultural and manufacturing industries of the countries concerned. The country most concerned is, of course, the United States. Tobacco became known to the civilized world only on the discovery of America, and became an important article of commerce only when the North American colonies were developed. That original primacy has been amply maintained, and to-day the United States produces not only more tobacco than any other country, but, at least so far as commerce is concerned, more than all other countries of the world put together. At the present time the yearly production probably exceeds five hundred million pounds. It is to be believed, likewise, that the United States consumes more tobacco than any other country. It exports, it is true, about \$35,000,000 worth a year of its own product; but at the same time it imports from other lands more than \$15,000,000 worth a



Harrison J. Drummond

year. We may safely reckon this, then, to be the foremost land of all in the production, manufacture, and use of the fascinating "weed."

Conspicuous among the leaders in the tobacco industry in the last generation was James T. Drummond, president of the Drummond Tobacco Company of St. Louis, Missouri. He was a native of that city, and spent most of his life there. His family was of Scotch origin, and had first settled in Virginia, in early years. His wife, Bethia H. Drummond, also came of an old Virginia family. Mr. Drummond was, until his death in 1897, one of the most truly representative men in the tobacco trade of the United States.

Harrison Irwin Drummond, son of James T. and Bethia H. Drummond, was born at Alton, Illinois, near St. Louis, on December 14, 1868. He was educated carefully, not only for business, but in the general branches of liberal culture. At first he attended the Wynan Institute, at Upper Alton, Illinois. Thence he went to the Episcopal Academy of Connecticut, at Cheshire, Connecticut. Finally he entered Yale University, where he was graduated in the class of 1890.

On leaving the university, Mr. Drummond went to work in the most direct and practical fashion. He had made up his mind to follow the vocation in which his father had attained so marked a degree of success, and he determined to do so in the most thorough and systematic manner. Accordingly he entered his father's tobacco factory in the humblest capacity, as a day-laborer, and thus remained there for two years, learning the details of the business from the bottom upward. Next he became an assistant superintendent, and filled that place for a year. Having thus served his apprenticeship, he was prepared for higher duties, and was elected vice-president of his father's company, the Drummond Tobacco Company of St. Louis, Missouri, which office he held until his father's death in 1897, when he was elected to succeed the latter as president. Mr. Drummond is also a director of the Merchants' Laeledge National Bank, and of the Mississippi Valley Trust Company, both of St. Louis. He was for a time first vice-president of the Continental Tobacco Company, and a director of the American Tobacco Company, but gave up both those places in the latter part of 1899.

Mr. Drummond's prominence in business and in society, and his personal qualities, marked him for political preferment, if he cared to accept it. In 1896 he was nominated by the Democratic party as its candidate for Representative in Congress for the Eleventh Missouri District, but declined the nomination, and has held no political office.

He is a member of numerous social organizations, among which may be mentioned the University, New York, New York Yacht and Larchmont Yacht clubs of New York, and the University, St. Louis, St. Louis Country, and Kinlock clubs of St. Louis, Missouri.

Mr. Drummond was married in 1892 to Miss Mary W. Prickett of Edwardsville, Illinois. Two children have been born to them: Harrison Drummond and Georgiana Drummond.





John F. Dryden

expressed doubt whether a similar system would succeed in this country. It required courage to differ from Mr. Wright, but Mr. Dryden had this courage. He devoted several years to study and preparation, and then, fixing upon Newark, New Jersey, as his center, started, in 1873, to put his plan to a practical test. Along with several leading citizens of Newark, he secured the passage by the New Jersey Legislature of an act authorizing him and others to form and operate a society called the Widows' and Orphans' Friendly Society, but during the two years of its existence all that was done by it was in the nature of an experiment and preparation for the real work that was to be done by the permanently organized institution, the Prudential Insurance Company of America. This company was established on October 13, 1875. Since that date the history of the Prudential has been an ever-increasing record of progress and prosperity, until it has reached proportions that place it in the front rank of the greatest institutions of the kind in the world.

Mr. Dryden is either an officer or a director in the following, besides being president of the Prudential: the Fidelity Trust Company of Newark, New Jersey; the Western National Bank of New York; the United States Casualty Company of New York; the Atlantic Trust Company of New York; and the North Jersey Street Railway Company of New Jersey. He is a stockholder in various other concerns. Among the clubs that he is a member of are these: the Union League and Lawyers' of New York; the Essex County Country Club, New Jersey; the Newark Athletic Club; the Somerset Hills County Club, New Jersey; the Bloominggrove Park Association, New Jersey; and the Pike County Club, Pennsylvania.

Mr. Dryden married Miss Cynthia J. Fairchild, at New Haven, Connecticut, in 1864. He has two children: Forrest Fairchild Dryden and Mrs. Susie Dryden Kuser.

Mr. Dryden has been all his life an adherent of the Republican party, but has until lately practically kept aloof from politics. In 1896 he so far broke this rule as to allow himself to be chosen as a Presidential elector at large in New Jersey. In 1898 he was urged to enter the race for United States Senator, but declined. Finally, in January, 1902, he accepted election as United States Senator.



Thos. A. Moore



HIPOLITO DUMOIS

RELATIONS between the United States and Cuba have long been intimate, both commercially and socially. The proximity of the island to our shores, the wide-spread and constant demand for its products in our markets, the delightful character of its climate, and the hospitable nature of its inhabitants, have all contributed to the substantial union of Cuba with this country in all dominant interests. Many citizens of the United States have made their homes and invested their capital in Cuba, and many Cubans have similarly established themselves here.

Conspicuous among the latter may be mentioned Hipolito Dumois of Santiago, Baracoa, Banes, and New York. He comes of a French family of high standing, which settled some generations ago at Santiago de Cuba, established extensive coffee plantations, and amassed a fortune. His parents were Juan Simon Dumois and Luisa Dumois of Santiago de Cuba, the former a leading planter. He was born at Santiago on August 13, 1837, and lived there until twelve years of age. Then he was brought to New York and entered St. John's College, at Fordham. A period of six years in college gave him an excellent education, and familiarized him fully with the English language and with American manners and customs, and, indeed, put him into close sympathy with this country and its institutions. Then he returned to Cuba and began business life at the age of nineteen, as cashier of the American Ore Dressing Company, at Cobre, near Santiago. There he remained until the dissolution of the company, when he engaged in his father's old occupation of coffee-raising. In 1870 he removed to Baracoa and engaged in the raising of bananas.

Mr. Dumois removed the headquarters of his business interests

to this city in 1884, establishing himself at No. 41 South Street, where his office still is, in the center of the tropical fruit trade district of New York. He had important banana farms at Banes, Cuba, which he operated profitably until General Weyler, in the last Cuban war, stopped the exportation of fruit to this country. From 1896 until the end of 1898, therefore, that part of his business was perforce suspended. It has now been reëstablished. Meantime he became interested in the Boston fruit plantations in Santo Domingo. When the operation of the Banes plantations was stopped by the war he transformed his proprietorship into a stock company, which was combined with the United Fruit Company, and of which he and his brother, F. S. Dumois, are directors. Mr. Dumois is president of the Banes Fruit Company, of New York, Boston, and Banes, president of the Dominican Fruit Company, of New York and Puerto Plata, Santo Domingo, and president of the Sama Fruit Company, of New York and Sama, Cuba.

Mr. Dumois is a member of the New York Club, and of various other organizations, and is to be ranked as a genuine New-Yorker. He was married, in 1865, to Miss Maria F. Mitchell, daughter of Henry Mitchell of Baltimore, who was then living at Santiago de Cuba. They have one son, George P. Dumois, who is associated with his father in business, being treasurer of the Banes Fruit Company, at Banes, Cuba.

The Cuban war for independence, and the intervention of the United States and final expulsion of the Spanish, have had, as already intimated, an important effect upon the industries in which Mr. Dumois is engaged. The first effect of war was, of course, disastrous. With the return of peace, new conditions are being established, and the new order of things in Cuba, and the new relations between that island and the United States, will profoundly affect trade in, it is confidently expected, a favorable manner. In the bettered state of affairs it is to be anticipated Mr. Dumois and his companies will amply participate.



Charles W. Fairbanks



CHARLES WARREN FAIRBANKS

AMONG the prominent and forceful leaders of the Republican party in the United States Senate is Charles Warren Fairbanks, senior Senator from Indiana.

Mr. Fairbanks was born on a farm near Unionville Center, Union County, Ohio, on May 11, 1852, and attended the common schools of his native place. Thence he went to the Ohio Wesleyan University at Delaware, Ohio, and was graduated from that institution in 1872 in the classical course. He studied law, and was admitted to the bar by the Supreme Court of Ohio in 1874, and in the same year removed to Indianapolis, where he has since practised his profession.

The first public office he ever held was that of United States Senator. For several years before his election to the Senate he was a recognized leader of his party in Indiana. He was chairman of the Indiana Republican State Convention in 1892, and again in 1898. He was a delegate at large to the Republican National Convention at St. Louis in 1896, which nominated William McKinley for the Presidency, and was temporary chairman of the convention. He was chosen unanimously by the Republican caucus of the Indiana Legislature as candidate for United States Senator in January, 1893. He received the entire vote of his party in the Legislature, but that body, having a Democratic majority, elected David Turpie. Mr. Fairbanks was, however, elected to the United States Senate by the Indiana Legislature on January 20, 1897, receiving a majority over all on a joint ballot, the opposing candidates being Daniel W. Voorhees, Democrat, and Leroy Templeton, Populist. Senator Fairbanks was chairman of the Indiana delegation to the Republican National Convention at Philadelphia in 1900, and was

chairman of the Committee on Resolutions which reported the platform.

Senator Fairbanks took his seat in the United States Senate on March 4, 1897, and was soon recognized as one of the most industrious, painstaking, and forceful members of the Senate. He was chairman of the Committee on Immigration, and later, on the reorganization of the Senate, became chairman of the Committee on Public Buildings and Grounds, and a member of the important committees of Judiciary, Relations with Canada, Immigration, and the Pacific Islands and Porto Rico. He has made a number of important speeches in the Senate, the most important, perhaps, being upon the resolution declaring war against Spain.

Senator Fairbanks was appointed by the President a member of the United States and British Joint High Commission for the settlement of Canadian and Newfoundland questions. The commission met at Quebec in 1898, and later in the city of Washington. Senator Fairbanks was chairman of the American commissioners.

Senator Fairbanks devoted his entire time to the practice of law prior to his entrance to the Senate. He is an active member of the Methodist Episcopal Church, and in 1885 was elected a trustee of his alma mater, the Ohio Wesleyan University.





F. J. Stearns



FREDERICK TYSOE FEAREY

FREDERICK TYSOE FEAREY is of English parentage and New Jersey nativity, his parents having come from England and settled in Newark, New Jersey, about the year 1838. His father was Isaac Fearey, son of William and Mary Fearey, and his mother, whose maiden name was Alice Tysoe, was the daughter of Robert and Alice Tysoe, all of Stevington, Bedfordshire, England. Frederick Tysoe Fearey was born in Newark, New Jersey, on September 18, 1848, and was educated in the public schools and business colleges of that city, and as his inclinations turned to active business life, he early decided to engage in railroading and kindred pursuits.

His business career began when he was twenty-one years of age, when he became a clerk in the general passenger agent's office of the Central Railroad of New Jersey, in New York city. There he spent several years, under the direction of that expert railroad manager, Mr. H. P. Baldwin. In 1874 he returned to Newark as the representative in that city of the Pennsylvania Railroad's passenger department, and filled that place with success for ten years. Thereafter he represented in a like capacity the Erie Railroad, the Central Railroad of New Jersey, the Baltimore & Ohio Railroad, and various other transportation companies.

His activities were not, however, confined to this business. In 1879 he organized the Domestic Telegraph Company, afterward known as the Domestic Telegraph & Telephone Company, and finally as the Newark District Telegraph Messenger & Burglar Alarm Company. He made a number of improvements in the operation and general development of these enterprises, and was closely identified with their official direction and financial success.

Mr. Fearey in 1888 invented an improvement in the fastening together of the ends of railroad rails, secured a patent, and organized the Continuous Rail Joint Company of America. His device has been extensively adopted throughout the United States, being now in use on more than one hundred and fifty railroads, both steam and electric. It was exhibited at the Paris World's Fair of 1900 in competition with others, and received the highest award in that department, a bronze medal. This award was made to the Continuous Rail Joint Company of America, which owns Mr. Fearey's patents and which has developed the enterprise under Mr. Fearey's direction, he being the managing director and treasurer of the company. This company operates a rolling-mill at Troy, New York, known as the Albany Iron Works, and employing about two hundred men the year round. It also has a large amount of manufacturing done under contract by the Illinois Steel Company, in two rolling-mills near Chicago, Illinois.

Mr. Fearey makes his home in East Orange, adjoining Newark. He is a member of the First Baptist Church of Newark, the New Jersey Historical Society, the Newark Board of Trade, the Essex Club of Newark, and the Blooming Grove Park Association of Pike County, Pennsylvania. He was married, in 1896, to Miss Bertha Louise Kittel of Mount Vernon, New York, and has one daughter, Marie Louise Fearey.





John Scott Ferguson



JOHN SCOTT FERGUSON

JOHN SCOTT FERGUSON, who for years has ranked among the leaders of the State and United States bar in western Pennsylvania, comes of heroic and patriotic New England stock. His paternal grandfather was a Revolutionary soldier who served with distinction at Bunker Hill and in many other battles. For a time he was a member of Colonel Stark's famous New Hampshire regiment, and later he was in Colonel Wood's regiment of Massachusetts troops. At the close of the war he settled in Pennsylvania, and for many years was a prominent citizen of Washington County. He died there in 1842 at a very advanced age, one of the comparatively few survivors at that time of the Revolutionary army.

In the next generation the family was settled at Pittsburg, the metropolis of western Pennsylvania, and there, on January 24, 1842, shortly before his venerable grandfather's death, John Scott Ferguson was born. His early education was acquired in the public schools of his native city, and from them he proceeded to Allegheny College, from which he was graduated with the baccalaureate degree in 1860, at the age of only eighteen years. His inclinations and aptitude moved him toward the legal profession, and, accordingly, after his graduation he began the study of the law. In this he made rapid progress, but had to wait until he was of legal age, in 1863, before he could be admitted to practice at the bar.

Upon being admitted to the bar of the State of Pennsylvania, Mr. Ferguson began the active practice of his profession in Pittsburg, and has continued therein ever since with constantly increasing success. He was soon admitted to practice at the bar

of the United States courts, and for many years has been a prominent figure there, commanding attention by virtue of his character and ability, as well as by his exceptional success in winning suits.

He has been identified with numerous important and widely known cases. Among these were the Indian ejection suits, which occupied much of the attention of the Federal courts from 1874 to 1880, and the Pittsburg and Connellsville bond cases, in which the sum of ten million dollars was at stake.

Although he has now been practising his profession nearly forty years without a break, Mr. Ferguson shows no signs of wearying in his labors, but, on the contrary, is as diligent and ambitious in the work of his office and at the bar as ever he was in his early days. His eldest son, Edwin C. Ferguson, is now his law partner, and the firm is universally recognized as being second to none at the Pittsburg bar.

Mr. Ferguson is a member of the State and National Bar associations, and of various other professional and social organizations. He is connected, as attorney or otherwise, with numerous important business corporations.

He was married, in September, 1863, to Miss Nancy A. Graham, who has borne him five children.





Lucius G. Fish

At the close of the war Mr. Fisher went to Chicago and got employment as a porter in the service of the Rock River Paper Company. From that humble place he was rapidly promoted, until in 1870 he became manager of the business. The next year he was enabled to purchase an interest in the paper-bag manufacturing firm of Wheeler & Hinman, the name of which was thereupon changed to Wheeler, Fisher & Co. The concern entered upon an era of expansion and prosperity, and was presently incorporated under the name of the Union Bag & Paper Company. Of this corporation Mr. Fisher was secretary and treasurer, and he had the entire management of its business affairs.

Progress and expansion were still his principles. Accordingly in 1894 the capital stock of the company was increased from \$500,000 to \$2,000,000. The large paper-bag manufacturing businesses of Hollingsworth & Whitney of Boston, of Smith, Dixon & Co. of Baltimore, of Chattfield & Woods of Cincinnati, of Blake, Moffitt, & Towne of San Francisco, and of E. J. Howlett & Co. of Philadelphia were absorbed, and thus one of the largest concerns of the kind in the whole country was organized. Of this enlarged corporation Mr. Fisher was elected president, and he had general management of its affairs until March, 1899. At that time the company sold all its interests to the Union Bag & Paper Company of New Jersey. This latter corporation had been organized for the purpose by Mr. Fisher, and he was its president. It now controls all the business and good will and patent rights of all the leading paper-bag manufacturers of the United States, and has a practical monopoly of that industry. Its capital is \$27,000,000. It owns large tracts of timber land in various parts of the country, from which the raw material for wood-pulp is obtained. Thus eighteen large paper-mills are kept busy with the output of a number of wood-pulp mills, and they in turn supply the bag factories. The enormous extent of the business is indicated by the simple statement that the average product of the corporation is about twenty million bags a day.

In earlier years Mr. Fisher divided his attention among various manufacturing enterprises. But as the paper-bag industry grew and was so successful, he wisely deemed it best to give all his attention to it. Accordingly he sold out his interests in all

other concerns, one by one, until he was able to give all his time and ability to the great paper-bag enterprise. He has, however, retained large real-estate holdings in Chicago. These he acquired in 1886, and they have proved highly profitable. He has devoted much attention to the improvement of this property and to its successful management with excellent results. A few years ago he erected the Fisher Building. This is eighteen stories high. It stands at the corner of Van Buren and Dearborn streets, and is one of the most notable of the "sky-scrapers" of Chicago.

Mr. Fisher has taken little interest in political affairs, since his retirement from the military and naval service of the country, beyond discharging the duties of an intelligent and patriotic citizen. He has held no public office, and has sought none.

He is a member of various social organizations, in all of which he is a popular and influential factor. Among these may be mentioned the Chicago, the Union League, the Washington Park, the Midlothian, and the Chicago Athletic clubs of Chicago, and the Engineers' and New York clubs of New York city.

Mr. Fisher was married on April 20, 1870, to Miss Katherine Louise Eddy, a daughter of the Rev. Alfred Eddy of Chicago. They have four children: Lucius George Fisher, the third to bear that name; Alice Fisher, now the wife of Alexis Foster of Denver; Ethel Field Fisher; and Kathryn Fisher.

Mr. Fisher's career, in its humble but energetic beginning, its ready progress, its ultimate and commanding success, and its invariable enterprise and integrity, may well be regarded as typical both of the great West, in which it has been so largely cast, and of the whole country, with which it has at last come to be identified.





CHARLES FLEISCHMANN

THE name of Fleischmann has long been identified most intimately with some of the great industries of the United States, so as to have become in a peculiar sense a "household word." It is inseparably associated with the "staff of life," and equally with the "social glass"—a trade-mark of excellence upon the yeast with which the housewife makes her bread, and upon the spirits which are imbibed for pleasure or for health. This name was first brought to this country by the late Charles Fleischmann, a man who well represented in our cosmopolitan community the dual realm of Austria-Hungary, inasmuch as he was of Austrian blood and of Hungarian nativity. He was born in Hungary, on November 3, 1834, his father, A. N. Fleischmann, being an Austrian.

Charles Fleischmann received an excellent academic education in the schools of the Austrian capital, Vienna, and also in those of the Bohemian capital, Prague. In these, as in all schools in those countries, education was thorough and practical, and on leaving them the young man was well equipped, in attainments and discipline, for the business career toward which his inclinations strongly led him. Accordingly, on attaining his majority, he entered practical business life.

His first engagement was as a clerk in a general store at Jägerndorf, in Austria. That occupation was of little profit to him, save as a practical training in business methods, in which respect it was of material advantage. He remained in it for several years, however, before the way opened up before him to more extended and promising fields of industry, for which he was constantly on the outlook.

In 1866, the year of Austria's humiliation in the Seven Weeks'



THE HON. JOHN C. CALHOUN

War with Prussia, Mr. Fleischmann took at the flood the tide which afterward bore him so abundantly on to fortune. He came to the United States, the land of promise, and of performance, to so many of his countrymen. True, he did so with no definite promise of anything better here than he had enjoyed in the old country. But America itself was a sufficient promise to the ambitious young man, who was quite ready himself to work out the fulfilment thereof. He settled in New York city for a couple of years, and engaged in the business of distilling, in which his father had been engaged before him, and in which he was well versed.

In it he was associated with James W. Gaff and Max Fleischmann, under the firm-name of Gaff, Fleischmann & Co., Max Fleischmann being his younger brother. The enterprise prospered from the start, and in 1867 the firm added to its distilling business the manufacture of compressed yeast, thus founding an enterprise which has since grown to enormous proportions, and with which the name of Fleischmann is inseparably connected.

Mr. Fleischmann left New York in 1869, and established himself in Cincinnati, where he continued the distilling business with great success. He became such a master of its details and so progressive a leader in the industry as to be able to make an important invention of new apparatus, by means of which the yield of spirits from a given quantity of grain was largely increased, to the great profit of the business. This device was promptly put to practical and most successful use in the Mill Spring Distillery and other establishments, and effected a marked change in business conditions, to Mr. Fleischmann's great profit and to the enhancement of his prestige in the business world.

The firm of Gaff, Fleischmann & Co. was broken, in 1883, by the withdrawal of the Gaff estate, Mr. Gaff having died some time before, and the firm-name was changed to that of Charles & Maximilian Fleischmann. Six years later Max Fleischmann died, leaving Charles Fleischmann alone in the business. Mr. Fleischmann not only continued the business alone, but expanded it, year by year, until it reached vast proportions. The style of the concern was changed to that of Charles Fleischmann & Co., though Mr. Fleischmann was the sole proprietor.

Mr. Fleischmann was also interested in various other business enterprises. He was an owner of the Buffalo Distilling Company of Buffalo, New York, and of the Baltimore Manufacturing Company of Baltimore, Maryland. He was the principal stockholder and for many years president of the Market National Bank of Cincinnati, and president of the "Commercial Tribune" Company of Cincinnati, and he owned much valuable real estate in that city.

In public and political affairs Mr. Fleischmann took an active and honorable interest. He was connected prominently with a number of public-spirited organizations in Cincinnati, and for a term of years served as Fire Commissioner in that city. He was elected to the State Senate as a Republican in 1880, and again in 1895, and did valuable work as a legislator. Afterward he was a director of the State Asylum for the Insane. He was a personal friend of William McKinley, and when the latter became Governor of Ohio in 1892-93, he made Mr. Fleischmann a member of his staff.

Mr. Fleischmann was fond of out-of-door sports, especially of yachting and horse-racing. He began to indulge in the latter in 1890, and had for some years one of the best stables of thoroughbreds in America, which included a number of noteworthy horses. His influence upon the turf was always toward the elevation of the sport and the elimination of the evils which have too often brought it into disrepute.

In the fall of 1897 Mr. Fleischmann suffered a slight paralytic stroke while on his yacht in New York harbor. He rallied from it, however, and went to his home at Avondale, near Cincinnati. There he died on December 10 following. He left three children: Julius Fleischmann, Max Fleischmann, and Mrs. C. R. Holmes.





Mr. S. W. Luman



JULIUS FLEISCHMANN

THE name of Fleischmann is now, for the second generation, conspicuously and honorably identified with several important industries in the United States. It is of Austrian origin, having been borne two generations ago by A. N. Fleischmann of Jägerndorf, Austria, a successful distiller. He had two sons, Charles and Maximilian, who learned the distilling business and then came to America to engage in it. That was in 1866. The two young men spent two years in New York, in partnership with James W. Gaff, successfully carrying on the business of distilling. Then they removed to Cincinnati, Ohio, and there conducted the business on a still larger scale and with greater success, being materially aided by some new inventions of their own, by means of which the yield of spirits from grain was much increased. They also began the manufacture of the compressed yeast for bread-making, the name of which, Fleischmann's Compressed Yeast, has for many years been a household word throughout the country. Their "Vienna Bakery" at the Centennial Exposition at Philadelphia in 1876 is well remembered, the "Vienna bread" made with their yeast marking an epoch in the history of the "staff of life."

These businesses grew to large proportions. In 1882 Mr. Gaff died, and a year later his widow withdrew her interest from the firm, which thereupon changed its style from Gaff, Fleischmann & Co. to that of Charles & Maximilian Fleischmann. Of these partners, the former and elder remained in Cincinnati, while the latter made New York his home and business quarters, maintaining here a manufactory and the well-known "Vienna Bakery" on Broadway. Maximilian Fleischmann died in September, 1890, and the firm then became known as that of Charles

Fleischmann & Co., though Charles Fleischmann was the sole proprietor. After a distinguished and successful career, Charles Fleischmann died on December 10, 1897, leaving a daughter, Mrs. C. R. Holmes, and two sons, Julius Fleischmann and Maximilian C. Fleischmann.

Julius Fleischmann, the elder of Charles Fleischmann's two sons, and his oldest child, was born in Cincinnati in 1872. He received an excellent education in the schools of that city and elsewhere, and then entered the business with which his father had so long and so successfully been identified as founder and head. He was only a young man when his father died, but he showed himself competent to succeed him as the head of the great business, and to manage successfully the diversified interests of the estate. Thus he became the head of the firm owning and conducting the yeast-manufacturing business, and also the head of the distilling enterprise which his father and uncle had built up. He succeeded his father as chief owner and president of the Market National Bank of Cincinnati. He is also president of the Union Hay & Grain Company, and is a director of various other corporations in Cincinnati and elsewhere.

Mr. Fleischmann has followed his father's salutary example in taking an active interest in public affairs. He early identified himself with the Republican party, and was appointed to a place on the staff of Governor McKinley in 1892, with the rank of colonel, and held that place during the succeeding administrations of Governor Bushnell and Governor Nash. But he did not confine his political activities to appointive places. In the spring of 1900 he was the standard-bearer of his party in one of the greatest local victories it ever won at the polls in Cincinnati. Three years before, the Fusion party, composed of Democrats and dissentient Republicans, had carried the city in a mayoralty election by a majority of 7445 in a total vote of 66,000. On this occasion they confidently expected to repeat the performance. The Republicans, however, nominated Colonel Fleischmann for Mayor, though he was at the time in New York and remained there until only a week before the election. A spirited campaign ensued, which resulted, at the election of April 2, in a sweeping Republican victory, to which Colonel Fleischmann's

personal popularity largely contributed. Colonel Fleischmann was elected Mayor by a majority of more than 8500, and the whole city ticket was carried in with him. The Republicans elected their candidate for Mayor and all the members of the new Board of Public Service for three years, which controls everything except the Police and Fire Departments. The Board of Legislation stood twenty-four Republicans and seven Democrats, and the Board of Education twenty-four Republicans and seven Democrats.

The example of his father has also been followed by Mr. Fleischmann in his fondness for the two greatest of out-of-door sports, yachting and horse-racing. He maintains a fine racing-stable, including a number of winning racers, and has a yacht, on which he spends part of every summer cruising along the Atlantic coast. He is a member of various social clubs of the best rank in Cincinnati and New York.

Mr. Fleischmann is married and has three children. He has a fine home on Washington Avenue, Avondale, in the suburbs of Cincinnati, and a splendid summer residence among the Catskill Mountains, New York.





CHARLES NEWELL FOWLER

THE families of Fowler and Montague are both of English origin, and were planted in this country at an early date. The former came hither in 1632, and settled in Vermont, while the latter, coming over in the same year, made a home in Massachusetts. In the last generation the two families were united in the marriage of Joshua D. Fowler and Rachel Montague. This couple lived at Lena, Illinois, where Mr. Fowler was a farmer. To them, at that place, was born, on November 2, 1852, the subject of this sketch.

Charles Newell Fowler was at first educated in the common schools of his native place. Next he was prepared for college at Beloit, Wisconsin, and then entered Yale, where he was graduated in 1876 with the degree of A. B. Finally, adopting the law as his profession, he became a law student in the office of Williams & Thompson in Chicago, and also in the Chicago Law School, from which latter institution he was graduated in 1878.

He then settled at Beloit, Kansas, and entered upon the practice of his profession. In this he was eminently successful, and in it he continued for four years. Then he became convinced that the great business centers of the Eastern States afforded better opportunities for important achievement than any other part of the Union. Accordingly he came hither, and engaged in banking. In that business he has had a career of marked success, and he has also identified himself with the general business and social interests of the community.

Mr. Fowler long ago became interested in politics as a Republican. In 1894 he was elected a Representative in Congress from the Eighth Congressional District of New Jersey, receiving a plurality of 6236 votes. Two years later he was reelected by



Charles H. Fowler

a majority nearly twice as large as his former plurality. Again, in 1898, he was a third time elected, by a margin of more than 5000 votes. These figures attest the esteem in which he is held by his neighbors. At Washington he has been held in similarly high esteem. He was at once appointed a member of the very important Committee on Banking and Currency, for which Mr. Fowler was especially fitted by study and practice. He has remained ever since a member of that committee, and now stands second on its roll. In financial discussion and legislation he has taken an important part, and the financial bill enacted by Congress in January, 1900, contained the three principles first advocated by him, namely, the establishment of an unequivocal gold standard, the retirement of the demand obligations of the government, and the funding of the national debt in two-per-cent. gold coin bonds.

Mr. Fowler is also a member of the House committees on Civil Service Reform and on Foreign Affairs.

Since 1891 Mr. Fowler has made his home in Elizabeth, New Jersey, and is recognized as one of the foremost representative citizens of that city, conspicuous for public spirit and readiness in all good works. Having worked his own way through school, college, and law school, he takes a deep and sympathetic interest in educational affairs, and especially in the efforts of young men to secure adequate learning. He has assisted many a struggling young man to make his way through school and college. He is at the head of the well-known Pingry School, has recently purchased the ground and is arranging to erect a public library, and is to be credited with many broad and discriminating charities.

Mr. Fowler was married, in 1879, to Miss Hilda S. Heg, daughter of Colonel H. C. Heg, who was killed at Chickamauga. Mrs. Fowler received her education at Beloit, Wisconsin, and in Europe. They have one child, Charles N. Fowler, Jr.

Mr. Fowler is a member of the Down-Town Association and University Club of New York city; and of the Mettano, Town and Country, and Athletic clubs of Elizabeth, New Jersey.



JOSEPH M. GAZZAM

THE State of Pennsylvania is one of the oldest communities in North America. It has played one of the most important historical parts in the foundation and development of the United States. And it is at the present time easily second in importance among the States of the Union, whether in social, business, or political respects. Naturally, therefore, it has during many generations contributed a large quota to the roster of men distinguished in the professional, political, business, and social life of the nation.

Prominent among the number of these is the subject of the present sketch, Joseph M. Gazzam, whose father and grandfather were before him honorably conspicuous in the history of the State, and indeed of the nation, and who himself has for many years been well and favorably known throughout the country as a lawyer, business man, and statesman, as well as a gentleman of sterling worth in the private relationships of life.

Mr. Gazzam was born at Pittsburg, Pennsylvania, on December 2, 1842. Being of delicate health, his early education was not vigorously pursued, but after several years of travel and a careful preparatory training by his distinguished father, he was educated at the Western University of Pennsylvania. He then studied law in the office of the Hon. David Reed at Pittsburg, and was duly admitted to the bar at Pittsburg in 1864. Three years later he was admitted to practice in the Supreme Court of Pennsylvania, in 1869 in the United States Circuit Court and district courts of Pennsylvania, and in 1870, upon motion of the late Benjamin F. Butler, in the Supreme Court of the United States. In the latter body Mr. Gazzam was among the youngest members ever admitted to practice before it.



J. M. Gazzam

In the practice of his profession Mr. Gazzam became successful, and that distinction followed him in his professional career in Philadelphia, to which city he removed from Pittsburg in 1879. He is at present associated with William S. Wallace and Edward Fell Lukens, under the name of Gazzam, Wallace & Lukens, with commodious offices in the Real Estate Trust Building.

At a comparatively early age Mr. Gazzam evinced, as if by inheritance, a keen interest in political affairs. He represented his ward in the Pittsburg Common Council, and later was elected to the State Senate. Upon several occasions his name was prominently mentioned in connection with the mayoralty of Pittsburg and the lieutenant-governorship of Pennsylvania. For a number of years Mr. Gazzam served as president of the Pennsylvania Club, an influential Republican organization of Philadelphia. He is also a life member of the Union League Club of that city.

In business circles Mr. Gazzam is also widely and favorably known, being connected with a large number of prominent enterprises. He is president of the Kenilworth Inn and Land companies, the Rennyson Tredyffrin Lithia Water Company, the American Gold Dredging Company, and the Philadelphia and Arizona Mining Company. He is vice-president of the Quaker City National Bank, the Ames-Bonner Brush Company, the South American Auer Light Company, and the Deer Creek and the Dent's Run Coal companies. He is also a director in the Welsbach Company of Canada, the American Incandescent Light Manufacturing Company, the Spring Garden Insurance Company, and a large number of other corporations.

Professional and business interests, however, have not monopolized Mr. Gazzam's attention. He takes a keen interest in art, literature, and social matters. He is a life member of the Horticultural Society, the Fairmount Park Art Association, the Franklin Institute, the Pennsylvania Horticultural Society, the Pennsylvania Forestry Association, the Lawyers' Club, and a member of numerous other social organizations in Philadelphia and elsewhere.

In 1893 Mr. Gazzam married Miss Nellie M. Andrews, a lady prominent in society in New Orleans, Louisiana. He resides

with his wife, son, and daughter at No. 265 South Nineteenth Street, Philadelphia.

The ancestry of Mr. Gazzam is highly distinguished in both Europe and the United States. His paternal grandfather, William Gazzam, was an English journalist in the latter part of the eighteenth century, who vigorously defended the rights of the American colonies. His open defense of the rights of man incurred the enmity of the crown, and, in consequence, he was compelled to leave the country. He came to the United States in 1792, settling in Philadelphia, where he was most cordially received. Later he went to Carlisle, Pennsylvania, and finally to Pittsburg, where he remained until his death in 1811. He was appointed by President Madison to the office of Collector of the Port of Pittsburg, and was also a magistrate, a position of high honor in those days.

In the next generation, Dr. Edward D. Gazzam, fourth son of William Gazzam and father of Joseph M. Gazzam, attained enviable prominence as a physician, lawyer, and statesman. He was much interested in politics, and was a coadjutor of Salmon P. Chase and others in organizing the Free-soil party at the Buffalo Convention in 1848, from which the present Republican party largely sprang. He was also that party's first candidate for Governor of Pennsylvania. In 1855 Dr. Gazzam was a Free-soil candidate for State Senator. He was defeated in the contest, but the next year he was again put forward, this time as the candidate for the Union Republican party, and he was elected by about one thousand majority over the combined votes of his two opponents.

Dr. Gazzam married Miss Elizabeth Antoinette de Beelen de Bertholff, daughter of Constantine Antoine de Beelen de Bertholff and granddaughter of Baron Frederick Eugene Francois de Beelen de Bertholff, who was Austrian Minister to the United States from 1783 to 1787.



W. L. L. C. C.



WILLIAM WARREN GIBBS

THE peculiar trend of mind that is necessary for the conception of an invention and the perfection of the minute details of a device is seldom coupled with the business genius necessary to make it commercially successful. The originality and power of conception possessed by the inventor brings into existence mechanical marvels that will revolutionize manufacture; but the financial sense and calculating methods of the promoter are, after all, the qualities that are needed to attract the attention of the world. In thus developing inventions, and in making them commercially profitable, few men have been more successful than William W. Gibbs, one of Philadelphia's foremost financiers.

William Warren Gibbs was born in the village of Hope, Warren County, New Jersey, on March 8, 1846. He is the son of Levi B. Gibbs and Ellen Venatta. His father's ancestors were among the early settlers of Rhode Island, and his mother was a sister of the late Jacob Venatta, one of the leading lawyers of New Jersey, and at one time Attorney-General of that State. Mr. Gibbs was educated in the public schools of his native village, and at fourteen years of age sought employment in a grain, flour, and feed store in Newark, New Jersey. A year later he was clerk in a general country store, where he remained for two years, going from there to take a position at a larger establishment at Hackettstown, New Jersey. Here he served for eight years, and abundantly displayed the financial abilities so conspicuous in his subsequent career. At the age of twenty-three he became a partner in the business, and two years later, in 1871, his partner died and he closed out the business.

With a few thousand dollars as capital, he went to New York,

and with friends began the retail dry-goods business. This evidently was not altogether successful, and in 1873 he organized the firm of Bauer, Gibbs & Co., wholesale grocers. They were hampered, however, by inadequate capital, and he withdrew from the firm in 1875, practically penniless. He was, however, active and aggressive, and being well read in scientific journals, was on the alert for some new money-making venture. At this juncture he became acquainted with Ferdinand King, inventor and holder of a patent for making gas from petroleum, and the two formed a corporation called the National Petroleum Gas Company of New York. Although they had no capital but an abiding faith in the merits of the invention, Mr. Gibbs's ability, shrewdness, and untiring energy soon brought the firm a contract to build a gas-works in a small country town. He then succeeded in interesting Amos Paul, agent of the Swampscott Machine Company, of South New Market, New Hampshire, and through him made an arrangement to build the works for their new system. This corporation figured as the nominal contractors for the new works, but in reality they were only sub-contractors under Mr. Gibbs's company. In this way a start was made by the National Petroleum Gas Company of New York. The work was satisfactory and the gas was good. His success here procured him a large number of contracts. Conservative, yet energetic, he took upon him the whole burden of the work and did the contracting, negotiating, traveling, and superintending. In his first seven years after withdrawing from the grocery business, he built more than a hundred gas-works in all parts of the country from Maine to California, and was worth a quarter of a million. His system of making gas involved the use of large quantities of petroleum, and his heavy purchases soon formed for him the acquaintance of some of the active officials of the Standard Oil Company, whom he succeeded in interesting in his processes.

As a result of his representations and efforts the United Gas Improvement Company was formed in 1882, with Mr. Gibbs as general manager. This company has developed into one of the most important corporations in the United States. Mr. Gibbs devoted his entire time and energies to this company from its organization down to 1889, when he was induced to take up the

construction of the Poughkeepsie Bridge and the roads connecting the bridge with the railway systems east and west. Mr. Gibbs was also chairman of a pool that acquired the majority of the stock or control of the Reading Railroad Company. In these operations large sums of money were borrowed, and in 1890, when the Baring panic came on, he found himself very much extended, and as a result his entire fortune was sacrificed, and he was left on January 1, 1891, with an obligation of about \$3,000,000 and an interest account of \$180,000 a year. To repay this debt, principal and interest, and regain his fortune, was a task that few men would have had the courage to undertake, and yet, remarkable as it may seem, Mr. Gibbs did succeed during the ensuing eight years in paying his indebtedness in full, which, with the interest, amounted to between \$4,000,000 and \$5,000,000, and has also accumulated a fortune much larger than he possessed before. Mr. Gibbs is at present president, director, or manager of more than twenty corporations, many of which promise as great success as has attended any of his previous efforts.

Mr. Gibbs was married on October 16, 1872, to Frances A. Johnson, daughter of George W. Johnson, one of his early employers. They have six children, and reside in one of the most handsome residences on Walnut Street, Philadelphia.





CHARLES PIERREPONT HENRY GILBERT

CHARLES PIERREPONT HENRY GILBERT, a prominent and successful architect of New York city, comes of English and New England ancestry, and from the same family that produced the famous Sir Humphrey Gilbert, to whom Queen Elizabeth granted a patent for the colonization of North America, and who was a half-brother of Sir Walter Raleigh. Sir Humphrey's ambitious plans were brought to naught through his being lost at sea, with most of his company, on his return voyage from the exploration of Newfoundland. Other members of the family, however, soon planted the name in North America, and the Gilberts have here had a long and honorable career.

The first American ancestor of Charles P. H. Gilbert was John Gilbert, the second son of Giles Gilbert of Bridgewater, Somersetshire, England. He came over early in the seventeenth century and settled at Dorchester, near Boston, and died at Taunton, Massachusetts, in 1654. From him was directly descended the late Loring Gilbert of New York, a leading commission merchant, who after a successful business career retired from its cares to enjoy his wealth and well-earned repose, and died in 1893. Loring Gilbert married Miss Caroline C. Etchbery, and to them the subject of this sketch was born, in New York city, on August 29, 1861.

Mr. Gilbert received in his youth a particularly careful education, studying both in America and in Europe. After being prepared for college he took special courses in civil engineering and architecture, and later took up with some aptitude the study of painting and sculpture and the fine arts in general. Having completed his special technical and college courses, he began practical work as an assistant in the office of a prominent firm



A. P. H. Gilbert

of architects, where he received the training necessary to prepare him for engaging in business on his own account.

This step was taken by Mr. Gilbert in 1886, at the age of twenty-five years, and ever since that date he has been practising the profession of an architect in New York city, with more than ordinary success. He has had a wide range of experience in designing buildings of all kinds. Since 1893 especially he has had a very large business, which is still growing steadily year by year. In addition, he is a director or a stockholder in a number of large manufacturing companies outside of New York.

Mr. Gilbert has held and has sought no political preferment. He is a member of numerous professional and social organizations, among which are the Chamber of Commerce of the State of New York, the Architectural League, the Society of Colonial Wars, the Society of the Sons of the Revolution, the New England Society, and the Fine Arts, Metropolitan, Union League, Lawyers', Riding, Racquet, Ardsley, Colonial, Country, and Nassau Country clubs of New York. He is also a Fellow of the American Institute of Architects, and a veteran of Squadron A, the cavalry organization of the New York National Guard.

He was married, some years ago, to Miss Florence Cecil Moss, daughter of the Hon. Theodore Moss of New York city, and has two children, Dudley Pierrepont Gilbert and Vera Pierrepont Gilbert.





LESTER O. GODDARD

THE father of the subject of this sketch, who bore the same name as the son, was a native of Hartford, Connecticut, and for many years a leading merchant and politician in the central and western parts of New York State. In 1855 he removed to Michigan, and there spent the remainder of his life. He was superintendent of the Erie Canal between Rochester and Syracuse in early days. His family had been settled at Hartford, Connecticut, since 1639. He married Miss Mabel Robinson, a member of the famous Massachusetts family of that name, which traces back to Francis Cooke, who came over in the *Mayflower*.

To this couple the present Lester O. Goddard was born, on October 21, 1845, at Palmyra, New York. He was taken to Michigan by his parents when he was ten years old, and was educated in the schools of that State. He pursued the regular course at the University of Michigan in 1863-67, being graduated in the latter year, and in 1869-70 took the law course in the same institution.

On leaving the university in March, 1870, Mr. Goddard went to Chicago for the practical pursuit of his profession, and entered the law office of James M. Walker, who was then president and general counsel of the Chicago, Burlington & Quincy Railroad. His attention was thus divided between law and railroading, and in both pursuits he was more than ordinarily successful. He remained in the employ of the C. B. & Q. R. Co. for twenty-six years, filling the places of assistant secretary and assistant solicitor under Wirt Dexter, Mr. Walker's successor. He then became assistant to the first vice-president of the company, and held that place for ten years. On July 1, 1896, he resigned it,



L O Goddard

and severed his connection with that company in order to enter the law firm with which he is now identified, that of Custer, Goddard & Griffin. In that firm he took the place of William J. Campbell, deceased. He made this radical change in his business relations at the solicitation of the late Philip D. Armour, the capitalist and philanthropist, for whom the firm was at that time counsel, and for whom it remained counsel down to Mr. Armour's death, in January, 1901.

The firm is also counsel for many leading elevator companies, railroad companies, and other corporations in Chicago and elsewhere, and has a large and lucrative business.

Mr. Goddard was admitted to the bar in 1883, and has consequently been practising law for some seventeen years. His professional learning and oratorical ability have made him a conspicuous figure in court in many noteworthy cases. He is distinguished for the careful preparation of his cases and the lucidity and impressiveness with which he presents them to the court. Personally he is a man of attractive presence and courteous address, and he is as much a favorite in society and as much respected as a citizen as he is admired as a lawyer.

Mr. Goddard is a member of the Chicago and Union League clubs of Chicago, of the National Union Press Council No. 71, of the Mayflower Society both of New York and Illinois, and of the Society of Colonial Wars.

He was married on October 25, 1871, to Miss Martha E. Sterling, daughter of J. M. Sterling of Monroe, Michigan. They have two children, Joseph and Emma.





GEORGE J. GOULD

“**H**AVING developed a remarkable business ability, and having for twelve years devoted himself entirely to my business, and during the past five years taken entire charge of all my difficult interests.”

That fragment of a sentence, taken from the will of one of the greatest financiers of the age, is fittingly applicable to that financier's son and successor, whom it was intended to characterize. The name of Jay Gould is a landmark in the financial and industrial history of America. Of his eldest son it is to be said that he has well sustained the importance of the name.

George J. Gould was born in the city of New York on February 6, 1864. His early education was received at private schools, and was finished at the Cornell School, on Forty-second Street, from which he was graduated in 1880. Then, at the age of sixteen years, he entered his father's office and began the business career that has placed him, at his present early age, in the foremost rank of the world's financial forces. Inherited ability and the personal guidance of his father's master mind made his progress rapid. At an age when most young men are intrusted with only simple routine matters he acquired an intimate knowledge of the essential operations of enormous enterprises and was intrusted with their management. Immediately upon attaining his majority he was elected a director in each of the great corporations under his father's control, and his name soon began to be linked with that of his father, on all but equal terms. He was in time elected to high offices in these corporations, so that on his father's death, on December 2, 1892, he was naturally prepared to succeed him as their executive and controlling head. So complete was this readiness, and so great the



George J. Leland

confidence felt by the business world in his ability to discharge the gigantic trust, that not the slightest disturbance in values of securities of those companies was suffered in the making of the change.

Mr. Gould is now the head and master mind of six of the greatest industrial enterprises — railroads and telegraphs — in America, involving six hundred million dollars in stock and bonds, and commanding the services of eighty thousand employees, besides being interested in numerous other concerns. For years his properties have been noteworthy for their prosperity, for their admirable service of the public welfare, and for the satisfactory relations existing between the employer and the army of employees.

Business, even of such magnitude, has not, however, monopolized his attention. He has found time for much travel in all parts of the world, and for a healthy participation in out-of-door sports and the joys of social life. He has a splendid estate of twenty-five hundred acres of mountain and forest in the heart of the Catskills, the scene of some of his father's early labors. For a time he had a fine house in New York city; but resenting what he deemed the unjust discriminations of the tax officers, he removed his home a few years ago to the beautiful village of Lakewood, New Jersey, where he completed, in 1898, one of the finest country houses in America. Living there on the edge of a great pine forest, he is a leader of his townsmen in the sports of the field. He has also made for himself a name as a generous patron of yachting. He takes no part in politics above that of a private citizen. But in the latter capacity he has shown splendid patriotism, as when, at the outbreak of the war with Spain, he offered his fine steam-yacht *Atalanta* to the government, and said, "All I have is at the disposal of the nation."

Mr. Gould is a member of most of the first-class clubs of New York. He was married, in 1886, to Miss Edith Kingdon, a lady of exceptional beauty and charm, and has made with her a home of singular felicity. Five children have been born to them.



GEORGE R. GRAY

GEORGE R. GRAY, one of the foremost financiers of New Jersey, is a native of that State, having been born at Newton, Sussex County, on April 25, 1842. His father, Thomas Gray, was also a native of that county, while his grandfather, a Scotch Presbyterian, was born in the north of Ireland, and on coming to this country was one of the pioneers of the iron industry in Sussex County and elsewhere in the northern part of New Jersey.

Mr. Gray spent his early years at Newton, and in its schools obtained a good English education. At the age of seventeen years, in 1859, he left home for New York city, where he entered practical business life as a clerk in the commercial house of John C. Tucker & Co., then at the corner of Dey and Greenwich streets. In that house he spent two years, and then, in March, 1861, returned to his native State as bookkeeper for William Wright & Co., manufacturers of carriage-springs in Newark, New Jersey. This firm was reorganized two years later under the name of the Passaic Spring Works, and in 1867 Mr. Gray became a partner in the firm.

After years of successful business enterprise, Mr. Gray withdrew from the company in January, 1875, in order to enter upon the office of Treasurer of the city of Newark, to which he had been elected by the Board of Aldermen. The term was only one year, but at its expiration Mr. Gray was retained in the public service as Secretary of the Board of Assessment and Revision of Taxes of Newark. His next public office, in 1883, was that of Superintendent of the Aqueduct Board, which place he filled for ten years. His public duties were not, however, to be confined to his own city of Newark. The New Jersey Legis-



Geo. R. Gray

lature in 1891 elected him Treasurer of the State for a term of three years, and in the following year his duties were further enlarged in his appointment, by Governor Abbett, to be a member of the State Board of Electrical Subway Commissioners.

Mr. Gray has acquired an enviable reputation, not only in New Jersey, but also in New York and other States, as an able and judicious financier. His expert services have accordingly been sought on various occasions for the aid of firms and corporations the affairs of which have become entangled or compromised. He has also been appointed receiver of several important concerns. Thus in 1894, when the United States Credit System failed for about a million dollars, Mr. Gray was appointed to its receivership by the Chancellor of the State of New Jersey, the late Alexander McGill. Again, on December 23, 1897, the courts of no fewer than six States, to wit, New York, Pennsylvania, Ohio, Kentucky, Missouri, and California, appointed Mr. Gray one of the receivers for the Herring-Hall-Marvin Safe Company, under bonds of \$500,000. As a result of Mr. Gray's intelligent and energetic management, the affairs of this large corporation were disentangled and put back into the hands of the stockholders in less than three years' time. Mr. Gray was also receiver of the State Provident Association of Manchester, New Hampshire.

At the present time Mr. Gray is president of the T. B. Peddie Trunk Company of Newark, New Jersey, vice-president of the Essex and Hudson Gas Company, and a director of the Fireman's Insurance Company, and of the Second National Bank of Newark. He is a member of the Lawyers', Reform, and Democratic clubs of New York city, of the Essex, Jeffersonian, and Athletic clubs of Newark, and of the Essex County Country Club, and of the Lake Hopateong Club.

He was married, on August 16, 1864, to Miss Mary L. Ball, daughter of the late Augustus R. Ball of Newark.





WILLIAM CORNELL GREENE

THE name of Greene has for centuries been conspicuous in English and American history. Of the family which bears it, one branch was established long ago in Devonshire, England. Its head, at the middle of the seventeenth century, was William Greene, who was lineally descended from Catherine Parr, the sixth wife of King Henry VIII, and also from Henry Mordaunt, the second Earl of Peterborough. William Greene came to America in 1663, and settled at Charlestown, Massachusetts, of which place he was a freeman in 1664. Later he settled at Woburn, Massachusetts, where the remainder of his life was spent. One of his descendants was Nathanael Greene, the illustrious general, who was second only to Washington in the War of the Revolution, and another was Ray Greene, the eminent Attorney-General of Rhode Island.

Another branch of the Greene family lived in Wiltshire, England, and came from Salisbury, in that county, to Rhode Island in 1635. The head of it, in this migration, was John Greene, a surgeon by profession. He was a staunch upholder of civil and religious liberty, a warm friend of Roger Williams and Peter Townsend, and an effective champion of the Quakers and Baptists in the days of their persecution in some of the New England colonies. One of his descendants was the Rev. Zachariah Greene, who was a soldier in the Revolutionary army and for more than fifty years pastor of a church at Brookhaven, Long Island.

From this latter branch of the Greene family the subject of this biography is descended. His father was Townsend Greene, of Orange County, New York, a direct descendant of John

Greene, and also of Peter Townsend. His mother's maiden name was Eleanor Cornell, and she belonged to the Cornell family which came from England, settled in Westchester County, New York, and has for many generations been conspicuously identified with that region.

William Cornell Greene was born in Westchester County, New York, on August 26, 1851, and was educated at private schools, and especially at the well-known Chappaqua Mountain Institute, at Chappaqua, in his native county. At the age of sixteen years he completed his academic course at the institute, and went to New York city to enter business life. His first engagement was as a clerk in the tea house of O. H. Angevin & Co. There he worked for three years, when, the attractions of the great West taking hold upon him, he left New York to seek what fortune the new country might contain for him. He began his operations there as a member of the first surveying party of the Northern Pacific Railroad. The tedium of routine work was distasteful to him, however, and he presently left the survey, and in 1870 staked out the site of the present city of Fargo, North Dakota. Then for ten years he was occupied with mining and cattle-raising in Montana, Colorado, Arizona, and Mexico. To both of these occupations he devoted himself with scientific study, and his efforts were crowned with more than ordinary success. His mining enterprises have been in the profitable field of copper-mining, and on September 15, 1899, he organized, in New York, the Greene Consolidated Copper Company, for the development of a great series of mines in the Cananea Mountains, in the State of Sonora, Mexico. Of this company he is president and manager, and it is ranked as the third largest copper-producing concern in America, its output amounting to 72,000,000 pounds a year. As the demand for copper in manufactures and the arts is constantly increasing, and the value of the metal is rising, Mr. Greene's mines represent enormous wealth. In addition to this company, he is president of the Pacific Coast Coal Company, the San Domingo Gold Company, and the Cananea Railroad Company. He has also continued his operations in cattle-raising, and now owns 1,700,000 acres of land and 100,000 head of cattle. He is president of the Packard Cattle Company, the Turkey Track Cattle Com-

pany, the Cananea Cattle Company, and the Greene Cattle Company.

Mr. Greene was married in 1884 to Miss Ella Roberts, who died in 1898, leaving a daughter, Eva. He was again married in February, 1901, to Miss Mary Proctor, of Tucson, Arizona, a descendant of the well-known New England family of Proctor, whose American pioneers came over in the ship *Susan and Ann* in 1635.

During his long career in the West Mr. Greene had many thrilling experiences with hostile Indians, and carries a number of lifelong scars as mementos of battles with them. He is a member of the Masonic Order, and also of the Order of United Workmen. He now makes his home in New York city, where he will erect a fine mansion. His business interests remain, however, chiefly in the far West.





Wm. A. Ericson.



CLEMENT ACTON GRISCOM

CLEMENT ACTON GRISCOM, one of the foremost shipping merchants of the United States, is a native of Philadelphia, Pennsylvania, where he was born on March 15, 1841. His father, John D. Griscom, a leading physician of Philadelphia, was descended from Andrew Griscom, an associate of William Penn, who came to this country in 1680, and was one of the founders of Philadelphia; his mother, whose maiden name was Margaret Acton, was a native of Salem, New Jersey, and was descended from Thomas Lloyd, Deputy Governor and president of the Council of the colony of Pennsylvania in 1684 and 1693. He was educated in public and private schools in Philadelphia, and at the age of sixteen began the business to which his life has since been devoted.

His first engagement was as a clerk in the old shipping house of Peter Wright & Sons of Philadelphia. Ability, integrity, and energy were the secrets of his rapid progress in promotion. In 1863, when he was only twenty-two years old, he was admitted to partnership in the firm. In that place he was even more diligent than before in promoting the welfare of the house, and in striving to perfect his own knowledge of the details of the business. He in time became charged with the entire management of the steamship enterprises of the house, which formed so important a part of its business. This department of the business was more congenial to him, and he devoted himself to it with exceptional zeal. He became a diligent student of marine architecture and engineering, with a view to keeping the ships of the firm fully abreast of the most advanced scientific construction. About 1873 he became the dominant influence in the firm, so far as steamships were concerned. He impressed his asso-

ciates, too, with his own conviction that the day of sailing-ships was largely past, and that the bulk of the world's commerce must thenceforth be carried in vessels propelled by steam. It was his ambition to see one of the finest fleets of ocean steamers in the world under the American flag.

An important step toward realizing this ambition was taken in 1871, when the old firm of Peter Wright & Sons was reorganized into the International Navigation Company. Of this corporation Mr. Griscom was one of the founders, and the first vice-president. Upon the retirement of James A. Wright in 1888, Mr. Griscom became president of the company, and has held that place ever since. Under his management the company has grown to occupy a foremost place in the transatlantic trade. It began with the four old steamers of the American line, the *Indiana*, *Illinois*, *Ohio*, and *Pennsylvania*. Year by year it acquired more vessels. It secured nearly all the capital stock and, of course, full control of the Red Star Line, operating ten large steamers between United States ports and Antwerp. In 1886 Mr. Griscom purchased for his company the long-established Inman Line, then running a fine fleet between New York and Liverpool.

Then Mr. Griscom set about the execution of some of his own ideas concerning naval construction, and the magnificent ocean liners *New York* and *Paris* were the result. These splendid ships, with twin screws, the largest and finest then afloat, marked a new era in steam navigation on the Atlantic. Other larger vessels have since been built, but they have all drawn profitably from the example set by these two. For a time these ships had to sail under the British flag, being of foreign construction. But in 1893 American registry was granted to them by special act of Congress, and since then they have borne the Stars and Stripes. The next step was to add to the fleet thus auspiciously begun, and this was effected in the construction, in an American shipyard, of the steamships *St. Louis* and *St. Paul*, which rank among the swiftest and finest ocean liners afloat.

Mr. Griscom has been the head and heart of all these important business activities, but he has also found time to give to other interests. For years he has been a director of the Pennsylvania Railroad Company, and of the Bank of North America, the Fidelity Insurance Trust and Safe Deposit Company, and

the Western Savings Fund Society, these being among the most prominent financial institutions in Philadelphia. He is also a director of the Insurance Company of North America, and was one of the organizers and for many years president of the National Transit Company. He has been conspicuously identified with public affairs in Philadelphia, and for some years was a trustee of the City Ice Boats, and for a part of the time president of the board.

Naturally he has been prominent in maritime affairs, both national and international. He was a member of the International Maritime Conference for revising the rules of the road at sea, which sat in Washington in 1889-90 and to which twenty-eight nations sent representatives. He was some years ago elected an honorary member of the British Society of Naval Architects, being only the fourth to receive that honor, the others being Lord Kelvin, Grand Duke Constantine of Russia, and M. Dupuy de Lome of France. He was also elected the first president of the United States Society of Naval Architects and Marine Engineering.

Mr. Griscom is a member of many clubs and other social organizations. These include the Union League Club, Philadelphia, Rittenhouse, and Farmers', of Philadelphia; the Union, Metropolitan, and New York Yacht, of New York; the Chicago of Chicago; the Metropolitan of Washington; and the St. James' of London.

He married Miss Frances Canby Biddle, daughter of William C. and Rachel M. Biddle of Philadelphia, and has five children, as follows: Helen Biddle Griscom, Clement Acton Griscom, Jr., Rodman Ellison Griscom, Lloyd Carpenter Griscom, and Frances Canby Griscom.

Mr. Griscom has a fine country-seat called "Dolobran," near Haverford College, in the suburbs of Philadelphia, where he finds pleasing relief from business cares in stock-raising and fine farming.



JAMES BEN ALI HAGGIN

THERE have been few careers, in this land of remarkable performances, more varied and picturesque than that of the subject of the present sketch. From his name one would hesitate to "place" James Ben Ali Haggin in any one part of the Union, and such hesitancy would be judicious, for, as a matter of fact, he belongs to all parts. There would be equal reason for hesitancy in naming Mr. Haggin's occupation in life, for he has had several, and has been successful in them all. He is at once a Kentuckian, a Louisianian, a Californian, and a New-Yorker. He is a lawyer, a miner, a real-estate dealer, a stock-raiser, a patron of the turf, and a gentleman of leisure. Incidentally, it may be mentioned that he is a millionaire many times over.

James Ben Ali Haggin is a native of the Blue Grass State, famous for its brave men, lovely women, and fine horses. He was born at Frankfort, Kentucky, in the first third of the present century, and received as his second name the maiden name of his mother, who was a Miss Adeline Ben Ali. He received the education appropriate to a Kentucky gentleman's son in those days, and was prepared for and admitted to the bar.

He began the practice of his profession at Natchez, Mississippi, and continued it at St. Joseph, Missouri, and at New Orleans, Louisiana. At the bar he was a commanding figure, and his undoubted ability in both office and court-room work gave promise of distinguished success.

In the flush of his early manhood, however, Mr. Haggin was seized with the '49 fever, and made his way from New Orleans to California. He was not, however, a prospector or



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a miner at first, but proposed to continue the practice of his profession, rightly reckoning that the new and rapidly growing communities of the Pacific coast, with their vast financial interests, would afford him an unsurpassed field. He practised with much success in San Francisco and in Sacramento, and might have become the leader of the California bar and a leader in political life.

The gold fever was, however, too much for him. He made some investments of his professional earnings in mines, and these turned out so well that he was encouraged to invest more extensively, and presently to withdraw from his law practice and devote his whole attention to mining and similar enterprises.

It has often been said of him, and with more than ordinary justice, that everything he touched seemed to turn to gold. Certainly there were few other mining operators who rivalled his success. Among the more important of the mining properties which he developed, or in which he has a commanding proprietary interest, may be mentioned the Homestake, and others at the Black Hills, and the great copper-mines at Butte, Montana. In the latter he has been associated with Marcus Daly. He also owns numerous mines and mining lands in Arizona, New Mexico, and Mexico.

Mr. Haggin's law firm in California was originally Haggin, Latham & Munson. Later and finally it was Haggin & Tevis, his partner being the well-known capitalist, Lloyd Tevis. After leaving the law, Mr. Haggin retained his association with Mr. Tevis, and the two organized the gigantic Kern County Land Company of California. This company owned some four hundred thousand acres of land, much of which has been sold, in farm lots at from fifty dollars to one hundred dollars an acre.

A part of this vast domain was appropriated by Mr. Haggin himself for his famous Rancho del Pasco. There he became a successful agriculturist, making a fortune in the culture of hops and fruits. He also raised stock of various kinds, including sheep and cattle, on a great scale and with much success.

His chief attention, however, as became a son of Kentucky, was given to horse-breeding, and his ranch presently became famous as one of the chief homes in the world of the best thoroughbred racing stock. From the Haggin ranch came,

year after year, the most noteworthy horses on the American turf. The names of Firenzi and Salvator alone attest their general quality.

It was in the spring of 1886 that the Haggin stable first began to figure on the turf in the eastern part of the United States. At that time Mr. Haggin and his son, Ben Ali Haggin, brought East, to Kentucky, a lot of choice horses, and entered them in the best races. Thereafter the stable was brought on to the New York tracks, and for years the Haggin horses were among the foremost on the metropolitan turf. For the promotion of his interests on the turf in the East, Mr. Haggin purchased the celebrated Elmendorf Farm, near Lexington, Kentucky, and there established the greater part of his horse-breeding stables.

Mr. Haggin was married in early life, while he was yet a young lawyer, at Natchez, Mississippi. His bride was Miss Saunders, the daughter of Colonel Lewis Saunders, one of the foremost lawyers of that region. Mrs. Haggin shared all his journeys and his triumphs, in the South and on the Pacific coast, and was the loyal partner of his joys and sorrows until he was about seventy years old, when she died.

She bore him two sons and two daughters, who grew to maturity. The daughters both married. One of the sons, Lewis Haggin, engaged in business, and still lives and enjoys great prosperity. The other son, Ben Ali Haggin, was his father's partner and comrade in the horse-breeding and racing enterprises. Some years ago Ben Ali Haggin and one of his sisters died, whereupon Mr. Haggin, aged and bereft, withdrew entirely from the turf. His colors have since then been seen no more in races. But he maintains his farm and ranch, and is still devoted to the breeding and raising of thoroughbred stock.

After Mrs. Haggin's death Mr. Haggin remained for some years a widower. At his Kentucky farm and home, however, he was thrown into the society of Miss Pearl Voorhies of Versailles, Kentucky. She was a niece of his former wife, and a young lady of more than usual beauty of person and mind. She had been finely educated at Cincinnati, Ohio, and at Staunton, Virginia, and through her Kentucky life and training was in close sympathy with Mr. Haggin's tastes and activities. It was not surprising, therefore, that in the fall of 1897 Mr. Hag-

gin's engagement to marry her was announced, though she was little more than one third his age.

The marriage took place at the home of Miss Voorhies's step-father, at Versailles, Kentucky, on the afternoon of December 30, 1897. The couple came on to New York that evening, in Mr. Haggin's private railroad car, and have since made their home in New York city.

Mr. Haggin has taken no part in politics, though his opportunities to do so have been many. He is a favorite figure in society, and a welcome associate in the clubs of which he is a member. Chief among these are the Union and the Manhattan clubs of New York.





OLIVER HARRIMAN, JR.

THE name of Harriman has long been conspicuous and honored in New York business and social life. Oliver Harriman, now retired from active business, was formerly a partner in the important firm of Low, Harriman & Co. of Worth Street, and was a director of many financial institutions, with some of which he is, indeed, still connected. For many years he was one of the foremost merchants of New York. He married Miss Laura Low, a member of his partner's family, and the bearer of a name well known and highly esteemed in New York for many generations.

Oliver Harriman, Jr., a son of this couple, was born in New York on November 29, 1862, and was carefully educated in local schools. Thence he was sent to Princeton, where he pursued the regular academic course, and was graduated in the class of 1883. He was a good student and stood well in his class, and at the same time greatly excelled in athletic sports and was a leader in the social life of the college. While at Princeton he was a prominent member of the Ivy Club.

On leaving college Mr. Harriman found his inclinations leading him toward financial undertakings rather than toward the commercial pursuits of his father. He therefore made his way to Wall Street, and entered the employ of the well-known banking firm of Winslow, Lanier & Co. He remained there for five years, being promoted from place to place and serving in many capacities. That banking house was an admirable school of sound finance, and Mr. Harriman learned its lessons thoroughly and in a most practical manner, and thus prepared himself to engage in the same business on his own account.

He took the latter step on January 1, 1888. At that time,



Owen Kerrin and

when he was only a little more than twenty-five years of age, he was admitted to the firm of Harriman & Co., bankers and brokers. His natural abilities and thorough training were dominant factors in assuring him success. In addition to the successful conduct of this business, Mr. Harriman has become interested in various other enterprises, and is now a trustee of the Continental Trust Company of New York.

Mr. Harriman has neither held nor sought political office, though he has taken a good citizen's interest in the welfare of the city, State, and nation. He has had an extended career in the National Guard of New York, beginning in April, 1888, when he entered that service as a second lieutenant of Company F of the Eighth Regiment. He was appointed, in 1894, an aide-de-camp to General Louis Fitzgerald, commander of the First Brigade of the New York State National Guard, and in 1895 was made commissary of subsistence, with the rank of major.

Mr. Harriman is a familiar and welcome figure in the best society of New York. He is a member of various organizations, including the University, Metropolitan, Knickerbocker, and New York Yacht clubs of New York, and the Westchester Country Club. His fondness for out-of-door sports, which was conspicuous at Princeton, has been maintained, and he is a recognized leader in social diversions of that character.

He was married, on January 28, 1891, to Miss Grace Carley of Louisville, Kentucky, a member of one of the leading families of that city. Mr. and Mrs. Harriman now have one son, who bears the name of Oliver Carley Harriman. They have a home in New York city, and a summer residence near White Plains, in Westchester County.





NORMAN WAITE HARRIS

NOT only in Chicago but all through the West the Chicago banking house of N. W. Harris & Co. is known as one of the foremost, indeed *the* foremost, in its important specialty, namely, dealing in municipal bonds. The founder and head of that house is Norman Waite Harris, a native of Becket, Massachusetts. That town was founded by his mother's great-grandfather. His paternal great-grandfather came from France, and was a soldier in the Revolutionary War. Another ancestor was Thomas Waite, one of the judges who signed the death-warrant of Charles I. The father of Mr. Harris is Nathan Waite Harris, formerly a prosperous farmer, who is still living at Becket. The maiden name of his mother was C. Emmeline Wadsworth, and she was descended from Christopher Wadsworth, who came from England to Massachusetts in 1632.

Mr. Harris was born at Becket on August 15, 1846, and received a good education. At eighteen years of age he became a life-insurance solicitor in Cincinnati. Two years later he became general agent of the Equitable Life Assurance Society in that city. In that same year he organized the Union Central Life Insurance Society of Cincinnati, and was for thirteen years its secretary and general manager. Then he sold out his interests, being the largest individual stockholder in the company, and the company then next to the largest in the West. He then went to Europe for rest and restoration of health.

He returned from Europe in 1881, and settled in Chicago, where he organized his banking house, which at once took a commanding rank among such institutions. He opened branch offices in New York and Boston, and soon built up a fine business in each of those cities, so that the field of his activities now



W. L. Carr

covers practically the whole financial field of the United States. His business amounts to over fifty million dollars a year, chiefly in national, State, county, and city bonds, and other first-class securities.

Mr. Harris is trustee of the Northwestern University and of the Wesley Hospital. He has taken especial interest in the work of training deaconesses and nurses to labor among the sick and poor, and also to the sending out of missionaries for such labor in foreign lands. He gave a block of land in Chicago for the Chicago Training School, upon which now stands Harris Hall with accommodations for one hundred and fifty students. He has also given funds for another building on the same land with one hundred and forty-three rooms. This school, which has been organized on a self-supporting basis, has sent out more than five hundred trained workers. Mr. Harris was the first president of the board of trustees of St. James's Methodist Episcopal Church of Chicago, and still holds the place. He was one of the organizers of that church, and contributed one fourth of the cost of its fine building.

Mr. Harris has visited Europe five times, and has made an extended tour in Africa and other parts of the world. He is a member of the Union League Club of Chicago, and the Bankers' Club, University Club, Kenwood Club, Chicago Club, and Quadrangle Club, in the same city, besides several clubs in New York.

He was married on January 1, 1867, to Miss Grace Vallandigham of Cincinnati, who died in 1874. In 1879 he was again married to Miss Emma S. Gale, daughter of Dr. J. G. Gale of Newton, New Hampshire, and a great-great-granddaughter of Josiah Bartlett, one of the signers of the Declaration of Independence. They have four sons and one daughter, and occupy a handsome stone mansion on Drexel Boulevard, Chicago, which contains one of the finest art collections in that city.





LYNDE HARRISON

LYNDE HARRISON of New Haven was born in that city on December 15, 1837, where he was reared and educated. His father, James Harrison, went to Augusta, Georgia, at the age of eighteen years, and remained there until past middle life, engaged in business as a merchant and banker. Thomas Harrison, one of his paternal ancestors, was one of the first settlers in the New Haven Colony, representing Branford in the Colonial Assembly after Branford had recognized the Connecticut charter which united the Hartford and New Haven colonies. His paternal grandmother, Sarah Wolcott, was descended from Governor Roger Wolcott, Colonial Governor of Connecticut, and from Dr. Alexander Wolcott, a prominent patriot leader during the Revolution, and she was a niece of Oliver Wolcott, a signer of the Declaration of Independence. His mother's father, John Hart Lynde, was born in Saybrook, but, after graduation from Yale College, settled in New Haven as a practising lawyer, where he died in 1817. He was a descendant of Judge Nathaniel Lynde of Saybrook, and of Judge Simon Lynde, one of the first settlers of Boston. The mother of John Hart Lynde, Rebecca Hart, was descended from Thomas Hart of Farmington, who was for many years Speaker of the Colonial Assembly. The ancestors of Mr. Harrison were all of English blood. He was educated in the public schools of New Haven, the grammar school, and Russell's Military Institute. Subsequently he taught school for two or three years, and then entered the Yale Law School, from which he was graduated in 1860. He was admitted to the bar in 1861, and soon afterward opened a law office in New Haven.

Early in his life he became interested, as a Republican, in



Lynde Harrison

politics, and he was elected clerk of the House of Representatives in 1862-63, and clerk of the Senate in 1864. In 1865 he was elected to the State Senate, and was reelected in 1866. From 1871 to 1874 he served as judge of the City Court of New Haven, to which position he was elected by the Legislature. He has had, for nearly thirty years, a summer home and legal residence in the town of Guilford, and he represented that town in the House of Representatives in 1874-77 and in 1881. He was Speaker of the House in 1877, and chairman of the Judiciary Committee in 1881, being by virtue of that position leader of the majority party. He served on the Republican State Central Committee for several years, and was chairman of that committee in 1875-76. In 1877 he was elected by the Legislature judge of the Court of Common Pleas for the County of New Haven, and he held that office until 1881, when he declined reelection, and since that time he has devoted himself closely and continuously to the practice of his profession, except that in 1884 he accepted the office of chairman of the Republican State Central Committee.

While he was in the General Assembly he served several times on the Judiciary Committee and took part in much important legislation. He was chairman during three years of the Committee on Constitutional Amendments, and as such secured the adoption of the Fifteenth, Sixteenth, Seventeenth, Eighteenth, Nineteenth, Twentieth, Twenty-first, Twenty-second, Twenty-third, Twenty-fourth, and Twenty-fifth amendments to the Constitution of the State. He also drafted and advocated the adoption of the Twenty-seventh Amendment in 1883. These amendments change the time of elections from April to November; fix the length of terms of executive, legislative, and judicial officers; modify the method of representation in the lower house to the extent that no new town is entitled to representation in the Legislature unless it has at least twenty-five hundred inhabitants; forbid the payment of extra compensation to public officers during their term of office; and prohibit public funds being devoted to the construction of railroads. While Speaker in 1877 he left the chair and made an earnest speech in favor of the statute of that year putting married women upon an equality with their husbands in relation to the ownership and control of

their own property. Under this law married women in Connecticut control absolutely their own property during coverture. At the decease of either, the law provides that neither the husband can be deprived by the wife, nor the wife be deprived by the husband, of the life use of at least one third of the entire estate. At the time the law was passed there was much serious opposition to it, but no attempt has been made since 1877 to repeal it.

Mr. Harrison was a member of the Republican National Conventions of 1876 and 1880, and as such he warmly supported in the conventions the nominations of Mr. Hayes at Cincinnati, and General Garfield at Chicago. He has voted for every Republican candidate for President since his first vote for Abraham Lincoln in 1860 down to and including 1900, except that he voted for Grover Cleveland in 1892, because he objected to the tariff and financial policy of the Republican party in 1890, especially the Sherman Silver Act, and the provision in the tariff act of 1890 putting sugar on the free list. Mr. Harrison believes that upon the issues of sound currency and other issues before the country at the opening of the twentieth century the Republican party is the party which should receive the support of men who desire the best interests of their country; but, with the exception of his work during the campaign of 1884 for Blaine, Mr. Harrison has taken no active part in politics, nor held any office since 1881.

For the past twenty years he has been engaged principally in corporation and estate affairs. He is counsel for and director in several corporations at the present time; he is an executor and trustee of the H. B. Plant estate, and general counsel of the Henry Bradley Plant Company, the Plant Investment Company, the Southern Express Company, and the Consolidated Lake Superior Company. The Plant Investment Company controls and operates the Plant system of railroads and the steamship lines connected therewith. The Consolidated Lake Superior Company is the corporation which controls the development of the water-power of Lake Superior at Sault Ste. Marie, and the various manufacturing industries connected therewith. His time is mainly occupied with work for the Plant estate and the four last-named corporations, and he has offices in the Exchange

Building, Church Street, New Haven, and at No. 12 West Twenty-third Street, New York city.

Mr. Harrison's first wife was Miss Sara Plant of Branford, a niece of Henry B. Plant. She died in 1879, and he married in 1886 Miss Harriet S. White of Waterbury. His children are William Lynde, Paul Wolcott, Gertrude Plant, and Katherine White Harrison. His New Haven house is on Hillhouse Avenue, and he has a beautiful summer residence known as "Bayhurst" in the town of Guilford on the shore of Long Island Sound.

Mr. Harrison is a member of the Union League Club, the Graduate Club, the Young Men's Republican Club, and the Country Club of New Haven; the Hartford Club, the Sachem's Head Yacht Club; and the Reform Club, the Republican Club, and the Yale Club of New York. During the last fifteen years he has made frequent trips to Europe with his family.

Upright and honorable in all transactions, public and private, an open foe to knavery, whatever its guise, and wholly indifferent to hostile criticism when serving the public weal or private duty, Judge Harrison is a man held in high esteem even by those who are for the time being opposed to him. He is a gentleman of varied and substantial attainments as a scholar, possesses warm social instincts and a kindly nature, is a true friend, and devoid of ostentation either in public or private life.





HENRY J. HEINZ

HENRY J. HEINZ of Pittsburg, Pennsylvania, occupies a prominent place among business men who have achieved success of a high order. All over this country and across the sea he is recognized as the leader in his chosen line of business. He began the manufacture of pickles and condiments in 1869 in a small room of a two-story building in Sharpsburg, a suburb of Pittsburg, to which city, in 1871, the business was removed, occupying a large four-story building. The rapid development of these first years has continued until the present. The main plant in Pittsburg, Pennsylvania, with its nine branch factories in Pennsylvania, Ohio, New York, Michigan, Iowa, Indiana, and Canada, now have a floor-space of thirty-five acres. The firm, of which Mr. Heinz is the head, uses annually the product of fifteen thousand acres of land; it has vegetable and seed farms in Pennsylvania, New York, Indiana, and Iowa; it has branch houses for the distribution of its products in all the principal cities in the United States and Canada, and in London; it has agencies in Mexico, South America, on the continent of Europe, in Australia and Africa. It employs more than three hundred traveling salesmen in the United States and thirty-five in Great Britain; in its pickle, vinegar, glass, and box factories, it employs regularly more than two thousand people, and during the harvesting season an additional force of from fifteen thousand to twenty thousand is required to care for the vegetables and fruits which it uses.

The rapid growth and magnitude of the business are not more remarkable than its humane and philanthropic characteristics. Mr. Heinz believes that heart-power is an essential factor in securing true business success. He has succeeded in establishing an almost ideal relationship between employer and employees,



W. H. King

in eliminating strikes, and in developing a high degree of mutual sympathy and kindly interest in all connected with his business.

If a stranger were to come into the employees' commodious and comfortable dining-rooms of the main plant in Pittsburg at the noon-hour, where more than four hundred girls eat their luncheons, look at the walls so handsomely decorated with paintings and engravings, and listen to the music, he could very easily believe that he was in the dining-hall of a first-class boarding-school. In another building a cheerful and comfortable dining-hall is provided for the male employees. We could scarcely find a Young Women's Christian Association in any of our large cities so well equipped with bath-rooms, libraries, and other facilities for improving both mind and body as is this industrial establishment. In another building there is a handsome auditorium with a seating capacity of over fifteen hundred, furnished with opera-chairs, where free lectures on interesting subjects are given frequently to the employees, and where they themselves may hold entertainments from time to time. Classes have been formed, also, under a competent musical director, affording special opportunities, free of charge, to those who may have musical talent. An interesting feature of this plant is two roof-gardens, one one hundred by one hundred and seventy feet, the other one hundred by one hundred and eighty feet, one of which is for the exclusive use of the women employees, and has a handsome conservatory, thus introducing into the humdrum existence of factory life the freshness and beauty of nature.

But what of the man who originated and developed this ideal industrial establishment? Henry J. Heinz, the son of Henry and Anna M. (Schmidt) Heinz, was born in Pittsburg on October 11, 1844. He grew to manhood in the home of his parents, assisting his father in the manufacture of brick, and also engaging successfully in vegetable-gardening. Henry's mother was a very remarkable example of Christian faith and homely wisdom. Besides the education of the public schools and a business-college training, Mr. Heinz has so employed his talents in the broader school of life, amplified by reading and travel, as to secure that self-culture which is the highest style of education. His interest in higher education is indicated by the fact that he has been largely instrumental in founding, and is one of the

chief supporters of, the Kansas City University, having also been president of the board of trustees of that institution from its beginning. He also served two terms as a member of the Board of Education of Sharpsburg, when residing there, and the last term was chosen president of the board.

In September, 1869, he married Miss Sallie Sloan Young, an intelligent, vivacious, amiable Christian woman. Her cheerful disposition, her great-heartedness and practical common sense made the new home an inspiration. In this home he found encouragement, rest when weary, and help always.

Mr. Heinz is about as widely and favorably known for his success and zeal in Sunday-school work as for his business enterprise. For twenty-one years he was a practical and successful Sunday-school superintendent. He is now president of the Allegheny County Sunday-school Association, chairman of the executive committee of the Pennsylvania State Sunday-school Association, and has been a delegate to two World's and several International Sunday-school conventions, and has been a delegate to annual and general conferences of the church.

Mr. Heinz is one of the public-spirited men of his city, and has been an aggressive leader in numerous enterprises intended to promote its welfare. He is a director of the Chamber of Commerce, and was one of the founders and is now vice-president of the Western Pennsylvania Exposition Society, organized purely in the interests of the people of western Pennsylvania, and one of the most successfully conducted enterprises of this character in the country.

Mr. Heinz was one of the organizers and is vice-president of the Central Accident Insurance Company of Pittsburg. He was one of the promoters and is president of the Aspinwall Land Company, an organization that has founded one of the most handsome suburbs of Pittsburg. During all of his career Mr. Heinz has always taken an advanced position on the social problem of the proper relation between employer and employee, and in working out its solution he has not hesitated to depart from the beaten paths, but has introduced new methods, which are already exerting a wide-spread influence in leading to the introduction of the principles of practical Christianity in the industrial world.



Sumner



SAMUEL ALEXANDER HENSZEY

SAMUEL ALEXANDER HENSZEY, who is pursuing an eminently successful career as a railroad manager and coal operator, comes of mingled French and English ancestry. His progenitors were for several generations substantial and respected citizens of the city of Philadelphia, and were identified with the Society of Friends.

His father, Joseph George Henszey, was of French descent, and was a son of Samuel Crouch Henszey, who was for many years treasurer of the Western Savings Fund of Philadelphia, and of Priscilla (Harrison) Henszey, who was eminent in her day as a philanthropist. Mr. Henszey's mother, whose maiden name was Rebecca Price Knight, came of English stock, and was the daughter of the eminent physician and traveler, Dr. Alexander Knight, and of Mary Knight, who was also a philanthropist.

Of such parentage and ancestry Mr. Henszey was born in Philadelphia on February 16, 1854, and was thoroughly educated in some of the excellent private schools of that city. At an early age he showed a decided liking and aptitude for railroad and mining work, and this tendency was encouraged through the circumstances that his school vacations were spent in northern Michigan, where his father had large iron and copper mining interests. In this way the whole trend of his business life was determined.

At the age of sixteen Mr. Henszey entered the office of the Philadelphia & Reading Railroad Company, and subsequently that of the North Pennsylvania Railroad in Philadelphia, where he manifested the qualities which make for success, and rose successively through various grades of service. Later he was made

secretary of the Springfield, Jackson & Pomeroy Railroad, then assistant to the president and also purchasing agent of the Bound Brook route between Philadelphia and New York, and finally vice-president and general manager of the Arizona Central Railway. In the latter place he had charge of the building of the railroad now operated as the Maricopa & Phoenix and the Santa Fé, Prescott & Phoenix.

In 1887 Mr. Henszey was induced to leave Arizona and to take hold of the Egypt coal-mines in North Carolina, which had given promise of great wealth, but which had been dismantled and abandoned during the Civil War and had not yet been restored to prosperity. In spite of great difficulties and discouragements, including a series of fires and other disasters, he got the mines into working order, only to find that their prosperity could not be fully assured without the building of an independent railroad to tidewater. He thereupon organized the Egypt Railway, and built and equipped it from the mines to Colon and to Cummock, connecting at those points with trunk lines.

That done, Mr. Henszey went on with the organization of the Raleigh & Western Railway, and is now engaged in building it across the State of North Carolina, from tidewater at the east to the Virginia line at the northwest. Thus he became the controlling head of a highly profitable railroad and of a coal-mine of exceptional richness and value, far removed from any competitor. The mine provides the railroad with sufficient freight to make it pay handsomely and independently of any other patronage, while the railroad enables the output of the mine to be marketed to the best possible advantage.

Mr. Henszey has never sought political office, and has held few public places. While in Arizona, however, he was commissioned by the Governor to represent that Territory at the celebration of the centenary of the Constitution in Philadelphia. A few years later, having become identified with North Carolina and its interests, he was appointed by the Governor a delegate to the first International Mining Congress at Denver, Colorado.

He now makes his home in New York, where he is a member of the Pennsylvania Society, of the Metropolitan Museum of

Art, and of the American Association for the Advancement of Science. He is a member and a warden of St. Andrew's Protestant Episcopal Church, Staten Island. He has three children by his first marriage—Mary Rebecca Price, Josephine Gertrude, and Samuel Alexander.

His present wife was formerly Miss Katherine Kirby White, and to her inspiring companionship and valuable judgment as an adviser he attributes a large measure of the success which has crowned his efforts in his various and arduous business enterprises.





GEORGE B. HILL

GEORGE B. HILL, son of John and Elizabeth Richards (Barton) Hill, was born on August 1, 1847, at Wheeling, West Virginia, and was educated in the public schools of that city. At the age of twenty-one years he went to Pittsburg, Pennsylvania, and there engaged in business as a tobacco broker. Later he added to his business that of a mortgage and note broker.

The latter department of his business gradually led him into purely financial operations. In September, 1872, in conjunction with his brother, James N. Hill, then of Dubuque, Iowa, and C. H. Love of Pittsburg, he opened a private banking institution under the name of George B. Hill & Co. This venture began with high promise, but the failure of Jay Cooke and the resulting panic of 1873 caused it heavy losses, and in July, 1874, the firm was obliged to suspend.

His next undertaking was the building of the Grayville & Mattoon Railroad in Illinois, and the next year he returned to Pittsburg and reopened his brokerage business, adding to it the business of dealing in stocks and bonds. In this he was successful, and his business increased rapidly in scope and profits. In June, 1881, he took into partnership with him William I. Mustin, who had been his clerk for several years, and the firm was again known as George B. Hill & Co. In 1885 John D. Nicholson, Mr. Hill's brother-in-law, was also taken into the firm, bringing with him a large clientage. This firm had a profitable career, and was engaged in many of the most important financial operations in and about Pittsburg. Among these were the purchase and reconstruction of the Pittsburg, Allegheny & Manchester Passenger Railway, of which Mr. Hill became president: the



Geo. B. Hill

consolidation of most of the Pittsburg street railways into the Consolidation Traction Company, and those of adjacent cities and towns into the United Traction Company; the consolidation of twenty leading breweries into the Pittsburg Brewing Company, with \$20,000,000 capital; and the organization of one hundred coal-dealers into the Pittsburg Coal Company, with \$64,000,000 capital.

The last two operations were effected by Mr. Hill's firm in conjunction with Messrs. Moore & Schley of New York, between which two firms a close relationship long existed. Mr. Hill's firm had relations also with various other leading firms in New York, Philadelphia, Baltimore, and Boston, and enjoyed a high standing and wide influence in the financial world. In addition to the business already noted, Mr. Hill was a director of the Second National Bank of Allegheny City, Pennsylvania, of the Third National Bank of Pittsburg, and of the Standard Underground Cable Company of Pittsburg, and a trustee of the Pittsburg Bank for Savings and the Dollar Savings and Trust Company of Allegheny City.

Mr. Hill took some active interest in politics, but never held nor sought public office. He was a member of the Duquesne, Americus Republican, and Mozart clubs of Pittsburg, the last-named being a musical organization, to which art Mr. Hill was much devoted. He was also a member of the Masonic order, and of the First United Presbyterian Church of Pittsburg, and was well known for his liberal support of religious and benevolent enterprises. He was ranked among his fellow-citizens as a millionaire, but above that as a man of integrity, culture, and sterling worth.

Mr. Hill was married on November 1, 1870, to Miss Maggie J. Nicholson, daughter of Leonidas Nicholson, and had one son, who is engaged in the electrical contracting business. Mr. Hill died in the closing weeks of 1900.



THOMAS GRISWOLD HILLHOUSE

THOMAS GRISWOLD HILLHOUSE, lawyer, is descended from John Hillhouse of Freehall, County Londonderry, Ireland, whose son, the Rev. James Hillhouse, came to this country in the seventeenth century and founded the Hillhouse family of Connecticut and New York. The Rev. James Hillhouse married a granddaughter of Captain John Mason, the "Indian-killer," and had a son, William Hillhouse, who was for many years a member of the Connecticut Legislature, a member of the Continental Congress, and a major in the Revolutionary army. The wife of William Hillhouse was Sarah Griswold, a sister of Matthew Griswold, Governor of Connecticut. Their son Thomas Hillhouse removed from Connecticut to New York State and settled near Albany, where he married Ann Van Schaick Ten Broek, daughter of John Cornelius Ten Broek, a Revolutionary patriot and one of the founders of the Order of the Cincinnati. Mr. and Mrs. Hillhouse made their home at Walnut Grove, Watervliet, New York, on what had been a part of the old Van Rensselaer manor.

The eldest son of this couple, born at Walnut Grove in 1816, was Thomas Hillhouse, a man of distinguished career in State and national affairs. He removed from Watervliet to Geneva, New York, in 1851, and later made his home in New York city. In 1856 he helped to organize the Republican party, and was a strong supporter of Frémont for the Presidency. Three years later he was elected as State Senator. Governor Morgan made him adjutant-general in 1861, and he filled that place for two years, in which time he organized 200,000 men for the Federal army. President Lincoln appointed him assistant adjutant-general of Volunteers. He was Controller of the State of New York in



Thos G. Hillhouse

1865-66, and in that office aided materially in the foundation of Cornell University. In 1870 he was appointed by President Grant Assistant Treasurer of the United States at New York, and he filled that important office with great success until 1882. In the latter year he founded the Metropolitan Trust Company of New York, and was its president for the remainder of his life. He died in 1897.

General Hillhouse was married, in 1844, to Harriet Prouty, daughter of Phineas Prouty, and a descendant of the Van Vrankens, Arnolds, Angells, Comstocks, and other well-known New England families. Their second child and oldest son, Thomas Griswold Hillhouse, is the subject of the present sketch. He was born at Geneva, New York, on January 23, 1848, and was carefully educated at the Peekskill Military School, at Union College, class of 1869, and at the Albany Law School, class of 1870.

Having thus prepared himself for the practice of the law, Mr. Hillhouse settled in New York city, and entered the office of George Bliss, afterward United States District Attorney, where he remained for two years. Then he formed a partnership with George B. Morris, which lasted for several years, after which he practised his profession alone until 1880. In the last-named year the law firm of Hegeman, Buel, Hillhouse & Whiting was organized, of which he became one of the partners, remaining with it, however, for only a short time. When the Metropolitan Trust Company was formed under his father's presidency in 1882, he retired from the firm and became counsel for the Trust Company, a connection which he maintained until 1898. Since the latter date he has practised his profession alone.

Mr. Hillhouse is a director in various corporations. He formerly belonged to some of the principal clubs of New York, but retired from them on his removal of his home from the city. He is still, however, a member of the American Geographical Society. He was married in June, 1874, to Miss Julia Ten Eyck, daughter of the late Senator John C. Ten Eyck of New Jersey.



EDWARD HINES

THE development of the lumber trade in Chicago has brought to the front many of the city's most active, prominent, and reputable citizens. It is a common circumstance to meet there men who have grown up in the business and who are familiar with every phase of the trade from office boy to president and general manager, and these practical men take the greatest pleasure in recounting the trying experiences of their careers, particularly during the time of the first remarkable advances in the local lumber trade.

At the corner of Blue Island Avenue and Lincoln Street are the large yards, offices, sheds, and mills of the Edward Hines Lumber Company, one of the most promising and prosperous concerns in this branch of industry of the city. The organization of this company is due solely to the energy and enterprise of Edward Hines, the youngest lumberman in Chicago to occupy so responsible a position. He was the organizer and is the present president and treasurer, and is, of course, the general manager. He was born in Buffalo, New York, on July 31, 1863, the eldest of seven children, and the only son of Peter and Rose (McGarry) Hines, both of whom were natives of the Emerald Isle. The parents settled in Chicago in 1865, and there they still reside. Edward was reared and educated in that city, attending the public schools until the age of fourteen years, when he became "tally boy" for the lumber firm of Fisher & Brother at a salary of four dollars per week. After a few months he left this company and accepted a position with S. K. Martin & Co., with whom he remained for fourteen years. At first he served in the capacity of office boy, and was steadily promoted through va-



Edward King

rious grades of office work until he became bookkeeper and general office man, and finally, for four years, traveling salesman, in all of which capacities he exhibited marked fitness for the business and grew steadily in the favor of his employers. He was industrious and saving, and at the end of fourteen years had accumulated a fair sum of money.

In 1884, when the corporation of the S. K. Martin Lumber Company was formed, so great was the confidence of Mr. Martin in him that he was made a partner in the business, and was elected secretary and treasurer. Previous to this date he had worked on a salary, but had managed to save and invest most of it. He officiated in the responsible double position of secretary and treasurer until April 15, 1892, when he retired from the company and at once organized the Edward Hines Lumber Company, with himself as president and treasurer, L. L. Barth, vice-president, and C. F. Wiche, secretary. All are men of sound business judgment and good executive ability, but it is no disparagement to his coadjutors to assert that the master mind and controlling spirit in what is conceded to be the most extensive strictly yard business in lumber in the world is Mr. Hines. His life history is an instance of what pluck, enterprise, and fixity of purpose can accomplish for a young man. He has climbed to the top of the ladder even before reaching the meridian of life, and has without doubt made a most remarkable record. The Edward Hines Lumber Company ship large quantities of lumber, lath, shingles, and pickets, and make a specialty of the higher grades of lumber and shingles. Their sales for the year 1899 reached the enormous quantity of 273,469,767 feet, over twice, and very nearly three times, the amount of lumber ever shipped by any one concern in one year, not alone in this country, but the entire world. Its materials are sold and shipped from Maine to Mexico.





WILLIAM BUTLER HORNBLOWER

THE first American member of the Hornblower family was Josiah Hornblower, an eminent English civil engineer who, at the request of Colonel John Schuyler, came to this country in 1753. He became the manager of some copper-mines at Belleville, New Jersey, and there set up the first stationary steam-engine in America. He was a captain in the French and Indian War, a vigorous patriot in the Revolution. Thereafter he was Speaker of the Lower House of the New Jersey Legislature, a State Senator, a member of Congress, and a justice of the Court of Common Pleas in New Jersey. His son, Joseph C. Hornblower, was a lawyer by profession. He was a Presidential Elector in 1820, chief justice of the State of New Jersey in 1832, member of the Constitutional Convention of 1844, professor of law at Princeton in 1847, vice-president of the first Republican National Convention in 1856, president of the New Jersey Electoral College in 1860, and one of the founders of the American Bible Society. His son, William Henry Hornblower, was a prominent Presbyterian clergyman, a missionary, pastor of a church at Paterson, New Jersey, for twenty-seven years, and professor in the Theological Seminary at Allegheny, Pennsylvania, for twelve years. He married Mathilda Butler of Suffield, Connecticut, a woman of Puritan ancestry.

William Butler Hornblower, the second son of this last-named couple, was born at Paterson, New Jersey, in 1851. He was educated at the Collegiate School of Professor Quackenbos; then at Princeton, where he was graduated in 1871; and at the Law School of Columbia College, where he was graduated in 1875. Between leaving Princeton and entering Columbia he spent two



Yrs sincerely
H. B. Hubbard.

years in literary studies. In 1875 he was admitted to practise law at the bar of New York, and became connected with the firm of Carter & Eaton, with which he remained until 1888. In that year he formed the new firm of Hornblower & Byrne, which later became Hornblower, Byrne & Taylor.

Mr. Hornblower has long been one of the most successful lawyers of New York. Since 1880 he has been counsel for the New York Life Insurance Company. He was counsel for the receiver in the famous Grant & Ward bankruptcy cases, and has made a specialty of bankruptcy cases and insurance suits. His practice in the federal courts has been extensive, and among the cases in which he has appeared may be named the Virginia bond controversy, and railroad bond cases of the city of New Orleans.

Mr. Hornblower has long taken an active interest in politics as an independent Democrat. He has on more than one occasion been among the foremost leaders of his party in this State, especially during the administrations of President Cleveland, of whom he was an earnest supporter. He also took a prominent part in the sound-money campaign in 1896. He has often been suggested as a fitting candidate for office, and in 1893 was nominated by President Cleveland for a place on the bench of the Supreme Court of the United States. His fitness for the place was universally conceded, but his independence in politics had displeased some party leaders, and his nomination was not confirmed.

He married, in 1882, Miss Susan C. Sanford of New Haven, Connecticut, a woman of Puritan descent, who died in 1886, leaving him three children. In 1894 he married Mrs. Emily Sanford Nelson, a sister of his first wife and widow of Colonel A. D. Nelson, U. S. A. His home in this city is on Madison Avenue, and his summer home is Penrhyn, Southampton, Long Island. He is a member of the Metropolitan Club and the Bar Association, and of various other social and professional organizations.



HARRY L. HORTON

HARRY L. HORTON comes of ancient English ancestry, which may be traced to the days of the Norman Conquest. His last English ancestor was Joseph Horton, Esquire, a landed proprietor of Mousely, Leicestershire, England. A son of Joseph Horton, by name Barnabas Horton, and a staunch Puritan, sailed on the ship *Scallow* in 1638, and landed at Hampton, Massachusetts. In October, 1640, with a few other comrades from New Haven, where he had been living for a few months, he crossed over the Sound to Long Island and founded the town of Southold, where the family lived for several generations.

The direct ancestors of Harry L. Horton made a settlement in Bradford County, Pennsylvania, and there, at Sheshequin, on July 17, 1832, he was born. He was the son of a prosperous farmer, and received in school a common English education, while his active, out-of-doors life gave him a robust physical development. When, therefore, at the age of seventeen years, he left home to enter business life, he was a strong, well-balanced and self-reliant youth.

His first engagement was as a clerk in the general store of D. Brink & Son, at Horn Brook, Pennsylvania. There, and in other stores in that part of the State, he spent five years, in which time he gained much valuable knowledge of business ways and means, and an added experience and discipline. Then, leaving his native place, he went on a prospecting tour through the Northwest, and in 1856 settled at Milwaukee, Wisconsin, as a member of the firm of Cole & Horton, commission dealers in grain. Milwaukee was at that time one of the chief grain markets of the West, and afforded a fine field in which the young man might expend his energy and gratify his ambition. For



R. S. Horlow

nine years the firm, first of Cole & Horton, then of Cole, Horton & Co., and finally of Horton & Fowler, pursued a prosperous career and played an important part in the upbuilding of the city of Milwaukee. Mr. Horton was a prominent member of the Milwaukee Board of Trade, and ranked among the foremost business men and citizens of the city.

The larger field of New York invited him, however, and in 1865 he transferred his activities thither. He at once established himself in Wall Street as a banker and broker, and it was not long before the firm of H. L. Horton & Co. was one of the best and most respected in the whole financial district. Such a position it has now enjoyed for more than a third of a century. For some years it maintained a branch house in London, and has had an extensive clientage in Great Britain as well as in the United States.

Soon after establishing his office in New York, Mr. Horton made his home upon Staten Island, at New Brighton. He was among the first to promote movements toward making that region a desirable place of residence for New York business men, and in many ways identified himself with its improvement and growth. He was especially active and efficient in the creation of a water system for the Staten Island towns, and in improvement of transit facilities. In recent years Mr. Horton has made his home on West Fifty-seventh Street, New York, but he has not lost his former interest in Staten Island.

Mr. Horton is the head of the firm of H. L. Horton & Co., and a member of the New York Stock Exchange, the New York Produce Exchange, and the Chicago Board of Trade. He is a director and treasurer of the Staten Island Water Supply Company. He is also a member of the Union League, Lawyers', New York Athletic, and Stock Exchange Lunch clubs, of New York city, of the Brotherhood and Monmouth Beach Golf clubs, of the Country Club of Monmouth Beach, New Jersey, and of the Suburban Riding and Driving Club.



COLLIS POTTER HUNTINGTON

THE village of Harwinton, in picturesque Litchfield County, Connecticut, was the native place of Collis Potter Huntington, where he was born on October 22, 1821. He was the fifth of nine children, and at the age of fourteen years left school and began the business of life. For a year he was engaged at wages of seven dollars a month. In 1837 he came to New York and entered business for himself on a small scale. Then he went South, and gained much knowledge of the region in which some of his greatest enterprises were afterward to be conducted. At the age of twenty-two he joined his brother Solon in opening a general merchandise store at Oneonta, New York, and for a few years applied himself thereto. But he longed for more extended opportunities, and found them when the gold fever of 1849 arose.

Mr. Huntington started for California on March 15, 1849, on the ship *Crescent City*, with twelve hundred dollars, which he drew out of his firm. He reached Sacramento some months later with about five thousand dollars, having increased his capital by trading in merchandise during his detention on the Isthmus. He at once opened a hardware store there, which is still in existence. Business was good, profits were large, and by 1856 he had made a fortune. Then he turned his attention to railroads, especially to a line connecting the Pacific coast with the East. In 1860 the Central Pacific Railroad Company was organized, largely through his efforts, and he came back to Washington to secure government aid. He was successful, and the sequel was the building of the first railroad across the continent. He was one of the four who gave that epoch-making



C. P. Huntington

work to the nation, the others being Messrs. Hopkins, Stanford, and Crocker.

The Central Pacific road was completed in May, 1869. Later Mr. Huntington and his three associates planned and built the Southern Pacific road. When Colonel Scott sought to extend the Texas Pacific to the west coast, Mr. Huntington hurried the Southern Pacific across the deserts of Arizona and New Mexico, and met the Texas line east of El Paso. Thence he carried his line on to San Antonio. In the meantime he had acquired various lines east of San Antonio, including the Galveston, Harrisburg and San Antonio, the Texas and New Orleans, the Louisiana Western, and the Morgan's Louisiana and Texas railroads. In 1884 he organized the Southern Pacific Company, and under it unified no less than twenty-six distinct corporations, with some seven thousand miles of railroads and some five thousand miles of steamship lines in the United States and five hundred and seventy-three miles of railroads in Mexico.

Even these stupendous enterprises did not exhaust the energy nor satisfy the ambition of Mr. Huntington. He and his associates acquired the Guatemala Central Railroad, probably the best railroad property in Central America, and opened coal-mines in British Columbia. Not content with his railroad system from the Pacific to the Gulf, he reached out to the Atlantic as well, gaining a controlling interest in various Eastern railroads, and establishing at Newport News, Virginia, where the system terminated, one of the greatest shipyards in the world, and a port for commerce which already has secured a large share of the foreign trade of the United States.

In the later years of his life Mr. Huntington resided chiefly in New York city. Despite his long career and great achievements he continued to the end to exhibit the energy and ambition of youth and the ability thereof for hard work. His death occurred unexpectedly, on August 13, 1900, at his camp in the Adirondacks.



HENRY EDWARDS HUNTINGTON

HENRY EDWARDS HUNTINGTON has long been a well-known figure in railroad circles, and stands to-day in the front rank of electric-railway men. The family is of English origin. In 1632 Simon Huntington came over from Norwich, but died on the voyage. His wife and three sons settled at Roxbury, near Boston. The second son was one of those who bought from the Indians the site of the present city of Norwich, Connecticut, and made the first white settlement there. Among the descendants of Simon Huntington were Jabez Huntington and his son of the same name, generals in the Revolutionary army; Ebenezer Huntington, adjutant-general and Connecticut Representative for two terms in Congress; Samuel Huntington, one of the signers of the Declaration of Independence, President of the Continental Congress, and Chief Justice and Governor of Connecticut; and the late railroad-builder and financier, Collis P. Huntington, the uncle of the subject of this sketch, whose constructive achievements, which began with the building of the pioneer Pacific Railroad, and continued until the end of his phenomenally active business life, made him one of the most talked-of men of his time.

Henry Edwards Huntington, son of Solon Huntington and Harriet (Saunders) Huntington, was born at Oneonta, Otsego County, New York, on February 27, 1850, and began his business career in a hardware-store at Oneonta. Later he came to New York, and through his uncle secured a similar position with a large hardware firm, with which he remained several years. In him his uncle perceived the unmistakable traits of a shrewd and energetic business man, and he kept his eye upon the lad without spoiling him by injudicious assistance in the formative



W. C. Huntington

period of his business life. He meant to have the boy show his mettle, and the boy did. Thrift, economy, and a keen readiness to grasp business opportunities, put him on a safe financial basis before he was twenty-one. Then his uncle sent him to St. Albans, West Virginia, to look after certain lumber interests which had been allowed through a former shiftless management to run to decay, and he acquitted himself with such credit and success that when, in 1880, the building of the Chesapeake, Ohio & Southwestern Railroad from Louisville to Memphis was under way he was appointed its superintendent of construction. He was next transferred to the service of the Kentucky Central Railroad, of which he became in succession superintendent, receiver, general manager, and vice-president, and brought that line into the position of a prosperous and valuable property. At the same time he supervised the building of the railroad between Ashland, Kentucky, and Covington, Ohio, known as the Maysville & Big Sandy, and his reputation as a successful railroad-builder became established.

In 1890 he took charge of the Newport News & Mississippi Valley Company, an organization controlling a system of railroad lines running from Kentucky to New Orleans, and here he displayed so marked an executive ability that Collis P. Huntington sent him to San Francisco to represent him in Central and Southern Pacific matters. In April, 1892, he was appointed assistant to the president of the Southern Pacific Company; in the spring of 1900 he became second vice-president, and in June of the same year was elected first vice-president, which office he still holds.

Mr. Huntington is president of the Southern Pacific Railroad Companies of New Mexico and Arizona, and of the Carson & Colorado Railroad in Nevada; is vice-president of the Southern Pacific Railroad Company of California, and of the South Pacific Coast Railway Company; is president of the Market Street Railway Company of San Francisco, of the Los Angeles (street) Railway Company, and of the Pacific Electric Railway Company of California. He is, besides, a director of many organizations as well as principal owner of water-works in the East. By the will of the late Collis P. Huntington he was made one of the residuary legatees of his uncle's vast estate.

The trend of Mr. Huntington's life-work has led him finally into what many far-seeing railroad men regard as the greatest field of the future in the transportation of the country, namely, electric railways. Mr. Huntington acquired the Los Angeles Street Railway, and the almost immediate effect of the change in administration was the infusion of a new and vigorous life into the management of the company, which began to improve its equipment and service, extend its lines, and grow into a system of vast possibilities. A syndicate headed by him has recently established the Pacific Electric Railway Company, with a capital of \$15,000,000 and franchises of great value, the purposes of whose organization is to run electric railroads through southern California wherever business will justify new lines; and in competition with the great steam lines which have heretofore served that section of California the story of David and Goliath may, with some modifications, be exemplified.

Mr. Huntington, like his famous uncle, whom he resembles in many of his characteristics, has never sought or held political office, and although a member of all the prominent social organizations of California and of the Metropolitan Club of New York, gives scant attention to these lighter duties of life, for the lack of time, if not of taste, for them. He is a practical man of affairs, and, with a knowledge of prospective as well as intrinsic values that is instinctive, is a keen trader, and one who is willing to wait years, if necessary, for the profits which shall justify his judgment. He is somewhat abrupt but jovial in manner; is a good selector and reader of books, and has a passion for fine bindings, with which he ornaments his library shelves; is quick in his decisions, the soul of brevity, and a worker of the rapid type. On the broad horizon of the railroad future Henry Edwards Huntington looms up as one of the portentous forces of the new century.





Lloyd G. Jackson



LLOYD LOWNDES JACKSON

LLLOYD LOWNDES JACKSON, the president of the Lloyd L. Jackson Company of Baltimore, and one of the leaders of the mercantile and financial life of that city, is a Virginian by birth and ancestry. His parents, Blackwell and Emily (Byrd) Jackson, were descended from some of the earliest settlers of the "Old Dominion," the former coming of English, and the latter of German stock. He was born on February 3, 1846, at Jane Lew, in Lewis County, Virginia,—a county which was afterward separated from Virginia as a part of the new State of West Virginia. After passing through primary and grammar schools, he was sent to the Monongahela Academy at Morgantown, Virginia—now West Virginia. There he was just fairly started on his course when the Civil War broke out. His enthusiasm for his native State was stronger than the restraining influences of school and study, and though he was only fifteen years old, he laid down his books and enlisted in the Confederate army. His mother, however, intervened and caused his withdrawal from the army and his return to the academy, where he then completed his course.

His business career began in 1866, when he went to Baltimore and entered the employ of John E. Hurst & Co., a leading dry-goods house. After six years' service he became a member of the firm, and thus remained until the latter part of 1901, at which date he organized the Lloyd L. Jackson Company, and became its president. This company was incorporated under the laws of New York, with a capital of \$1,000,000.

In addition to his long identification with the dry-goods trade, Mr. Jackson has been and is associated with various other busi-

ness enterprises. He was formerly a director of the Western Maryland Railroad Company, and is now a director of the Commercial and Farmers' national banks, and of several other corporations, as well as of the Maryland Penitentiary, and he is vice-president of the Maryland Trust Company. He is president of the Merchants' and Manufacturers' Association, and a member of the Merchants' and Maryland clubs of Baltimore.

Mr. Jackson was appointed quartermaster-general on the staff of Governor Brown of Maryland in 1892, and served in that capacity until 1896. He was also chairman of the Maryland Commission at the Pan-American Exposition at Buffalo in 1901, and a member of the Maryland Commission at the Interstate and West India Exposition at Charleston, South Carolina, in the same year. In politics he has always been an earnest and active Democrat. He was one of the organizers of the Business Men's Democratic Association of Baltimore, one of the executive committee of the National Association of Democratic Clubs, and the founder of the Commercial Travelers' Democratic Club in 1896, which was afterward reorganized as the Commercial Travelers' and Business Men's Democratic Club. In the campaign of 1900, however, he was an earnest supporter of President McKinley, and worked for his reelection.

Mr. Jackson was married on November 30, 1873, to Miss Anne Elizabeth Lester, a daughter of the late James M. Lester of Baltimore, who has borne him five children, Lloyd L., Jr., Anne L., Edith B., Elsie, and Emma Jackson. The family is identified with the Emmanuel Protestant Episcopal Church of Baltimore.





JOSEPH JEFFERSON

JOSEPH JEFFERSON, the foremost American actor of the present time, comes of a family of actors. For at least three generations before his own the family was conspicuous upon the English-speaking stage. His great-grandfather played the King to Garrick's Hamlet, and was very highly esteemed. His grandfather, for whom he was named, was one of the most accomplished comedians in the early years of the American stage, and his father and mother were both stage favorites in their day, his father being not only an actor, but a manager, and adapter of plays, and an accomplished painter of stage scenery — whence, perhaps, Joseph Jefferson derives his more than ordinary talent as a painter.

Mr. Jefferson was born in Philadelphia on February 20, 1829, and made his first appearance in public on the stage at the age of four years. He served at that time as a member of the company of the famous "Jim Crow" Rice, a burnt-cork comedian, who brought the child upon the stage in a bag and emptied him out to perform a dance. As early as the fall of 1837 the boy played a juvenile part at the old Franklin Theatre in New York.

A little later he was playing in stock companies, in support of such actors as James W. Wallack, W. C. Maeready, Junius Brutus Booth, and Mr. and Mrs. J. W. Wallack, Jr. Then he went across the continent, in the wake of the American army in Texas, acting in the old Spanish theatre in Matamoros in 1846. The next ten years were spent in Philadelphia, New York, Baltimore, and other Atlantic coast cities as stock actor, star, and manager, with varied experience. Among the actors with whom he was associated in those years were James Murdock, Henry

Placide, Edwin Forrest, Edwin Adams, Agnes Robertson, and his half-brother, the gifted Charles Burke.

In 1856 Mr. Jefferson went to England, but not to act. He there saw Compton, Buckstone, Phelps, and other famous comedians. On his return home he became associated with Laura Keane in her New York Theatre in 1857, and thus early began the really brilliant part of his career. He began at that theatre with Dr. Pangloss, which has ever since been one of his best parts. Great success as Asa Trenchard in "Our American Cousin" followed. Next he was associated with Dion Boucicault at the Winter Garden, playing Caleb Plummer and other well-known parts. He was first attracted to "Rip Van Winkle" in 1859, but did not at once play it. Instead he kept on with a round of parts, and made a picturesque tour through California and Australia, spending four years in the latter country. Thence he went to South America and so on to England, where, at the Adelphi Theatre in London in September, 1865, he first produced "Rip Van Winkle," with the title rôle of which he has ever since been inseparably associated.

Mr. Jefferson returned to America in 1866, and enjoyed ten years of fame and fortune. In 1876-77 he made a most successful visit to England, delighting critics and populace with his playing. Since 1877 he has remained in America, playing Rip, Bob Acres, Dr. Pangloss, Mr. Golightly, Caleb Plummer, and other parts with ever-increasing popularity. He has also frequently lectured, and has written for publication, besides winning high praise as a landscape-painter.

Mr. Jefferson was first married, to Margaret Clement Lockyer, on May 19, 1850, and in the spring of 1861 was left a widower. He was again married, on December 20, 1867, to Miss Sarah Warren.





F. B. Krumpholtz



FREDERIC BEACH JENNINGS

FREDERIC BEACH JENNINGS is descended from Joshua Jennings, who was born in England in 1620, came to this country at the age of twenty-five, settled at Hartford, and later removed to Fairfield, Connecticut. In each of the five succeeding generations the line of descent passed through an Isaac Jennings, each born at Fairfield. The third of them was a farmer and manufacturer, and a lieutenant in the American army in the Revolution. He married Abigail Gould, daughter of Colonel Abraham Gould, and a descendant of Major Nathan Gould, one of the first settlers of Connecticut. The fourth Isaac Jennings was a well-known physician and writer upon medical and hygienic subjects, who spent most of his active life at Derby, Connecticut, and Oberlin, Ohio. His wife was Anne Beach, daughter of Eliakim Beach of Trumbull, Connecticut. The fifth Isaac Jennings was a member of the celebrated class of 1837 in Yale College, and after graduation became a well-known Congregational minister, who had charge successively of churches at Akron, Ohio, Stamford, Connecticut, and Bennington, Vermont. He traveled in Europe, and was the author of several books. He married Sophia Day, daughter of Matthias Day of Mansfield, Ohio.

The son of this last-named couple, Frederic Beach Jennings, was born at Bennington Center, Vermont, on August 6, 1853, and received his early education in private schools at that place. Thence he went to Williams College, where he was graduated with the degree of A. B. in 1872. Three years later Williams gave him his master's degree, and in recent years he has been a trustee of his alma mater. From Williams he went to the Harvard Law School, from which he was graduated in 1874, with the degree of LL. B. He then entered the office of Evarts,

Southmayd & Choate in New York, at the same time taking the third year's course at the Law School of New York University, from which he received the baccalaureate degree in 1875, at the same time winning the first prize for an essay.

Mr. Jennings was admitted to the bar promptly after his graduation from New York University. He remained connected with Mr. Evarts's office for several years, until 1879, when he organized the law firm of Jennings & Russell, which was subsequently combined with the old firm of Bangs & Stetson into his present firm of Stetson, Jennings & Russell. His practice has been devoted largely to the interests of railroads and other corporations, and he is now counsel for the Erie Railroad Company, the International Paper Company, the Associated Press, the American Trading Company, the Trust Company of America, and other large companies.

Besides his highly successful legal practice, Mr. Jennings has become interested in other business matters. Thus he is a trustee of the Continental Trust Company of New York, and a director of the Chicago & Erie Railroad, of the International Paper Company, of the American Trading Company, of the First National Bank of Bennington, Vermont, and of various other companies. He is also a trustee of Barnard College.

Mr. Jennings is a member of the Bar Association, and of its executive committee; and also of the University, Century, Union League, Metropolitan, Racquet and Tennis, City, New York Athletic, and Delta Kappa Epsilon clubs of New York, of the Down-Town Association, of the New England Society, of the Metropolitan Museum of Art, of the Williams College Alumni Association, of the St. Andrew's and Garden City Golf clubs, of the Country Club of Westchester County, and of various other social organizations.

He was married at North Bennington, Vermont, on July 27, 1880, to Miss Laura Hall Park, daughter of Trenor W. Park and granddaughter of Hiland Hall, formerly Governor of the State of Vermont. Mr. and Mrs. Jennings make their home on Park Avenue, New York, and in summer at Fairview, North Bennington, Vermont. They have four children: Percy Hall, who is now a student at Yale, Elizabeth, Frederic Beach, Jr., and Edward Phelps Jennings.



Geo P Jones



JOHN P. JONES

JOHAN PERCIVAL JONES, United States Senator, is a native of the border-land between England and Wales, having been born in Herefordshire in 1829. When about a year old he was brought to the United States, his family settling in northern Ohio. His early education was acquired partly in private schools and partly in the public schools of Cleveland, including the high school.

On the discovery of gold on the Pacific coast he went to California, took up his residence in Tuolumne County, and became in time one of its leading citizens. He was elected to the Senate of the State, serving for four years. In 1867 he was the nominee of the Republican party for Lieutenant-Governor, but owing to a belief among the people that that party was favorable to Chinese immigration, the influences of which were then beginning to be felt, the Republican ticket was defeated.

Soon afterward, moving to Nevada, he became prominently identified with the mining industry of that State, and in 1873 was elected to represent the State in the United States Senate. This position he has ever since continued to occupy, having been reelected upon the expiration of each term to the present time. In March, 1903, he will have been for thirty consecutive years a Senator.

Mr. Jones soon won a conspicuous place in the Senate, proving himself a thinker of great force and originality, as well as a ready and well-equipped debater. He took special interest in economic and financial questions, and questions affecting the interests of the people of the Pacific coast.

He was chairman of the Monetary Commission appointed by Congress in 1876 to inquire into the changes in the relative

values of the precious metals. Appreciating the unusual importance of this investigation, and casting aside all preconceived opinions of the subject (the better to pursue his inquiries unbiased), he entered upon the work of the commission determined to make an exhaustive study of the subject of money. His report of this commission, submitted to Congress in 1877, and the speeches which he subsequently delivered in the Senate on monetary subjects, have become classics which have been consulted by orators, editors, and public men without number in the multifarious financial discussions that have arisen during nearly a quarter of a century past.

Senator Jones was one of the American delegates to the International Monetary Conference which met at Brussels in 1892.

Among the public questions of interest to the people of the Pacific coast States, the question of the immigration of Chinese laborers has long been one of the most prominent. Mr. Jones has strenuously opposed the admission of such laborers, not only because great and far-reaching labor difficulties would ensue, but also because, in his judgment, radical differences of race constitute an insuperable and ever-continuing barrier to the upbuilding of a homogeneous people.

Senator Jones is a strong advocate of the policy of protection to American labor. His views on the subject are presented in carefully prepared addresses delivered in the Senate. Of one of these addresses, which, in printed form, bears the title "Shall the Republic Do Its Own Work?" the American Protective Tariff League has, at his own expense, printed and gratuitously distributed over a million copies. Writing of the same address as a philosophic presentation, on a high plane, of the principles of protection to our own industries, an influential American journal characterizes it as "fitted to take rank side by side with Alexander Hamilton's report on manufactures."



W. Kahn



OTTO HERMAN KAHN

THE callings adopted by various nations, or at least the vocations in which they especially excel, form an interesting study, in which the reasons for what we see are not always evident. It would probably be judicious to estimate that Germany, for example, has furnished a larger portion of bankers and financiers to the business world than has any other country. Just why this is so may not at once be apparent, but we may discern some fitness for it in the well-known predilection of the German mind for mathematics and kindred exact sciences, and for painstaking analysis and research. These are the qualities of mind which naturally bespeak and successfully equip the financier.

Not only have Frankfort and other German cities been for generations centers of international finance, but also many German financiers have settled in the United States, and in New York city, here to pursue their chosen calling. German names abound in the financial district of New York, and German firms occupy leading places in the busy world of Wall Street. Conspicuous among such firms is that of Kuhn, Loeb & Co., which for years has been prominent in Wall Street, and which in 1901 was so closely identified with the sensational Union Pacific and Northern Pacific Railroad operations, as a member of the so-called Harriman Syndicate.

A member of that firm is the subject of the present sketch. Otto Herman Kahn was born at Mannheim, Germany, on February 21, 1867, the son of Bernhard Kahn and Emma Kahn, the latter born Eberstadt. He received the careful and thorough education common to German youths, and then learned his father's business, that of a banker.

Mr. Kahn received a complete training, not only in ordinary banking, but also in the international finance to which his present firm largely devotes its attention, by practical work in several lands. He was connected with prominent banking houses in Berlin and in London before coming to the United States. In New York he is a member of the firm of Kuhn, Loeb & Co. of No. 27 Pine Street, and has taken an active part in its operations, among which have been some of the greatest in the financial history of New York.

Reference has already been made to the firm's alliance with the Harriman Syndicate and its participation in the great Union Pacific and Northern Pacific Railroad deals. Mr. Kahn is personally a voting trustee of the Baltimore & Ohio Railroad Company, and a director of the Union Pacific, Southern Pacific, Baltimore & Ohio Southwestern, Kansas City Southern, and Oregon Short Line Railroad companies, the Western National Bank of New York, and the Morristown Trust Company of Morristown, New Jersey.

Mr. Kahn makes his home partly in New York city and partly at the delightful suburb of Morristown, New Jersey. He is a member of the Chamber of Commerce of the State of New York, of the City, Lawyers', and Lotus clubs of New York, and of the St. Andrew's Golf Club and Morristown Field Club.

Mr. Kahn was married, on January 8, 1896, to Miss Addie Wolff, daughter of the late Abraham Wolff of New York city.





John W. Carr



JOHN KEAN

“**L**IBERTY HALL,” at Ursino, Union County, New Jersey, is one of the most noteworthy houses in a region rich in historic interest. It was built by Governor Livingston in 1772, and was occupied by him as his home for many years. Naturally, it was much frequented by the prominent men of the Revolutionary period. Washington often held counsels with his officers within its walls. Hamilton there pursued some of his legal studies. John Jay was a frequent visitor, it being there that he wooed and wedded the daughter of Governor Livingston. To this day the ancient house is carefully preserved, and it serves as the home, as it was the birthplace, of one of the foremost public men of New Jersey of this generation.

John Kean was born in “Liberty Hall” on December 4, 1852. He was educated successively at a boarding-school at Stockbridge, Massachusetts; at an academy of high grade at Sing Sing, New York, where he completed a course of studies much in advance of college-entrance requirements; at Yale University, which he entered in 1872; and at the Law School of Columbia University, from which he was graduated in 1876. He then studied law in the office of Chetwood & Magie, and in 1877 was admitted to practice at the bar of the State of New Jersey.

Legal practice did not, however, prove so satisfactory to Mr. Kean's tastes as business and especially financial pursuits. He accordingly turned away from his law books and office to banking and manufacturing, in which he has been conspicuously successful. He is now president of the National State Bank of Elizabeth, New Jersey, and its largest stockholder; a director of the Elizabethport Banking Company; president and controlling proprietor of the Elizabethtown Water Company and of the

Elizabethtown Gas Company; the principal owner of the Elizabeth Street Railway Company; vice-president of the Manhattan Trust Company of New York; and is interested actively in various other industrial and financial enterprises. He is one of the largest employers of labor in the city of Elizabeth, and has contributed more than most of his contemporaries to the growth and prosperity of that city.

Mr. Kean began at an early age to be recognized as one of the leaders of his party in the city and State, and for a number of years was treasurer of the Republican State Committee of New Jersey. In 1882 he was the Republican candidate for Representative in Congress. He was elected by the handsome majority of 2295, and served his term to the great satisfaction of his constituents. He was a candidate for reelection in 1884, but suffered defeat in that Democratic year at the hands of Robert S. Green, who was afterward elected Governor of the State. In 1886 Mr. Kean was again a candidate, and was elected. He was the Republican candidate for Governor in 1892, but that also was a Democratic year, and he was defeated by George T. Werts, by a small majority.

A few years later the State became strongly Republican. It was recognized that much credit for this was due to Mr. Kean, and that this fact might fittingly be marked by sending him to the Senate of the United States. In January, 1899, Mr. Kean was unanimously nominated for the senatorship by the Republican members of both houses of the Legislature, and was duly elected, receiving the solid vote of the Republican majority. His term as Senator began in March, 1899, and will extend to March, 1905.

Mr. Kean is well known in New York, both in business and in society. Besides his home in "Liberty Hall," Ursino, he has a house at No. 3 East Fifty-sixth Street, New York where he spends much of his time in winters.



S. Kane



JAMES ROBERT KEENE

WALL STREET takes unto itself with equal welcome men from all lands and all walks of life. Some are foreign, some native-born ; some have inherited fortune, some have fought their way up from poverty. And no man can tell until the event is seen who shall prosper, this one or that. Among the great and successful speculators of the Street few, if any, have been better known than the subject of this sketch, nor have any had more marked fluctuations of fortune, nor have there been many whose antecedents pointed less toward such a career than did his. The son of a cautious and conservative English merchant, he became one of the most daring of American speculators. Once a poor man earning meager daily wages by menial work, he became one of the money kings of the richest city in the Western world. It is a partly typical and partly unique career.

James Robert Keene was born in London, England, in 1838, the son of a wealthy merchant, and was educated at a private school in Lincolnshire and in a preparatory school of Trinity College, Dublin. Before he could enter the college, however, his father met with serious business reverses, and came to America with his family. The first enthusiasm over the discovery of gold in California had not yet begun to wane, and to that State the family proceeded, settling at Shasta in 1852. There the boy of fourteen was compelled to reckon his schooling finished with a good English education and some Latin and French, and to go to work for his own living. His first occupation was to take care of the horses at Fort Reading, and it may well be supposed that he there acquired that love of those animals which has been so marked a characteristic of his later life. But in three months he had earned and saved enough to buy a

miner's outfit, and with it on his back he set forth to seek "pay dirt."

His success was at first indifferent. He did some mining, milling, freighting, and stock-raising, and then was editor of a newspaper for two years. In none of these pursuits did he find the way to fortune. Then he left California and went to Nevada, soon after the discovery of the famous Comstock lode. There he "struck it rich." He bought and sold mining property until he had money enough to go to San Francisco and begin the career of a stock speculator. In a few months he had more than a hundred and twenty-five thousand dollars clear. Then he got married, his wife being Sara Daingerfield, daughter of Colonel Daingerfield of Virginia, and sister of Judge Daingerfield of California. He was now, he thought, on the sure road to fortune. But there was a sharp turn in the road. A crash in mining stocks came, and he was in a day made all but penniless.

With indomitable spirit he began again, dealing in stocks in a small way. After a time he got in with Senator C. N. Felton, and transacted much business for him as his broker. When Mr. Felton became Assistant United States Treasurer he sold his seat in the Stock Exchange to Mr. Keene, although the latter did not have enough money to pay for it in cash. But once in the Exchange, Mr. Keene rose rapidly to wealth and prominence. He soon became president of the Exchange. By shrewd purchases of stock in the Bonanza mines on the Comstock lode he realized a fortune of at least six million dollars. When the Bank of California failed, he was one of the four contributors of one million dollars cash to the guaranty fund of eight million dollars required to secure depositors against loss and to enable the bank to continue business. Through his influence the Stock Exchange was led to contribute five hundred thousand dollars, and individual members of it nearly as much more. Thus the bank was saved, and the whole Pacific coast saved from a disastrous blow.

In the spring of 1877 Mr. Keene set out for Europe for rest and restoration of his health. Reaching New York, he found the stock market depressed and demoralized. Postponing his trip abroad, he entered Wall Street and began buying stocks right and left. The market improved; prices went up; and

in the autumn of 1879 he was able to sell out his holdings and sail for Europe nine million dollars richer than when he came to New York.

Since his return from that European trip Mr. Keene has made his home in or near New York. He has taken part in many important operations in Wall Street, and has had varied fortunes there. At times he has seemed on the verge of entire disaster; but his steady nerve, his thorough knowledge of the market, and his indomitable will have carried him through and made him in the long run a gainer of great profits.

As one of the founders and steward of the Jockey Club, Mr. Keene has been conspicuously identified with horse-racing, perhaps as conspicuously and intimately as any man of his time. His horse "Foxhall" will be especially remembered as the winner of two or three great races in England and France. He is also a member of the Rockaway Hunt Club, to the interests of which he has paid much attention. In the city he belongs to the Racquet Club. His home is at Cedarhurst, on Long Island. His children are Foxhall Parker Keene, who married Miss Lawrence of Bayside, Long Island, and Jessie Harwar Keene, now the wife of Talbot I. Taylor of Baltimore.





SENECA D. KIMBARK

A PROMINENT figure among the "self-made men" of Chicago who have attained social leadership and mercantile success in that Western metropolis, is Seneca D. Kimbark. He is a native of the western part of New York State, where he was born in 1832, and his education was obtained in the public schools and in Geneseo and Canandaigua academies.

His father was a farmer of moderate means, and the boy was accustomed in early years to the hard work incidental to farm life. Beginning with his twelfth year, he was self-supporting. When out of school he worked upon the farm. But he devoted all possible attention to getting an education, with such success that in a few years he was able to exchange farm-work for teaching. Thus working, studying, and teaching, he spent his life until he was twenty-one years of age.

At that time he decided to leave the sphere of action which had grown monotonous and distasteful to him, and to seek a new and wider field in the West. At that time Chicago—in 1853—was still deemed in the "far West." He went thither, and became a bookkeeper for E. G. Hall & Co., who had just started in the iron and steel business in that city. The next year the epidemic of cholera swept over the country. Chicago suffered much from it, and Mr. Kimbark had a chance to show of what stuff he was made. The members of the company left the city for safety. But, with fine courage and devotion to duty, he remained, assumed full charge of the establishment, and not only himself escaped the scourge, but conducted the affairs of the firm with noteworthy success and profit.

This made him a marked man in the establishment, and a natural sequence was that in 1858 he was admitted to partner-

ship, the firm then becoming that of Hall, Kimbark & Co. Sound in health, alert in mind, and strong and vigorous in nature, he threw himself into the business of the firm with an energy that told for great advancement of its interests, and the firm of Hall, Kimbark & Co. became a leader in the iron and steel trade of Chicago and of the entire West.

The great fire of 1871 entirely destroyed the mammoth warehouses of the firm, but while the ruins were yet smoldering Mr. Kimbark secured from the Mayor a permit to erect a temporary building on the lake front. Within a week thereafter a rough one-story shed, 100 by 400 feet, had been erected and stocked with iron and hardware, and the business of the firm was resumed. In retrieving the losses from this great disaster Mr. Kimbark put forth greater energy than ever, and his labor, tact, integrity, and sagacity brought him safely through the perplexities and difficulties of the time and restored the prosperity of the firm. At this time the firm had become Kimbark Brothers & Co., and consisted of Mr. Kimbark, his two brothers, George M. and Daniel A., and Mr. Hall. In 1876, however, Mr. Kimbark became, and has since remained, sole proprietor of the business.

As a result of Mr. Kimbark's enterprise, Chicago became the Western distributing center for iron and heavy hardware, and large shipments of such goods were and are made by his house to Australia, Mexico, and South America.

Some years ago Mr. Kimbark established at Elkhart, Indiana, an extensive plant for the manufacture of wagon and carriage bodies and other wooden stock for the vehicle trade, and this enterprise has been eminently successful.





JOHN HENRY KIRBY

JOHN HENRY KIRBY, one of the prominent and representative business men of the South, is of English and Italian ancestry. On his father's side he is descended from Edmund Kirby, who, with his two brothers, all youths, came from England to Virginia about 1768. The three brothers were all soldiers in the Revolutionary army. Edmund Kirby married a daughter of William Shepherd, and settled in Stokes County, North Carolina, where a son, James Kirby, was born. The latter, growing up, married Elizabeth Longino, daughter of John Thomas Longino, an Italian nobleman who had been banished from Italy for political reasons and had married Mary Ransom of North Carolina. To James and Elizabeth Kirby was born a son, John Thomas Kirby, who was born in Kentucky, married Sarah Payne at Monticello, Mississippi, in 1841, and settled in Tyler County, Texas, in 1852, where he followed the occupation of a farmer.

To this latter couple the subject of this sketch was born, in Tyler County, Texas, on November 16, 1860. He was educated in the common schools of Tyler County, and at the Southwestern University at Georgetown, Texas. Until he was twenty years of age he worked upon his father's farm in the intervals of schooling. He also taught a country school for a time, and was a clerk in the county Tax Office of Tyler County. Following the latter engagement he became for two years a clerk in the Texas State Senate. While in the Tax Office and the Senate clerkship he read law under S. B. Cooper, and in 1885, at the age of twenty-five years, he was admitted to practice at the bar. He entered upon the practice of his profession at Woodville, Tyler County,



Geo. St. Kirby

Texas, and there remained until 1890, when he removed to Houston, Texas.

This brief record of professional activity by no means, however, represents the doings of Mr. Kirby's busy life. In 1886 he was professionally engaged by a wealthy citizen of Boston, Massachusetts, to look after some small interests in Texas which were then in litigation. He persuaded his patron and client to invest extensively in Texas timber-lands, he sharing in the enterprise. The outcome of the venture was most profitable, and Mr. Kirby was encouraged to continue in the lumber business, and has done so down to the present time with marked success, being now president of the Kirby Lumber Company, a corporation with \$10,000,000 capital.

His lumber enterprises naturally led Mr. Kirby into other important undertakings, especially the construction of railroads. In 1893, when the business of the whole country was suffering from acute depression, he began the construction of the Gulf, Beaumont & Kansas City Railroad, running into the heart of the pine-lumber country. Seven years later the completed road was sold to the Atchison, Topeka & Santa Fe Railroad, and now forms part of its great system, which affords to eastern Texas a highway to the North and Central West of great practical value.

Mr. Kirby is still a practising lawyer, at the head of the leading Houston firm of Kirby, Martin & Eagle. Besides being president of the Kirby Lumber Company above mentioned, he is president of the Planters' and Mechanics' National Bank of Houston, with \$200,000 capital, and vice-president of the Gulf, Beaumont & Kansas City Railroad, of the Gulf, Beaumont & Northern Railroad, and of the Beaumont Wharf & Terminal Company. He is a director of the Houston Electric Street Railway Company, and also of the Houston Oil Company, a corporation with \$30,000,000 capital. These various business activities have left Mr. Kirby no time even to think of engaging in politics, though he is one of the most popular citizens of the State. He is a member of the Houston Club of Houston, Texas, and of the Manhattan Club of New York city. He also belongs to the Magnolia Lodge of Free and Accepted Masons, to the Washington Chapter of Royal Arch Masons, to the Ruthven

Commandery of Knights Templar, to the Scottish Rite Masons of the Thirty-second Degree, to the Houston Lodge of Elks, and to the Knights of Pythias.

He was married in early life — on November 14, 1883, when he was only twenty-three years old — to Miss Lelia Stewart, at Woodville, Texas. They have one child, Miss Bessie May Kirby, who was born in 1886.

Speaking of the affairs of Mr. Kirby's big lumber company, one of the directors recently said:

"The Kirby Lumber Company has already purchased five sawmills having an annual aggregate sawing capacity of 250,000,000 feet. We have contracted for others and will probably require an additional 100,000,000 feet of capacity through mills which we now have under contract. In addition to this, the company purposes to build five or more large mills in the big forest, having an annual capacity of 150,000,000 feet. This will bring the output of the Kirby Lumber Company up to more than 1,000,000 feet per day.

"The chief weakness of the lumber business in the eastern Texas district up to the present time has been that there was no concern here, prior to the organization of the Kirby Lumber Company, big enough to take care of the business. We are now preparing to take anything that comes, and we expect to supply promptly not only the domestic trade, but to take desirable large business from abroad. Through economies of management we expect to reduce the cost of production, at the same time increasing our facilities for distribution, so that we will be prepared to compete for the business of the whole world, no matter where the market may lie. Three of our mills are in Beaumont and two in Orange. Two other mills in Orange will be forced to stop their saws and to go out of business because we now own the forest from which they would have to draw their supply of timber."





Alvan T. Kresh



ALVIN WILLIAM KRECH

ALVIN WILLIAM KRECH was born at Hannibal, Missouri, on May 25, 1858, the son of William and Matilda Krech. His father was professor of literature and languages, who had been graduated from German and French gymnasia, and was apparently destined for a distinguished career in his native land. But he took an active part in the revolutionary movement in Prussia in 1848, and after its collapse came to the United States, as did so many other of the best-educated and most progressive Germans. In the United States he devoted himself to educational and sociological work, especially to pedagogy. He was also a thorough musician.

The subject of this sketch received an excellent education, partly in the public schools and partly under the exceptionally capable supervision and instruction of his father. He was particularly proficient in mathematics and the allied branches, and upon leaving school for a business career found his first engagement as an accountant in the Holly Flouring Mills at Minneapolis, Minnesota. He was advanced from place to place in the mills, until he became a partner in the firm, and finally sole owner.

Mr. Krech became interested in railroads about 1886, and from that year to 1892 was actively engaged in railroad construction in the firm of Shepard, Siems & Co. He became connected with the affairs of the Union Pacific Railroad during the period of its insolvency, and served as secretary of the reorganization committee. Since that time he has served upon the reorganization committees of numerous railroads and other industrial properties.

At the present time Mr. Krech is vice-president of the Mercantile Trust Company of New York, and of the Wheeling & Lake Erie Railroad Company, and also a director of several im-

portant industrial corporations. His offices are in New York, and his home is in the same city, he having removed to it at the time of his participation in the reorganization of the Union Pacific Railroad.

Mr. Krech has taken no active part in political affairs beyond that of ordinary citizenship, and has held no public office.

He is a member of a number of social organizations in New York, including the Century Association, and the Metropolitan, Grolier, Riding, Ardsley, and Country clubs.

Mr. Krech has been twice married. His first wife was Miss Caroline Shepard, to whom he was married in December, 1884, and who bore him two children, Alvin (now deceased) and Shepard. She died in 1892, and in September, 1895, he was married to Miss Angeline Jackson, who has borne him four children: Angeline, Jackson (deceased), Helen, and Margaret.





John Brook & Seavey



JOHN BROOKS LEAVITT

THE "Queen City of the West," as Cincinnati has popularly been called, was the birthplace of the subject of this biography. His ancestry—of Scotch-Irish and English origin—had been exclusively American for two hundred years. On the paternal side, the first of the family in this country was John Leavitt, who came hither from England in 1628, and settled at Hingham, in Massachusetts. He was a selectman of the latter place, and helped to build there the church, which is still standing, and which boasts of being the oldest church edifice in the United States. From him was descended Humphrey H. Leavitt, LL.D., who was appointed by President Jackson to be United States district judge for the district of Ohio, which place was honorably filled by him for thirty-seven years. Justice Leavitt was a cousin of Oliver Ellsworth, the third chief justice of the United States Supreme Court.

A son of Justice Leavitt, the Rev. John McDowell Leavitt, LL.D., became a prominent clergyman of Cincinnati and president of Lehigh University, Bethlehem, Pennsylvania. He married Miss Bithia Brooks, and to them, in Cincinnati, on September 30, 1849, John Brooks Leavitt was born. After receiving a primary education at home he was sent to the high school at Zanesville, Ohio, where he was prepared for college. He was graduated at Kenyon College, Gambier, Ohio, with the degree of A.B., in 1868. Four years later he received from Kenyon the degree of A.M., and in 1896 the same college conferred upon him the honorary degree of LL.D. From Kenyon Mr. Leavitt came to New York city and entered the law school of Columbia College, from which he was graduated in 1871.

Soon after graduation from the law school Mr. Leavitt was admitted to practice. At first he was a clerk in a law office, then he became a partner, and in 1878 began work on his own account. He had the usual experience of a young man in a strange city striving to make his way amid hard competition. Year by year his business increased. Among the important cases intrusted to him was that of a prominent clergyman who had been charged with grave immorality. His suit for redress was placed in Mr. Leavitt's hands, with the result that he secured a complete vindication at the hands of the jury and in the eyes of the public. Another case was the prosecution of the Secretary of State, Attorney-General, and other New York State officers for contempt of court in a disputed election controversy. Mr. Leavitt was successful, and the officers named were heavily fined for their offense.

Mr. Leavitt has not become connected with business enterprises, save in a professional way, as counsel. He has held no political offices, for which fact he expresses much gratitude. He has been identified, however, with the "Good Government" movement in New York city, and in 1893 was induced to be a candidate for assemblyman on the Good Government ticket, but, to his own relief, just failed of election.

He is a member of the University, City, Church, Lawyers, Social Reform, People's, Barnard, and Onteora clubs, the Bar Association of New York City, the State Bar Association, the American Bar Association, the Civil Service League, the Kenyon College Alumni Association, and the Columbia College Alumni Association. He has written a book on "The Law of Negligence in New York," also for magazines, and made occasional addresses.

Mr. Leavitt was married in 1879, at Bethlehem, Pennsylvania, to Miss Mary Keith, daughter of the Rev. Ormes B. Keith of Philadelphia, and great-niece of Elias Boudinot, president of Congress at the close of the Revolution.





L. J. Leite



LEVI ZEIGLER LEITER

THE Leiter family were Calvinists, who emigrated from Holland in 1762. They came directly to this country and settled in Washington County, Maryland, purchased a large tract of land, and founded the town of Leitersburg. A few years later the Zeigler family, who were Lutherans, came over and settled in the same place. There, in the last generation, Joseph Leiter and Ann Zeigler were married, and there their son, Levi Zeigler Leiter, was born, on November 22, 1834. The boy received a good education, and then began business life as a clerk in a country store, where he spent several years.

At the age of eighteen years he decided to seek in the West an ampler field for his activities, and accordingly set out in that direction. His first stop after leaving home was at Springfield, Ohio, where he got employment in the store of Peter Murray, a prominent merchant, and remained there a year. Then he pushed on to Chicago, arriving there in the summer of 1854. His first employment in that city was in the office of Messrs. Downs & Van Wyck, where he remained until January, 1856. Then he entered the wholesale house of Messrs. Cooley, Wadsworth & Co., and stayed with it through its various changes of organization until January 1, 1865.

On the latter date he and Marshall Field, who had entered the business at about the same time with himself, and who, like himself, had by this time acquired a proprietary interest in it, decided to organize a business of their own. Accordingly they sold out their interests in the old firm to John V. Farwell, and purchased a controlling interest in the business of Potter Palmer, which was thereafter continued for two years as Field, Palmer, & Leiter, and then, down to January 1 1881, as Field, Leiter &

Co. By the exercise of rare intelligence and the soundest business principles the business of this firm was steadily extended until it became one of the largest in the country, its position in the dry-goods trade of the Central West being absolutely supreme.

In 1881 Mr. Leiter, having acquired a fortune and having also extensive real-estate and other interests, desired release from the exacting daily routine of business cares. Accordingly he sold out his interest in the firm to his partners, and began to devote his time more to his family, to society, to travel, and to his magnificent library. Two years later he established a fine winter residence in Washington, D. C., where he makes his home for a part of every year, and where his family has taken a leading position in the social life of the nation's capital.

In the rebuilding of Chicago after the great fire in 1871, and in the work of developing it to be the second city of the Union, Mr. Leiter has taken a conspicuous and honorable part. He has personally erected many buildings and blocks, and has encouraged and assisted in the erection of others. He has held no public office, but has taken a keen and constant interest in the welfare of city, State, and nation, and has exerted a powerful influence for good government. He has also shown himself a philanthropist of a particularly practical and efficient kind. For many years he was a director of the Chicago Aid and Relief Society, and gave much painstaking personal attention to the wise distribution of charity. In various other well-directed charities he has been an earnest worker and liberal giver. The American Sunday-school Union has been one of the favorite instrumentalities through which he has sought to benefit his fellows. Thus in all that goes to advance the social and intellectual as well as the commercial interests of Chicago, he has been a moving spirit of more than ordinary effectiveness.

Mr. Leiter has long been a prominent figure in the club life of Chicago. He was the first president of the Commercial Club, and did much to establish it on an assured foundation of prosperity. He is now a leading member of the Chicago Club, the Calumet Club, the Washington Park Club, and the Union League Club of Chicago. He is also identified with the Chicago Historical Society, and played an invaluable part in the reorganization of it after the great fire. He then contributed liberally

toward the new building fund and for the purchase of books. The debt which has hampered the society was lifted by his coöperation with Mark Skinner, E. H. Sheldon, D. K. Pearson, S. M. Wickerson, Thomas Hoyne, and others, and the society was placed upon a sound basis. Mr. Leiter was president of the Chicago Art Institute in 1885, succeeding George Armour, who was its first president. He was one of the founders of the Illinois Trust and Savings Bank, and has ever since been one of its heaviest stockholders.

Mr. Leiter was married on October 18, 1866, to Miss Mary Theresa Carver, daughter of Benjamin Carver and a descendant of John Carver, the first Governor of Plymouth Colony. They have four children. Their son, Joseph Leiter, attained world-wide prominence through his daring wheat speculations in 1898, which brought great increase of prices to the farmers and assisted in a general revival of prosperity, but resulted in heavy loss to himself. Their eldest daughter, Miss Mary Victoria Leiter, was married to Mr. George Curzon, the English statesman and man of letters. He has since been made Lord Curzon of Kedleston, and appointed to the great office of Viceroy of India, and she is accordingly Lady Curzon, Vicereine of India. Their other daughters, Miss Nancy Lathrop Carver Leiter and Miss Marguerite Hyde, commonly called Daisy Leiter, are still unmarried.





ROBERT PACKER LINDERMAN

ROBERT PACKER LINDERMAN, although not yet past the years of early manhood, has won for himself a high place among men of affairs, not only of his native State, but of the country at large.

He was born at Mauch Chunk, Pennsylvania, on July 26, 1863, and is the eldest living son of the late Garrett Brodhead Linderman and his wife, Lucy Evelyn, daughter of the late Judge Asa Packard. At the age of sixteen Mr. Linderman entered the Mount Pleasant Military Academy at Sing-Sing-on-the-Hudson, where he spent four years, and was graduated with the highest honors as valedictorian of his class. In the fall of 1880, after having spent the summer in a tour through Europe, he entered Lehigh University, and was graduated there four years later with the degree of Ph. B. For scholarly attainments he was elected a member of the Phi Beta Kappa Society, and later was for two terms president of the Alumni Association of Lehigh University. For some years he has been a trustee and a member of the executive committee of his Alma Mater.

After completing his course at the university, he entered the employ, in the fall of 1884, of Linderman & Skeer, of which firm his father was the senior member. At that time this firm was one of the largest and most important of the individual anthracite-coal operators in the State of Pennsylvania. On the death of his father in September, 1885, he became the head of the firm, and successfully conducted its extensive business until the spring of 1896, when, their coal-beds being practically exhausted, they retired from business. Prior to this, however, other and greater responsibilities had been placed upon him. On January 31, 1885, he was elected a director of the Lehigh Valley National



R. H.
R. H.

Bank of Bethlehem, Pennsylvania. In the financial field, too, he proved himself such a ready scholar that upon the death of his father, who was the founder of the institution and its president from its organization, he was elected to the place of vice-president of the bank, succeeding Francis Weiss, who was promoted to the presidency. On March 5, 1888, after the death of President Weiss, Mr. Linderman was elected his successor, being, it was thought at that time, the youngest national bank president in the United States.

In December, 1885, Mr. Linderman was elected a director of the Bethlehem Iron Company, to fill the vacancy caused by the death of his father. He immediately evinced the deepest interest in its affairs, and became so conversant with all the intricacies of the business that he was elected vice-president of the company in June, 1888, and president in May, 1890, so that when but twenty-six years of age he was at the head of one of the largest and most important of the great iron and steel companies in the world. As an instance of the remarkable progress which this great company has made under Mr. Linderman's astute management, it may be stated that when he took control of the affairs of the corporation it had just begun the erection of an open-hearth and forging plant, having before that time devoted itself exclusively to the manufacture of Bessemer pig-iron, steel rails, and billets. To-day its reputation is world-wide for superior armor-plate, finished guns, gun-carriages, and castings of all descriptions, and its development and success, in a large measure, are unquestionably due to Mr. Linderman's ability and hard work, not less than to the fact that from the first he secured and has been able to retain the confidence and coöperation of his board of directors.

In the spring of 1899 he was instrumental in organizing the Bethlehem Steel Company, with a capital of fifteen million dollars, which acquired by lease for a long period all of the rights, property, and franchises of the Bethlehem Iron Company, and was elected the first president of the Steel Company, as well as retaining his position as president of the Iron Company.

In addition to these important trusts, Mr. Linderman is the chairman of the South Bethlehem Supply Company, Limited, the largest retail store in Bethlehem; a director in the Schuyl-

kill & Lehigh Valley and the Georgetown & Western Railroad companies; the Earn Line Steamship Company; the Juragua Iron Company, Limited; the Jefferson Coal Company; the American Ordnance Company, and various other organizations. Mr. Linderman has been for years a prominent member and vestryman of the Protestant Episcopal Church of the Nativity, the pro-cathedral of the diocese of Central Pennsylvania. He is a trustee and a member of the executive committee of the Bishop-thorpe School, and a trustee of St. Luke's Hospital. He is a member of the Pennsylvania Society of the Sons of the Revolution, of the American Society of Mining Engineers, president of the Northampton Club, the leading social organization of the Bethlehems, and a member of the University, Lawyers', Engineers', Down-Town, Sigma Phi, and New York Yacht clubs of New York, of the Art, Manufacturers', and University clubs of Philadelphia, and of the Metropolitan Club of Washington. He is a member of the Sigma Phi Society, and took an active part in the founding of its chapters at Lehigh and Cornell universities.

On October 15, 1884, Mr. Linderman married Ruth May, daughter of Robert H. Sayre, second vice-president of the Lehigh Valley Railroad Company. They have five daughters, Ruth Evelyn, Mary Evelyn, Lucy Evelyn, Evleyn, and Christine, and one son, Robert Packer, Jr.

Mr. Linderman's summer home is at Fisher's Island, New York.





J. G. Hogan



FRANK G. LOGAN

THE limitations of what men call genius are by no means confined to the arts, so called. They may and often do embrace industry and commerce and finance as well. There is a business genius as well as an artistic genius, and it is no less potent in human affairs and no less beneficent in the development of human interests. The youth who by virtue of surpassing ability succeeds in great affairs of business where his companions fail, has a touch of the same spirit that makes others do great things in literature or art where their comrades cannot.

A measure of this spirit of high attainment seems to have been given to Frank G. Logan when he was born, on October 7, 1851, on a farm in Cayuga County, New York. His father, Simeon Ford Logan, was of shrewd, enterprising Connecticut Yankee stock, and his mother, whose maiden name was Phœbe Ann Hazen, came of sturdy Dutch ancestry. The masterful qualities of both were inherited by the boy, and were developed in his early years, spent on the farm and in the local schools. A fine constitution, a good education, ambition, energy, and integrity, were his capital for the beginning of the business career.

His ancestors had come westward to the American shores. He, too, went westward, at the age of nineteen, to seek success in the growing city of Chicago. There he became a dry-goods clerk. He wanted to become a lawyer, but had not the means to pursue the college course of study, so he dismissed his professional ambitions, and turned his attention to commerce and finance. After four years in the dry-goods trade he became a clerk for a leading Board of Trade commission house, and then, a

year later, organized for himself the Board of Trade and Stock Exchange house, at the head of which he has remained for nearly a quarter of a century, with such success as has attended few of his contemporaries. His firm ranks as one of the wealthiest and most trustworthy in that line of business, and the extent of its operations may be practically reckoned from its use of ten thousand miles of private telegraph lines. Mr. Logan has long been regarded as one of the representative business men of Chicago, and has been many times a delegate from that city to the National Board of Trade at Washington.

Mr. Logan has taken a keen interest in the welfare of the city of his adoption. He is one of the foremost art patrons, and a governing member of its Art Institute. He has long been a director of its Bureau of Associated Charities. He is a governing member of its Union League Club, and for many years he has been a trustee of Beloit College. In these many and beneficent directions has he expended the surplus of time and energy left after performing the exacting duties of his great business.

In politics Mr. Logan is an earnest Republican, though he is a non-partizan in municipal affairs. In religion he is an earnest and active member of the Congregational Church.

He was happily married on June 15, 1882, to Miss Josie H. Hancock, youngest daughter of Colonel John L. Hancock, and they now have a daughter and four sons. Their home is in a fine mansion on Prairie Avenue, adorned within with one of the finest art collections in that city.





F. J. Jones



LEONOR FRESNEL LOREE

L EONOR FRESNEL LOREE, who at the age of forty-three years has become the president of one of the great railroad systems of the United States, the Baltimore & Ohio, was born in the State of Illinois in 1858. After passing through preparatory schools he went to Rutgers College at New Brunswick, New Jersey, and there was graduated in 1877, at the conclusion of a four years' course in which he had shown himself an admirable student, especially in mathematics and the sciences. He was for two years in the service of the Pennsylvania Railroad as an assistant engineer, engaged in surveying and similar work. Next, for two years, he was in the United States service as a member of the engineer corps of the Federal army, doing the work of a transit man. From 1881 to 1883 he was in the engineering department of the Mexican National Railway, making the preliminary surveys for the road from the Rio Grande to Saltillo, Mexico. In 1883 he returned to the United States and reentered the service of the Pennsylvania Railroad, on its lines west of Pittsburg. He was at first assistant engineer of the Chicago division. Next he became engineer of maintenance of way of the Indianapolis and Vincennes division, from 1884 to 1886. From the latter place he went to a like place on the Chicago division, which he filled for two years, from 1886 to 1888. Finally he was transferred to the same place on the Cleveland and Pittsburg division for one year. In 1889 he was made superintendent of the Cleveland and Pittsburg division of the Pennsylvania lines west of Pittsburg, and filled the place until January 15, 1896, when he was appointed to be general manager of all the Pennsylvania lines west of Pittsburg. He

was elected, on January 1, 1901, to be fourth vice-president of the Pennsylvania Company.

Having thus mastered the various departments of railroad management and administration, Mr. Loree was in May, 1901, placed in the very foremost rank of railroad men in the United States. The Pennsylvania Railroad had at this time gained a dominant influence in the management of the Baltimore & Ohio Railroad, and was thus able practically to dictate the choice of the latter's president. The choice fell upon Mr. Loree, who thus became the successor of John W. Garrett, Samuel Spencer, C. F. Mayer, and John K. Cowen, with auspicious promise of being able to show himself their worthy successor.

Mr. Loree has for years been held in high esteem by railroad men in general throughout the United States. He was elected president of the American Railway Association in April, 1899, was reelected in April, 1900, and was offered but declined a second reelection in April, 1901. He was the representative of that association at the Sixth International Railway Congress, which was held in Paris in September, 1900.

The opinion of the most judicious railroad men concerning his election to the presidency of the Baltimore & Ohio Railroad was well expressed by a writer in the "Railway Age," on May 31, 1901, as follows:

No small honor has been bestowed upon Leonor Fresnel Loree in his selection as president of the Baltimore & Ohio Railroad Company. The Pennsylvania now dominates the Baltimore & Ohio, and the man whom it has placed at the head of the new acquisition must be held to represent that which is best and most worthy of reproduction in the management of the proprietary lines. Mr. Loree is considered a master of the science of railway operation. His forceful and persistent management of a great strike a few years ago demonstrated the possession of unusual executive qualities, and altogether his reputation now is that of just the man for the presidency of the B. & O.





Ernest E. L. L.



FRANK ORREN LOWDEN

FOUR generations ago the Lowden family, progenitors of the subject of this sketch, came over from Scotland and settled among the green hills of Vermont. There Joshua Lowden was born in 1783. He served valiantly as a member of the American army in the War of 1812. His son, Orren Lowden, married Jerusha Lummis of North Adams, Massachusetts, whose father, John Lummis, came from England and served in the Revolutionary War. Orren Lowden removed to Erie County, Pennsylvania, in 1832, when that region was on the far Western frontier of civilization. His son, Lorenzo Orren Lowden, left the paternal home at the age of fourteen for New York State, and thence in 1853 went to Minnesota. There, three years later, he married Nancy Elizabeth Breg, formerly of Steuben County, New York, who was of Revolutionary stock on her mother's side.

To this latter couple, at Sunrise City, Minnesota, Frank Orren Lowden, the subject of this sketch, was born, on January 26, 1861. In the fall of 1868 the family removed to Point Pleasant, Hardin County, Iowa. There young Lowden was educated in the public schools, between times working on his father's farm. At the age of fifteen he began himself to teach school, meantime preparing himself for college. In the fall of 1881 he entered the freshman class of Iowa State University, in which institution he pursued the regular course with distinction, and four years later he was graduated as valedictorian of his class.

On leaving college Mr. Lowden became teacher of mathematics and Latin in the High School of Burlington, Iowa. His spare moments he devoted to the study of law, which profession he had elected to pursue. In July, 1886, he went to Chicago and entered the Union College of Law, and at the same time engaged

as a clerk and student in a leading law office. A year later he was graduated from the college as valedictorian of his class, receiving the first prize for oration and the first prize for scholarship. For three years thereafter he remained in the law office in which he had been employed.

Then, in July, 1890, Mr. Lowden formed a partnership with Emery S. Walker. In May, 1892, he became a partner of William B. Keep, and was associated with him until September 1, 1893. From that date he practised alone, until March 1, 1898, when he became the head of the firm of Lowden, Estabrook & Davis.

Mr. Lowden was on January 30, 1899, commissioned lieutenant-colonel of the First Regiment of the Illinois National Guard. In the month of May following he was elected to one of the chief professional chairs in the Northwestern University.

Mr. Lowden is a member of numerous social and other organizations, among which may be mentioned the Chicago Club, the Calumet Club, the Union League Club of Chicago, the Washington Park, the Marquette, Hamilton, Chicago Literary, Sunset, Saddle and Cycle, Chicago Golf and Thousand Islands Yacht clubs. He is a member of the academic order of Phi Beta Kappa, and of two college fraternities, the Beta Theta Pi and Phi Delta Phi. He is president of the Law Club of Chicago, and a member of the Chicago, Illinois State, and American bar associations. In politics he is a Republican. In religion he is a member and trustee of the Central Church.

Mr. Lowden was married on April 29, 1896, to Miss Florence Pullman. They have two children.





Arthur



ARTHUR FULLER LUKE

ARTHUR FULLER LUKE, the well-known banker and treasurer of the United States Steel Corporation, comes of English ancestry on both sides of the house. His father, James Luke, Jr., was for many years at the head of the largest retail coal business in the city of Cambridge, Massachusetts. His mother, whose maiden name was Lydia A. Howe, was a cousin of Elias Howe, Jr., the inventor of the sewing-machine, and of William Howe, the inventor of the truss-bridge. Of this parentage Mr. Luke was born on January 28, 1853, at Cambridge, Massachusetts, and he was educated in the public schools of that city.

His practical business life began when he was seventeen years old. He then began work as an office-boy in a wholesale clothing house in Boston, but remained there only a few months, when he became messenger and general clerk in the First National Bank of Cambridge. After about a year's service in the latter place he entered, in a higher capacity, the employ of the National Bank of the Commonwealth in Boston, and remained in its service for seven years. In 1878 he was appointed assistant national bank examiner for the city of Boston, which office he resigned two years later in order to become cashier of the National Bank of North America in that city, an important and successful institution with a capital of one million dollars. He resigned that place in 1890 to make a material change of business, though he still retained a directorship in the bank.

His new undertaking was the financial management of the National Tube Works Company, then the largest manufacturer of wrought-iron and steel tubular goods in the world. Until

1893 he was its assistant treasurer, and after that date its treasurer, having the care of all the financial affairs of that corporation with its eleven million dollars capital. It is worthy of note that during the panics of 1893-96 the corporation never allowed any of its obligations to become overdue, and in addition gave much assistance to the trade. The National Tube Works Company was, in 1899, merged into the National Tube Company, with a capital of eighty million dollars, and Mr. Luke became treasurer of the latter corporation, with headquarters in New York city. Finally, in March, 1901, upon the formation of the United States Steel Corporation, with a capital of one billion one hundred and fifty million dollars, Mr. Luke became its treasurer, which place he continued to fill, with eminent success, until January 1, 1902, when he resigned that office to become a partner in the banking house of Darr, Luke & Moore of New York city and Pittsburg, Pennsylvania.

In addition to the important business connections already mentioned, Mr. Luke is a director, and member of the finance committee, of the National Supply Company of Toledo and Pittsburg, a director of the Liberty National Bank of New York city, and a director of the Eliot National Bank of Boston.

Mr. Luke was actively interested in public affairs during his residence in Massachusetts. He served for three years as Councilman and Alderman of Newton, Massachusetts, and for several years thereafter he was one of the three commissioners of the sinking fund of that city. He is a member of the Bostonian Society and of the Commercial Club of Boston, and in New York is identified with the New England Society and the Lawyers', City, Midday, New York Athletic, Riding, and Brae Burn Golf clubs.

Mr. Luke was married, in 1878, to Miss Eliza W. Brown, daughter of William H. and Harriet Brown of Charlestown, Massachusetts.



Wm. C. W. Co.



JOHN AUGUSTINE McCALL

THERE are few contemporary careers in the State of New York more perfectly illustrative of what has been called the "genius of accomplishment" than that of the man who, as president of the New York Life Insurance Company, is one of the foremost figures, not only in insurance, but in finance, in this financial center of the western hemisphere. He began his work in a humble station, pursued it faithfully and diligently for many years, and at last, by sheer force of merit, won his place at the head of his chosen calling.

John Augustine McCall is of Scotch-Irish ancestry on both sides of the house. His father, who also bore the name of John A. McCall, was a merchant at Albany, New York. His mother's maiden name was Katherine MacCormack. He was born to them at Albany on March 2, 1849, and spent his boyhood under their care and training. He was sent to the public schools of Albany, and thence to the Albany Commercial College, at which latter institution he received a good business training. He was a good average student, making no especial record for himself, but doubtless mastering his studies well, and at the same time enjoying the sports and recreations common to boys of his age.

At the age of eighteen he faced the first crisis of his career. He had then to begin taking care of himself, and was called upon to choose his vocation in life. At once his native bent for finance asserted itself. He applied for a place in the banking department of the State government, and although he had no especial backing or "pull," he presently secured an engagement in the Assorting House for State Currency, at sixty dollars a month. There he worked for some time, but a little later transferred his

activities to another place, in the great business to which his whole life has since been devoted.

This new place was that of a bookkeeper in the office of the Connecticut Mutual Life Insurance Company, at Albany. The business of life-insurance was not then nearly as prosperous and important as it is now, but he realized its possibilities with prophetic eye, and decided to stick to it. From the office of the Connecticut company he went, at the age of twenty years, into the State Insurance Department at Albany, of which George W. Miller was then the head. He began with a subordinate clerkship, but steadily worked his way upward, through rank after rank. Thus he passed through the actuarial and statistical bureaus, and in three years was an examiner of companies.

Mr. McCall remained an examiner for four years, and then was promoted on his merits to the place of deputy superintendent of the Department of Insurance, and thus became the prominent figure that he remained for so long a time. He was a Democrat in politics, and places in the Insurance Department were commonly reckoned political places. Yet so assured was his official worth to the people of the State, and so great and general was the confidence in his administration of the duties of his office, that he was retained in his place through two Republican State administrations.

In fact, it would be difficult to overestimate the value of Mr. McCall's work to the insurance interests, and to the people of this State. When he began his official work at Albany there was a vast amount of dishonesty in both life- and fire-insurance, through which great losses were occasioned to insurers, and confidence in the whole system sorely shaken. Mr. McCall exposed it mercilessly, and did incalculable good for the benefit of policy-holders all over the world. No less than twelve untrustworthy fire-insurance companies were compelled to retire from business, and eighteen unsound life-insurance companies of this State and fifteen of other States were similarly brought to book. Nor did his reformatory work stop there. Several companies persisted in dishonest ways, until he was compelled to resort to the severest measures. The presidents of two of them were convicted by him of perjury, and were sent to the penitentiary. Since that time the insurance business of this State has

been on a far sounder basis than ever before, and failures of companies and losses by policy-holders have been few indeed.

Such work could not go without recognition. At the beginning of 1883 the insurance companies of the State wished to urge his appointment to the head of the department. He refused to let them do so. But he could not prevent a host of representative business men of all parties from sending to the Governor a monster petition for his appointment as superintendent. "His indefatigable industry, enlightened endeavor, and uncompromising fidelity to duty have given abundant proof of his fitness," they declared. And so Governor Cleveland appointed him to the office. Governor Hill, who succeeded Governor Cleveland, offered him a reappointment, but he declined it, and became controller of the Equitable Life Assurance Society, a place he was ideally fitted to fill. Then a crisis came in the affairs of the New York Life Insurance Company, and he was called upon to become its president and to rehabilitate the great institution from the evil ways into which it had been led. He accepted the call, and has fulfilled the trust with magnificent success.

Mr. McCall is also connected with the New York Surety and Trust Company, the National City Bank, the Central National Bank, the National Surety Company, the Munich Reinsurance Company, the Metropolitan Life Insurance Company, and the Ingersoll Sergeant Drill Company. He is a member of the Metropolitan, Colonial, Lawyers', Catholic, Merchants', Manhattan, New York Athletic, Norwood Field, the Arts, and City clubs, the Chamber of Commerce, the Metropolitan Museum of Art, the Albany Society, and the National Arts Club.

He was married at Albany, in 1870, to Miss Marry I. Horan of that city, and has seven children: Mrs. Albert McClave, Mrs. D. P. Kingsley, John C. McCall, Ballard McCall, Leo H. McCall, Sydney C. McCall, and Clifford H. McCall.





JOHN JAMES MCCOOK

“ALL young, all gallant, and all successful.” That is the description given by James G. Blaine, in his Memoirs, of a family that became famous during our Civil War and has ever since been known as “the fighting McCooks.” There were two divisions of them—cousins, the children of Daniel and John McCook, brothers. They came of that sturdy and canny Scotch-Irish stock which has given to this country so many of its ablest men. Of the sons of Daniel McCook there were nine. The first was named John James, but he was lost at sea, a midshipman in the navy, and his name was transferred to the youngest son, who was born three years later.

The subject of this sketch was born at Carrollton, Ohio, on May 25, 1845. He was a student at Kenyon College when the war broke out, and forthwith joined the Sixth Ohio Cavalry. He was then only sixteen, the youngest of the “fighting McCooks,” and by no means the least gallant or least successful. He began, of course, as a private soldier. In a few months he was promoted to be an officer. At seventeen years old he was a lieutenant, at eighteen a captain, at nineteen a brevet major, and at twenty, at the close of the war, a brevet colonel. He served in many campaigns in both the East and West. He fought at Perryville, at Murfreesboro, at Chickamauga, in the Wilderness, and around Petersburg. He received his first brevet for gallantry on the field at Shady Grove, where he was seriously wounded. It may be added that his father was killed while leading a party to intercept Morgan the raider, and that seven of his brothers were in the army, five of them rising to the rank of general.

At the close of the war the young soldier was not yet of age. He went back to Kenyon College and took up his studies where



John S. Cook

he had laid them down, and in due course of time was graduated with honorable standing. Then he went to Harvard and pursued a course in its law school. Having got his second diploma and been admitted to practice at the bar of Ohio, he came to this city, where the pursuit of his profession is at once most arduous and most promising of success and distinction.

For many years he has been a member of the well-known firm of Alexander & Green, and as such has been identified with many important cases in both the local and the United States courts. He was for a number of years general counsel for the Atchison, Topeka and Sante Fé Railroad, and when that road fell into difficulties he was made its receiver, and in that capacity reorganized it. He is also legal adviser and a director of the Equitable Life Assurance Society, of the Mercantile Trust Company, of the American Surety Company, and, in one capacity or another, connected with various other important business corporations.

In politics Colonel McCook is a staunch Republican. It was a matter of regret to his many friends when he declined President McKinley's invitation to enter his cabinet as Secretary of the Interior, a position for which his legal training and business experience exceptionally qualified him.

Colonel McCook has by no means let his profession absorb all his attention and activities. He has played a conspicuous part in the social life of the metropolis, and has been most useful in promoting religious and educational interests. He has for some years been a trustee of Princeton University. He has also long been a leading member of the Fifth Avenue Presbyterian Church, and he was the prosecutor in the famous ecclesiastical trial of Professor Charles A. Briggs of the Union Theological Seminary. He is a member of the University, Union League, Union, City, Metropolitan, Harvard, Princeton, and Tuxedo clubs, the Ohio Society, the Bar Association, and the military order of the Loyal Legion. He has received the degrees of Master of Arts from Kenyon College and from Princeton University, Bachelor of Laws from Harvard University, and Doctor of Laws from the University of Kansas and Lafayette College. He is married to a daughter of Henry M. Alexander, one of the founders of the law firm of which he is a member.



FLAVEL MCGEE

FLAVEL MCGEE, one of the foremost lawyers and political leaders in the State of New Jersey, was the son of William C. McGee, a Presbyterian clergyman who spent his whole professional life in a single charge, and Anna Sherrand McGee, whose maiden name was Clark. His paternal ancestors were of Scotch origin, and were for some generations settled in County Down, Ireland, where they were linen manufacturers, and were identified with the Presbyterian Church. His paternal grandfather came to the United States in 1812, and engaged in the manufacture of linen for the remainder of his active career. On the maternal side Mr. McGee was descended from Michael Clark, who came over in the *Mayflower*. The family removed from Massachusetts to Long Island, and thence to Elizabeth, now the city of Elizabeth, New Jersey. Mr. McGee's great-grandfather, Joseph Clark, left Princeton College to enlist in the patriot army at the outbreak of the Revolution, and served through that war. Beginning as a private, he became successively second lieutenant, lieutenant, captain, assistant quartermaster, and quartermaster. After the war he returned to college, completed his course, and was graduated. He entered the ministry of the Presbyterian Church, preached for a few years at Allentown, Monmouth County, New Jersey, and then removed to the Presbyterian church in New Brunswick, New Jersey, where he spent the rest of his life. He was for many years a trustee of Princeton College. His son, John Flavel Clark, the father of Mr. McGee's mother, was a Princeton graduate, and a Presbyterian minister, who settled for twenty-five years at Flemington, and afterward at Paterson, New Jersey. Mr. McGee's father was graduated at Princeton in 1836, and at the Theological Seminary



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Wm. W. Cooper;

Frank M. Lee

there in 1841. In the latter year he became pastor of the united churches of Hardwick and Marksboro, respectively in Sussex and Warren counties, New Jersey, and remained there until his death, in 1867.

Flavel McGee was born in Frelinghuysen Township, Warren County, New Jersey, on April 6, 1844. He was educated at the Newton Presbyterial Academy, the Blairstown Presbyterial Academy, and Princeton College, being graduated from the last-named in 1865. Next he studied law at Belvidere, New Jersey, and in June, 1868, was admitted to practice as an attorney, and in June, 1871, as a counselor. In November, 1868, he began the practice of law in Jersey City, and remained in that pursuit and in that place for the rest of his life.

From the beginning of his professional career Mr. McGee was a hard worker, and he had enough business to keep him hard at work. In New Jersey the distinction between attorneys and counselors is maintained more strictly than elsewhere. An attorney cannot become a counselor until after three years' service, and while acting in the lower capacity cannot be heard in the Supreme Court or the Court of Errors and Appeals. Mr. McGee pursued the usual course as above stated. But the rank he won in his first three years as attorney is well evinced by the fact that in the very term in which he was raised to the rank of a counselor he tried two cases in the Supreme Court and one in the Court of Errors and Appeals.

Mr. McGee's professional career was not marked with sensational incidents, but rather with an unbroken and constantly increasing success and prosperity. He paid much attention to the laws affecting corporations, and was for years counsel for a large number of railroad, banking, insurance, manufacturing, and mercantile concerns.

Mr. McGee has been spoken of above as a political leader. He long took an active interest in politics as a Republican, and did much and effective political work as a public speaker and a party manager. He stood high in the councils of his party, and in 1900 was a delegate to the National Republican Convention. He was often mentioned for public office, and was urged to accept nominations therefor, but invariably preferred to remain in private life. In 1892 he was put forward by rep-

representative men of New Jersey for a place on the bench of the Supreme Court of the United States, and in 1900 was prominently mentioned for the office of Chancellor of the State of New Jersey.

He was a member of numerous social organizations, including the Union League Club and Princeton Club of New York, the Union League Club of Hudson County, New Jersey, the University Club and the Carteret Club of Jersey City, the Bergen Republican Club, the Society of the Cincinnati, and the Society of the Sons of the American Revolution. He was also first vice-president of the Hudson County Republican Committee.

He was married many years ago to Miss Julia F. Randolph, daughter of the late judge. His seven children are named Francis H., Julia Randolph, Bennington Randolph, Hope Henderson, Dorothy, Helen, and Flavel. He died, widely lamented, on August 12, 1901.





John Oliver Marsh



JOHN EDWARD MARSH

“**S**TEPPING STONES,” one of the best-known landmarks in Union County, New Jersey, until the death of William Lawrence in 1830, who was the last male member of the family, had been since 1740 the residence of the Lawrences. At his death it came into the possession of his only living child, Frances E. Morse Lawrence, the wife of Rolph Marsh,—her brother, John Lawrence, a midshipman on the United States naval ship *Bob*, Captain Steele, having perished at sea March, 1813, together with all on board, by the sinking of the vessel while on the way to France. After the death of Rolph Marsh, September 2, 1881, it descended to his son John Edward Marsh, who has since resided there.

The homestead plantation, Stepping Stones, extends from the west side of St. George's Avenue to the Rahway River. The residence is a mansion of colonial style, in an admirable state of preservation, which tells of the honest and substantial workmanship of those old days, and is surrounded by a group of old trees. The family which for so many generations has made its home in this historic mansion traces its descent from Captain John Lawrence, who was born in Staines, near London, England, November 6, 1688; died at Rahway, New Jersey, October 16, 1766. His eldest son, Captain William Lawrence, who died in 1756, was the first of the family to reside at Stepping Stones. He was succeeded by his eldest son, Captain John Lawrence, who lost his life during the War of the Revolution. He was a member of Captain Neil's Eastern Company of Artillery, and took part in the battles of Monmouth, Trenton, and Princeton. Dur-

ing the French wars, until 1763, he was in the naval service of Great Britain.

Samuel Marsh, born in Essex County, England, and member of the New Haven, Connecticut, colony in 1645, was the ancestor of Mr. Marsh. Samuel Marsh married his wife, Comfort, at New Haven, 1647. He remained there until the spring of 1665, when he, his wife, and seven children left for their new home at Elizabethtown, New Jersey. He was one of the eighty associates of that town, and died on his plantation near the mouth of the Rahway River, September, 1683. His son John was born in New Haven, May 2, 1661, and died November, 1744, on the homestead plantation he had inherited from his father. This homestead is now in possession of Mrs. Childs of New York, a granddaughter of the late Dr. Stewart C. Marsh, who was a great-grandson of David, the youngest son of John Marsh. John Marsh's son Daniel married Mary, daughter of Henry Rolph of Cambridge, Massachusetts. Of his six sons, John, the eldest and great-grandfather of the subject of this sketch, died March 9, 1775.

Of the other sons of John Marsh, Daniel was quartermaster-general; Henry, foragemaster; Christopher was from 1777 until the close of the war captain of the Essex Light Troop of Horse; Rolph, captain First Middlesex Regiment; and Ephraim, Jr., recruiting officer of Essex County, New Jersey, with rank of captain. John Marsh, who died in 1775, left a son Isaac, his fourth child. To Isaac Marsh fell the duty and distinction, at the age of only sixteen years, as a member of Captain David Edgar's company of Sheldon's Dragoons, of being detailed for the duty of carrying to the Continental Congress at Philadelphia the despatches from Washington which announced the victory of the American troops at the battle of Monmouth. His twenty-first birthday found Isaac Marsh in command of a merchantman on a voyage of three years to the East Indies and return.

When the harbor of New York was blockaded by the British fleet in the War of 1812, Captain Marsh's ship was the only one of three vessels intrusted by the Federal Government with despatches to France that succeeded in getting through and delivering the papers. On leaving France his ship was captured

by the British, and he was held a prisoner until the close of the war.

Mr. Marsh, after spending many years in the grammar department of Burlington College, entered Yale College, and from there went to Europe and matriculated as a student at the Universities of Munich, Jena, Wuerzburg, and the Collège de France at Paris, principally giving his time to natural sciences, and receiving the benefit of the instruction and association of Liebig, Pettenkofer, Haeskel, Geuther, Stresker, and Kuno Fisser. Since his return to America he has continued his work, purely for his own pleasure and the advancement of science. His business interest and activity are confined to the care of his own property and the management, in conjunction with his brother William L. Marsh, of his father's estate. Mr. Marsh is a member of the Society of Colonial Wars, Historical Societies of New York and New Jersey and the Metropolitan and Lawyers' clubs of New York.

Mr. Marsh was married in 1868 to Caroline A., daughter of Seth M. Capron of Walden, Orange County, New York, a graduate of the institution at West Point, an officer of the army, and brother of General Horace Capron, who was Commissioner of Agriculture under President Johnson. He resigned to accept a similar office from the Emperor of Japan, which he held for many years, resulting in the great development of the island empire.

His eldest child, Charles Capron Marsh, born in 1868, graduated at Yale College in 1891 and Columbia Law School in 1894, and was married in 1895 to Miss Elizabeth Sypher. The youngest child, Frieda Lawrence Marsh, was married April, 1896, to Edward Thaw of Pittsburg, Pennsylvania.

Mr. Marsh passes a part of the year in New York city.





ALONZO CLARK MATHER

NINE generations ago Richard Mather came to this country from Toxteth Park, near Liverpool, England, and in August, 1635, settled at Boston. His son and grandson, Increase Mather and Cotton Mather, were two of the most distinguished men of their time in New England. A recent writer has well said that two centuries ago the Mathers were so important a family in New England that for three generations the snapping of the finger of any one of them would have been sufficient signal for a revolution. In the eighth generation from Richard Mather was William Mather, who married Mary Ann Buell and lived at Fairfield, Herkimer County, New York. He was widely known as a writer, and as a lecturer on chemistry and the natural sciences to the undergraduate classes of various colleges and other institutions of learning. At Madison, now Colgate, University at Hamilton, New York, he delivered a course every winter for thirty years.

Alonzo Clark Mather, son of the foregoing, was born at Fairfield, on April 22, 1848. He was educated at the then famous preparatory school in that place, with which his father and grandfather were long identified. At the age of fifteen he became a clerk in a store at Springfield, Massachusetts. At seventeen and eighteen he had a like place at Utica, New York. At nineteen he began business on his own account at Little Falls, New York. A year later, being desirous of a larger field for operations, he removed to Quincy, Illinois, and thence, in 1875, to Chicago. In the latter city he engaged in a wholesale trade on Madison Street, and carried it on for twenty years. Competition was keen, and a bankruptcy law was enacted which



Alanzofrater

let many of his debtors escape their obligations. Still he prospered and attained marked success.

In 1880, while coming to New York on business, Mr. Mather had the luck to be side-tracked in his sleeping-car for some hours by an accident. He was kept awake by the moaning of the cattle in a stock-car on the next track, and in the morning he found that in their agony the cattle had been fighting and struggling among themselves until five were dead and three more badly hurt. This incident set him to work devising a more comfortable and humane style of car for the conveyance of live stock. He invented such a car, and since 1887 has devoted his attention almost entirely to the manufacture and introduction of it. Thousands of his cars are now in use on the principal railroads engaged in the transportation of cattle. This and other inventions have brought him much profit and his car a gold medal from the American Humane Society and similar bodies. Mr. Mather has also invented devices for utilizing wave- and tide-power, and the power of rapid river currents for operating canal-boats by electricity and running electric cars on the tow-path at the same time without interference, for automobile vehicles, steel car-trucks, pneumatic springs, etc.

He is president of the Mather Humane Transportation Company, the Mather Stock Car Company, the Mather Automatic Car Coupler Company, the Buffalo Bridge and Power Company, and the Royal Hook Glove Company.

He is a member of the Union League Club of Chicago, and the Chicago Yacht, Marquette, and Twentieth Century clubs of the same city.





DARIUS OGDEN MILLS

FEW narratives are more fascinating than those which tell of the rise of men, by dint of native virtue and energy, from comparatively humble stations in life to vast wealth and influence and power for good among their fellow-men. The United States is notably the land where such careers are most to be found, and among those to be observed here there is not one more worthy of attention than that of Darius Ogden Mills. He comes of an old north of England family which at the middle of the last century came to this country and settled on Long Island, and then removed to Connecticut, near the New York line. Some members of the family, indeed, established themselves in Westchester County, New York, and there, in the last generation, James Mills was supervisor and justice of peace for the town of North Salem. He was a man of high standing in the community, and was successfully engaged in various lines of business, but, late in life, lost most of his property through unfortunate investments. He died at Sing Sing in 1841, leaving his sons to make their own fortunes.

Darius Ogden Mills, son of James Mills, was born at North Salem on September 5, 1825, and inherited the rugged health, mental acuteness, and flawless integrity that had distinguished his father. He received his education at the North Salem Academy, and at the Mount Pleasant Academy at Sing Sing, excellent institutions of that rank. He left the Sing Sing school at the age of seventeen to complete his training in the wider and higher school of the business world. For several years he performed the duties of a clerkship in New York, bringing to them the qualities of person and character that assure — or, still better, deserve — success. In 1847, on the invitation of his cousin, E.



A. O. Mills

J. Townsend, he went to Buffalo, New York, to serve as cashier of the Merchants' Bank of Erie County, and also to form a business partnership with Mr. Townsend. The bank was one of deposit and issue, under a special charter, and did a prosperous business. But in December, 1848, Mr. Mills decided to leave it and go to California, where the discovery of gold gave promise of untold gains for enterprising men. Mr. Townsend agreed to maintain, in any business which Mr. Mills might undertake in California, the same relative interest which they had in the bank, and to protect all drafts which Mr. Mills might make. And so Mr. Mills followed his two brothers to the Pacific coast, where he arrived in June, 1849.

It has not escaped observation that some of the largest fortunes were made in California, not in digging gold, but in developing the ordinary industries of the country. And the latter were, as a rule, the more stable. Adventurous men who went thither to pick up gold were often disappointed in their quest. Those who did make fortunes sometimes lost them again, on the familiar principle, "Easy come, easy go." The substantial fortunes, or most of them, were made by those who set about systematically to develop the general resources of the country, to create varied industries, and to promote trade and commerce.

To such latter enterprises Mr. Mills decided to devote his attention. His first undertaking, on reaching California, was to buy a stock of general merchandise and with it make a trading expedition to Stockton and the San Joaquin Valley. To this end, he entered into partnership with one of his fellow-voyagers, and together they bought a small sailing-vessel, loaded it with goods, and went to Stockton, where the cargo was sold at a profit. The two partners then separated, and Mr. Mills returned to Sacramento, deeming that the best center of trade with the miners. He opened a store of general merchandise, buying gold-dust, and dealing in exchange on New York. By November, 1849, he had cleared forty thousand dollars, and was so well pleased with his prospects that he decided to return to Buffalo, close out all his interests there, and make California his home. This he did, and in 1850 was at work again in Sacramento.

Thereafter his record was largely the financial and business record of the Pacific coast. He established a bank, called the

Bank of D. O. Mills & Co., which is still the principal bank in Sacramento. A branch of it was opened at Columbia, under the management of his brothers James and Edgar. In 1857, owing to too close application to business, his health became impaired, and he went to Europe for rest. Returning with health and strength restored, he resumed his business with more energy than ever, and soon had on hand greater undertakings than he had yet known. It was owing to his reputation for judgment, decision, shrewdness, and absolute integrity that he was chosen president of the great Bank of California, when that institution was organized in 1864. It began with a capital of two million dollars, which was soon increased to five million dollars, and, under his wise management, it became known and trusted throughout the world, and was one of the chief factors in developing the greatness of the State. Mr. Mills had taken the presidency reluctantly, and with the intention of soon resigning it, but he was prevailed upon to keep the place until 1873. Then he insisted upon retiring from active business. He left the bank in splendid condition, with capital secure, profits large, and credit unquestioned. Two years later he was called back to save it from utter ruin. Its former cashier, William C. Ralston, had been made its new president. He went to Mr. Mills and asked him to save him from individual failure. Mr. Mills loaned him nine hundred thousand dollars. Then it came out that the bank was in trouble, and two days later its doors were closed. It was found that there had been an overissue of twelve thousand shares of its stock, which had been taken in with Mr. Mills's loan and retired just before the failure. Mr. Ralston was asked by the directors to resign the presidency, which he did; and before the meeting of the directors adjourned, his dead body was found in the bay — whether the victim of accident or suicide was never determined.

Mr. Mills again became president of the bank, serving without compensation. Its liabilities were then \$19,585,000, including \$5,000,000 capital stock and \$1,000,000 reserve, while it had on hand \$100,000 in cash, besides its general assets. Mr. Mills and the other directors raised a fund of \$7,895,000, of which Mr. Mills subscribed \$1,000,000. Mr. Mills, in conjunction with William Sharon and Thomas Bell, guaranteed payment of the

outstanding drafts and credits of the bank; and on September 30, one month and five days after its suspension, the bank resumed business on a sound foundation. By Mr. Mills's timely and skilful management, the bank had been saved and a disastrous panic on the Pacific coast had been averted. Having thus restored the bank's prosperity, Mr. Mills retired from its presidency in 1878.

During his residence in California, Mr. Mills identified himself with the general business interests of that State, and invested largely in land, mines, railroads, etc. He also identified himself with the social and educational interests, becoming a regent and treasurer of the University of California, and endowing with seventy-five thousand dollars a professorship in that institution. He was also one of the first trustees of the Lick estate and the Lick Observatory.

In 1880 Mr. Mills transferred his home and much of his capital to New York, and has since been chiefly identified with this metropolis. He retains, however, a fine estate at Millbrae, in San Mateo County, California, as well as many investments in that State. In New York he has become an investor in many substantial properties, and thus one of the great financial forces of the city. He has erected on Broad and Wall streets a great office building, which bears his name, and a similar building in San Francisco.

In 1888 Mr. Mills opened and gave to the city a fine training-school for male nurses, which he had founded and endowed in connection with Bellevue Hospital. In 1897-98 he built and opened in New York two great hotels, known as Mills Houses Nos. 1 and 2. These are equipped with the latest and best appliances, and are intended for the transient or permanent homes of worthy men of moderate means, who cannot afford to pay the high prices of ordinary hotels, but desire something better than the squalor of the cheap lodging-houses. The houses accommodate many hundreds of guests, and are always filled, and are justly to be ranked among the most beneficent institutions ever devised for the aid of the laboring masses.

Not almsgiving, but economy, is the key-note of the Mills houses. It is Mr. Mills's theory that industry, education, and economy are the three prime factors for the promotion of the

popular welfare. No one has exemplified the first more perfectly than he has in his own career. The second he has generously promoted by his endowments of educational institutions. The third, and not least, finds concrete expression and effective practice in the Mills houses. "We are too extravagant in this country," said Mr. Mills, in discussing some social problems. "There is more waste here than in any other country. Persons of small means as well as persons of large means spend a great deal more money than is necessary in supplying their needs. The value of money is not generally appreciated, and anything in the direction of an object-lesson in that direction cannot fail to have a beneficial effect. One of my objects in establishing these model cheap hotels was to encourage men of limited means to practise economy by enabling them to live comfortably at a very small outlay."

It was in such a spirit of pure and practical philanthropy that Mr. Mills established these hotels. The first one, Mills House No. 1, is in Bleecker Street. The second, Mills House No. 2, is in Rivington Street. Those are districts of the city marked at once with industry and with poverty. They are thronged with men who make just enough for a living, and who are dangerously near the edge of pauperism or criminality. There are hundreds of industrious and well-meaning young men who have been unable, under the old conditions, to save any part of their small incomes. The establishment of these houses enables them to save, and assures them comfortable homes in surroundings that are sanitary both for the body and for the mind. Their wages are not increased, and they are not forced to curtail their desires or needs. But the purchasing power of their wages, for the satisfaction of their legitimate desires, is increased by the elimination of waste and extravagance. That is the philosophy of the enterprise.

While thus providing for the welfare and advancement of the male wage-earner, Mr. Mills has not overlooked the interests of the families, the married poor, and the women of the masses. The Mills hotels are intended for single men; but he has built several model apartment-houses for the use of families of small means, in which cleanliness and order, good morals and good plumbing, decent associations and the conveniences of modern

civilization, can be had at even a less price than has been paid for wretched quarters in the slums. His experience as a landlord of such property has proved to Mr. Mills that even the poorest of the poor respond quickly to improved conditions and environments, and cooperate with their benefactors in striving to better their standard of life. It may be observed in passing that these institutions, founded by Mr. Mills, are serving as models for others of similar purport in other cities, so that we may properly regard them as the beginning of a general movement for the better lodging and better living of the poor, and of an increase of thrift among the wage-earners of America. In founding this great enterprise Mr. Mills assured for himself—though nothing was further from his purpose than self-glorification—a rank by the side of Peabody and the other most eminent philanthropists of the century, those philanthropists who have not only helped their fellow-men, but, what is best of all, have helped them to help themselves.

Mr. Mills was married, in 1854, to Miss Jane T. Cunningham, who died in April, 1888. She bore him two children, Ogden Mills, a well-known member of the social and business worlds, and Elizabeth, wife of the Hon. Whitelaw Reid. Mr. Mills is a member of the Century, Metropolitan, Union, Union League, Knickerbocker, and other clubs, and a trustee of the Metropolitan Museum of Art and of the Museum of Natural History, and is an active worker in and generous benefactor of various other institutions and enterprises for the public good. He remains, as he has always been, a man of quiet tastes, of methodical habits, and of unflagging industry. He is in his own life a constant exemplification of the theories of industry, intelligence, and economy which he advocates, and he has himself demonstrated their beneficence to the individual and to the community. He gives close personal attention to all the departments of his vast and varied business interests, without ever permitting business to make him its slave. Commanding the gratitude of many and the respect of all, and maintaining his own integrity of physical health, intellectual acumen, and moral character, he embodies in himself a fine type of the successful and public-spirited American citizen.



DAVID H. MOFFAT

DAVID H. MOFFAT was born at Washingtonville, in Orange County, New York, on July 22, 1839. At the age of twelve years he left the parental roof, and made his way to the great metropolis of the nation, toward which his childish fancy and ambition had already often turned.

He had in New York no acquaintance, no prospect, no hope, no influence. He came as a stranger, to seek his own opportunity and to make the best of it, relying solely upon his own merits and energy. He found himself only one amid jostling and selfish thousands, all intent upon winning fortune, or at least earning a living. His boyish ideas had invariably turned toward the business of a banker, the very name being suggestive of wealth. In that business, therefore, he sought an opening, and presently succeeded in getting employment as a runner, or messenger, in the New York Exchange Bank. He must have been unusually mature in mind and body for his years, for the work which he then undertook was such as is customarily given to young or even mature men. Yet he not only undertook the work, but he performed it faithfully and satisfactorily. It was arduous labor, and burdened with great responsibilities, for he was often intrusted with large sums of money and securities, which he had to carry from one bank to another in the cumbersome system of individual exchanges now conveniently managed through the Clearing-house. No higher tribute could be paid to the boy than is implied in the simple record that he did his duty in this place successfully and to the entire satisfaction of the bank, so that he remained in its employ four years, at the end of which he was promoted to the then highly important and responsible office of assistant teller, corresponding under the



W. H. Wood

present system of organization to that of assistant cashier. An assistant cashier under sixteen years of age is another rarity in banking. But in this case it was a justifiable experiment. The lad filled that place with the same faithfulness and ability that had marked his first work, and he might doubtless have remained with the bank permanently, working his way through sheer merit to higher and still higher places, had he been so inclined.

This bank was his school, college, Alma Mater. His four years in it gave him his education and discipline. And at the end of that course he voluntarily went out from its walls, to seek, if possible, a more extended opportunity elsewhere. An elder brother of his had some time before emigrated to Iowa, which was then on the extreme Western frontier, and was the goal toward which the tide of Western migration seemed most to be setting. He wrote to David, telling him of the opportunities in that new commonwealth, and urging him to come thither. As an inducement, he secured for him, if he would come and take it, the place of teller in the bank of A. J. Stevens & Co., at Des Moines. David did not hesitate, but immediately resigned his place in the New York bank, and set his face toward the setting sun. It was in 1855 that he, then a lad of only sixteen years, arrived in the Western city and became teller of one of its leading banks. His work there was of the same high order as before. His accuracy, his keen perceptions, and his orderly methods attracted much attention. Among those who noticed his work was B. F. Allen, a leading capitalist of the West, who was on the point of opening a bank in the city of Omaha. He offered young Moffat the place of cashier in it, and the latter accepted it, and went forthwith to Omaha to begin his duties.

That was in 1856. Thus at the age of seventeen the youth, five years after leaving home to make his own way in the world, was installed as cashier and general manager of an important banking institution in the West, having large sums of money under his control, and being responsible for the prosperous progress of a large and potential business. It was such a place as is commonly filled by men of mature years and long experience, but he filled it for four years with eminent success. Then, in 1859, Mr. Allen decided to transfer his interests elsewhere,

and the bank went into voluntary liquidation, settling with all its creditors in full.

"Pike's Peak or bust!" was the picturesque cry raised in 1860, as a tumultuous tide of fortune-seekers began to sweep westward again, toward the Rocky Mountains. Mr. Moffat, having then just reached his majority, decided to join it and try his skill on the new frontier. Accordingly he formed a partnership with C. C. Woolworth of St. Joseph, Missouri, in the book and stationery trade. They loaded an assorted stock of such goods upon four huge wagons, or prairie-schooners, and, with a few companions, Mr. Moffat personally conducted the caravan across the plains, himself holding the reins over the leading teams. It was on March 17, 1860, that he reached his destination and opened the house of Woolworth & Moffat, on Ferry Street, Auraria. To the present generation the name of Auraria is strange, so it must be explained that that was the original name of Denver, Colorado.

The adventure was a profitable one. There was a large and growing demand for business stationery, for paper on which to print the newspapers which were established there, and for books and periodicals. In a few years the establishment grew into one of the most prosperous and profitable mercantile houses of the growing city. Mr. Moffat was its leading spirit, and its success was chiefly due to his energy and foresight.

But the young man's fancy still turned toward his first business love. He kept on with the stationery house, but at the same time resumed the work of a banker. In 1865 the place of cashier of the First National Bank of Denver was offered to him. He accepted it with readiness, for, though the bank had been organized only a few months, he saw in it almost unbounded opportunities. In that bank the bulk of his life-work has been done. He has been connected with it ever since his first entry into it in 1865, and since 1881 has been its president. The bank has grown with the city in which it located, and is one of the most important institutions of the kind in the West.

But even this important place did not absorb the whole of Mr. Moffat's attention. He was actively associated in the construction of various railroads, among them the Denver Pacific, the Boulder Valley, the Denver & South Park, the Golden

Boulder & Caribou, the Denver & New Orleans (now the Colorado & Southern), and the Florence & Cripple Creek. In all these enterprises he was the principal financier.

About 1879 he also turned some attention to mining. He became associated with Mr. Chaffee in the Little Pittsburg mines at Leadville, and since then has become one of the largest mine-owners in the State of Colorado. He became a prominent factor in the affairs of Leadville, and afterward in the development of Aspen and Cripple Creek. His profits from these ventures have been large, and his influence in the business has been for the benefit of all legitimately concerned in it. He likewise took a leading part in the regeneration of the Rio Grande Railroad, with splendid results.

Many times in the last score of years he has been importuned to enter the active field of politics, and more than one important office would have been his for the acceptance. He consistently declined, however, to become a candidate for any public office, saying that his inclinations lay rather in the direction of business, and he was not willing to abandon the assured success of business for the dubious possibilities of the political arena. He has, however, always taken a citizen's interest in politics, and on some occasions has exerted no little influence in a campaign.

In reviewing this remarkable career, it would be unpardonable not to refer to Mr. Moffat's innumerable deeds of benevolence, though it is impossible to specify them. They have been performed unostentatiously, and remain to this day unpublished and unknown, save to the recipients of his bounty.

The cardinal virtues of his character are integrity, generosity, determination, energy, and an amiable desire for the good of his fellow-men, as well as for himself. His phenomenal success as a banker is to be attributed to his natural aptitude for such work. The impulse which led him to it at the age of twelve years was a true one. No doubt he would have won equal success in trade or manufactures had his inclination led him in such a direction. But his purpose was single. When he entered New York alone, a boy not yet in his teens, he paid no attention to possible openings in shop or store, but went straight to the banks, in the financial center of the city, and having once gained a foothold there, made his way on unerringly.

This singleness of purpose was not diverted nor divided by any of the incidents of his career, whether favorable or discouraging. There are those whose heads seem to be turned by success, and others whose spirits appear to be broken by discouragement. He belongs to neither of those classes. At the beginning of his career he was gifted with phenomenal pre-science, which enabled him to select for himself the very work for which his aptitude was afterward seen to be greatest; and thereafter he vindicated that choice by his own energy and constancy. The spectacle of a friendless boy, only just entering his teens, going to New York on his own account to become a banker, might well be regarded as both amusing and presumptuous. Viewed through the perspective of attained success of the highest order, it defies and confuses criticism.





Mellor



JAMES HOBART MOORE

THE junior member of the famous Chicago firm of Moore Brothers, lawyers and financiers, is James Hobart Moore, son of Nathaniel F. and Rachel A. Beckwith Moore, who was born on June 14, 1852, at the little town of Berkshire, Tioga County, New York. He was well educated, at first in the local schools and then at the Cortland Academy, Homer, New York. His tastes leading him to business and finance rather than to further study, he did not go on to college, as his elder brother had done, but at once entered his father's banking house at Greene, New York. There he was thoroughly trained in the details of finance and practical banking, and was prepared for further enterprises in that line. In 1871, when only nineteen years of age, he entered the service of the Susquehanna Bank, at Binghamton, New York, and remained in it for two years, with the hearty approval and commendation of his employers.

He was, however, impressed with what he deemed to be the superior opportunities offered in the West, and so, in 1873, he removed to Chicago. In that city he quickly secured profitable employment, and occupied successively and successfully several positions of trust during a period of five years. Perceiving the value of a legal education in the conduct of large businesses, he then entered, in 1878, the law office of Small & Moore, in which his elder brother, W. H. Moore, was junior partner. There he devoted himself to his studies with great earnestness, and in due time was admitted to the bar. About that time Mr. Small died, and Mr. Moore became a member of the firm, in partnership with his brother, under the style of Moore Brothers.

This law firm has had an exceptionally successful career, largely as counsel for large corporations and trustee for estates.

The Adams and American Express companies and the Vanderbilt railroad interests have been among its clients. It has also done much in the organization of corporations, and the consolidation of business interests into what are commonly called trusts. In promoting the Diamond Match Company the firm played a leading part. The operation promised great success until the financial panic of 1896, caused by political uncertainty, brought disaster, and left the Moore Brothers with \$4,000,000 of debts. Every dollar of this indebtedness was, however, soon paid off, and the firm went on more prosperously than before.

Among the other great financial enterprises in which it has been conspicuously concerned may be mentioned the formation of the American Tin Plate Company, with \$50,000,000 capital, of which \$10,000,000 in common stock was allotted to the Moores; and the National Biscuit Company, with \$55,000,000 capital, of which they received \$6,000,000 in common stock.

In the work of this firm the younger Mr. Moore has played his full part. He is a man of unusually clear perceptions, and is a good judge of men. In manner he is at once dignified and affable. His legal instincts and methods are unerring, and the most complicated problems are unraveled by him with ease. His own success has not deprived him of interest in those who are at the bottom of the ladder, and it is said that many a young man in Chicago has been helped to success by him.

In politics Mr. Moore is a Democrat, but he has held no office, and takes no part in political affairs beyond that of a private citizen.

He was married in Chicago, on April 26, 1883, to Miss Lora Josephine Small, daughter of his brother's former partner, Edward A. Small, and sister to his brother's wife. Their union has been crowned with one son.





William H. Moore



WILLIAM H. MOORE

“DO you know Moore Brothers?” a Chicago business man was asked. “Who does not?” was his reply. “Their vast and successful operations are the wonder of the business world.” The tribute was none too high for a firm that, after being caught in one of the most overwhelming panics of modern times, within a year paid off, in full, debts of more than \$4,000,000, and continued in business with a clean record, a big bank-account, and the unhesitating confidence of the community.

William H. Moore, the senior member of this firm, was born at Utica, New York, on October 25, 1848, the son of Nathaniel F. Moore, a native of this State, of New England parentage, who was widely known and respected as a successful merchant and banker. The maiden name of Mr. Moore's mother was Rachel A. Beckwith. She was a daughter of George Beckwith of Triangle, New York. The Moore family being well-to-do, William enjoyed good educational advantages. He studied at a seminary at Oneida, and at the Cortland Academy at Homer, New York, and then entered Amherst College in 1867. It was his ambition to complete the full college course, and he made admirable progress toward doing so; but his health was not equal to the strain, and he was compelled to leave college before the graduation of his class. In quest of health he visited Wisconsin, and finding the climate beneficial to him, settled at Eau Claire and began the study of the law in the office of W. P. Bartlett. He was admitted to the bar at Eau Claire in 1872, but finding his health had been somewhat impaired by his close attention to study, he then, instead of beginning practice, went to the Pacific coast for a few months. In the fall of 1872, however, he returned to Eau Claire, and thence went to Chicago to pursue his profession.

He entered the office of E. A. Small as managing clerk, and a year and a half later was made a partner in the firm of Small & Moore. The business was largely that of attorney for large corporations, and the firm had a prosperous career until the death of Mr. Small, early in 1882. Mr. Moore then formed a partnership with his younger brother, J. H. Moore, who had just been admitted to the bar. Five years later W. A. Purecell became a partner, and the firm was known as W. H. & J. H. Moore & Purecell. It was one of the best known and most prosperous law firms in Chicago, its large clientage being chiefly composed of important business houses, estates, and corporations. Mr. Moore was for many years the trial lawyer of the firm, and its success was due in a great measure to his ability and devotion. His thorough knowledge of corporation law made him a recognized authority on the subject. His services were often called into requisition for the framing of charters, bills of incorporation, and similar legal instruments of the highest importance. He was also the organizer of a number of companies, with brilliant success. Among the permanent clients of the firm were such great corporations as the Adams and American Express companies, and the Vanderbilt fast freight lines.

Its connection with the Diamond Match Company, however, brought the firm into its great prominence, and led to the most sensational incidents in its career. In the spring of 1896 the stock of that corporation, under their management, began to rise from 140, where it then stood, until in May it reached 284, and was expected to go on to 400 or even higher. An unexpected turn in politics, however, precipitated a business panic. In August the crisis was reached. The Chicago Stock Exchange was closed, not to reopen until November. Diamond Match Stock fell with a crash, and the firm of Moore Brothers was left with debts of \$4,000,000 or more. The brothers simply settled down to work a little harder than ever, and in less than a year paid off every dollar of indebtedness, and placed their affairs on a sound and prosperous basis. This they accomplished largely through their consolidation of biscuit-manufacturing concerns into the gigantic National Biscuit Company, with \$55,000,000 of capital. For their services in that consolidation the brothers received \$6,000,000 in common stock of the new corporation.

Following this successful deal, Mr. Moore and his brother went on in the same line. They undertook the consolidation of various tin-plate manufacturing concerns into one great corporation, the American Tin Plate Company, with \$50,000,000 capital, and they received \$10,000,000 of common stock.

In the final settlement of their indebtedness the brothers gave notes for some hundreds of thousands of dollars, to run for two years without interest. But a few days later they agreeably surprised their creditors by paying the notes in full, in cash. Within ten days they thus paid out \$500,000, and then were free and clear of all obligations, with a handsome balance to their credit in the banks.

Mr. Moore is a man of social and cultivated tastes. He is a collector of fine pictures, books, and similar objects, the owner of many thoroughbred horses, and an enthusiastic golf-player. He belongs to a number of the best clubs, of which he is a popular member.

He was married, in 1879, to Miss Ada Small, daughter of his former law partner, Edward A. Small, and they now have a family of three sons.





JOHN PIERPONT MORGAN

THE Morgan family, which for several generations has been conspicuous in commerce, finance, and the public service, is of Welsh origin, as the name implies. It was planted in this country by two brothers, Miles and James Morgan, who settled in Massachusetts in 1636. From the latter were descended Charles Morgan, the founder of the Morgan Railroad and Steamship lines; Edwin D. Morgan, the merchant and famous War Governor of New York; David P. Morgan, the banker and broker; George Denison Morgan, Edwin B. Morgan, and other men conspicuous in business and public life. From Miles Morgan were also descended various men of note, foremost among them in the last generation being Junius Spencer Morgan, who, after a prosperous career as a merchant in Hartford, Connecticut, and Boston, Massachusetts, became, in 1854, the partner of George Peabody, the famous banker and philanthropist. Ten years later he succeeded Mr. Peabody, and made the banking house of J. S. Morgan & Co. one of the foremost in the world. He married Juliet Pierpont, a woman of exceptional force of character, and a daughter of the Rev. John Pierpont of Boston. Their first child, born at Hartford, Connecticut, on April 17, 1837, is the subject of this biography.

John Pierpont Morgan inherited from both his parents the mental and spiritual characteristics which distinguished them, and at an early age inclined toward the business in which his father had achieved his greatest success. He was finely educated, at the English High School in Boston, and at the University of Göttingen in Germany. At the age of twenty years he returned to America to become a banker. With that end in view he entered the private banking house of Duncan, Sherman & Co., one of the foremost in New York city, and devoted himself

to a thorough mastery of the business. This he achieved to so good purpose that at the end of three years he was appointed the American agent and attorney of George Peabody & Co., a place which he continued to hold after his father's firm had succeeded Mr. Peabody. In 1864 he engaged in banking on his own account, as a member of the firm of Dabney, Morgan & Co. of New York. This firm confined its dealings to legitimate investment securities, and thus achieved much success and won enviable reputation for trustworthiness. Finally, in 1871, Mr. Morgan became the junior partner of the firm of Drexel, Morgan & Co., one of the foremost banking houses of America; and through the death of the elder partners he is now its head, and thus probably the greatest private banker in this country and one of the greatest in the world.

Mr. Morgan has made a specialty of reorganizing railroad companies and restoring them to prosperity. Among the railroads with which he has thus been connected may be recalled the Albany and Susquehanna, in dealing with which he won a notable victory over strong opponents in 1869; the West Shore; the Philadelphia and Reading; the Richmond Terminal and its successor, the Southern; the Erie, the New England, and others. He has also done similar work in other departments of industry. For example, when the great publishing house of Harper & Brothers failed, in November, 1899, it was he, whose firm was the principal creditor, who took the lead in reorganization and in placing the company on a sound footing again. He has likewise been identified with the placing upon the market of large issues of government bonds. In 1877, in coöperation with August Belmont and the Rothschilds, he floated two hundred and sixty million dollars of four-per-cent. bonds. In February, 1895, the Belmont-Morgan syndicate successfully placed another great issue of United States bonds. Indeed, for years Mr. Morgan's firm has been recognized as one of the foremost in America for such enterprises.

The business corporations in which Mr. Morgan is interested as an investor and as a director include the National Bank of Commerce, the New York Central and Hudson River Railroad, the Lake Shore and Michigan Southern Railroad, the West Shore Railroad, the New York, New Haven and Hartford Railroad, the

Pullman Palace Car Company, the Mexican Telegraph Company, the Western Union Telegraph Company, the Manufacturing Investment Company, the United States Steel Corporation, the General Electric Company, the Madison Square Garden Company, the Metropolitan Opera House, and others. In 1902 he organized a combination of a number of leading trans-atlantic steamship lines in the greatest shipping syndicate ever formed.

Mr. Morgan takes a keen interest in yachting, and for years has exerted a dominant influence over that fine sport in American waters. He has been one of the chief patrons of the American boats in the series of international races for the famous *America's* cup, and is largely to be credited with the success in keeping that coveted trophy on this side of the Atlantic. He is himself the owner of the *Corsair*, one of the largest and finest steam-yachts afloat. His patronage of grand opera, literature, and art, and his leadership in all movements for the higher welfare of his fellows, are well known.

The list of Mr. Morgan's benefactions to various good causes is a long and impressive one. He gave, in 1897, one million dollars to the Society of the Lying-in Hospital of the city of New York for a new building. He gave five hundred thousand dollars to the Aethmity Industrial School; three hundred and sixty thousand dollars to St. George's Protestant Episcopal Church, New York, for its memorial parish house; a large sum, the exact amount of which has not been revealed, to the new Protestant Episcopal Cathedral in New York; a fine collection of gems to the American Museum of Natural History; twenty-five thousand dollars for the mortgage on the Protestant Episcopal Church of the Redeemer in New York; a fine chapel at Highland Falls, New York, where he makes his summer home; ten thousand dollars to the public library at Holyoke, Massachusetts; and twenty-five thousand dollars for the electric lighting of St. Paul's Cathedral, London, England.

Mr. Morgan is a member of the Metropolitan, Union League, Century, Union, Knickerbocker, Tuxedo, Riding, Racquet, Lawyers', Whist, Players', New York Yacht, Seawanhaka-Corinthian Yacht, and other clubs of New York, and of others elsewhere in this and other countries.



FRANKLIN MURPHY

FRANKLIN MURPHY, one of the foremost manufacturers of the city of Newark and for many years a leader of the Republican party in the State of New Jersey, comes of colonial stock. His great-great-grandfather, Robert Murphy, came to this country in 1756, and settled in Connecticut. That ancestor had a son, Robert Murphy, Jr., who lived in Bergen County, New Jersey, and served in the American army in the War of the Revolution. Robert Murphy, Jr., married Hannah Doane, and they had a son, William Murphy, who was a soldier in the War of 1812. The last-named had a son named William Hayes Murphy, who married Elizabeth Hagar, and lived in Jersey City, New Jersey.

Franklin Murphy, son of this couple, was born in Jersey City on January 3, 1846. When he was ten years old the family removed to Newark, and he was educated in the well-known Newark Academy. He left school in July, 1862, to enlist in the Thirteenth Regiment, New Jersey Volunteers, and was in active service until the close of the war, partly in the Army of the Potomac and partly in the West under General Sherman. At the close of the war he was honorably mustered out with the rank of first lieutenant. He had been at Antietam, Chancellorsville, and Gettysburg, and "from Atlanta to the sea."

Mr. Murphy, though still two years short of his majority, founded, in 1865, the firm of Murphy & Co., varnish manufacturers, in Newark. His enterprise was attended with much success. A factory was established, which has been repeatedly increased in size and productiveness, and the business was pushed by the enterprise of Mr. Murphy and his associates, until now "Murphy varnishes" are known the world over. In 1891 the

company was incorporated as the Murphy Varnish Company, and Mr. Murphy has since that time remained its president. A just and appreciative employer, Mr. Murphy has always been deeply interested in the welfare of his workmen and of labor in general, and has for many years been a faithful advocate of that policy which aims to enable American employers to pay the highest wages in the world and to raise American industrialism to the highest possible plane.

Mr. Murphy has held various public offices, including membership in the Common Council of Newark and in the Legislature of New Jersey, and as Park Commissioner to lay out and complete the parks of Essex County. He has served for some years as chairman of the Republican State Committee of New Jersey, and in that place has contributed largely to the growth of the party and its splendid success at the polls in recent years. He was appointed by President McKinley a commissioner to the Paris Universal Exposition of 1900. In November, 1901, he was elected Governor of New Jersey for a term of two years, and entered upon that office at the beginning of 1902.

He has been called upon to assume many responsibilities in connection with public institutions, banks, societies, etc., such as fall to the lot of a man of integrity, ability, and wealth, and has discharged his multifarious duties in a manner which has commanded the unqualified approval of the public.

Mr. Murphy is a member of the Union League, the Century, and the South Side Sportsmen's clubs of New York, the Union League Club of Chicago, the Loyal Legion, the Sons of the American Revolution, and the Essex and the Essex County Country clubs of Newark. He was chosen secretary-general of the Sons of the American Revolution from 1893 to 1897, vice-president-general in 1898, and president-general in 1899.

Mr. Murphy was married in Newark, in 1868, to Miss Janet Colwell. They have three children: Franklin Murphy, Jr., Helen M. Murphy, and John A. Murphy.



Emil Newton



SAMUEL NEWHOUSE

SAMUEL NEWHOUSE, the brilliant and successful mining operator, was born in New York city, October 14, 1853. He received his general education in the public schools of Philadelphia, and in 1870 began the study of law. For this profession he showed much aptitude, and so commanded public confidence that in the year 1873 he became Court Clerk of all the courts of Luzerne County, Pennsylvania. This office he filled satisfactorily until his resignation in 1879, which step he took in order to engage in the business with which he has since been so successfully identified.

Mr. Newhouse had long been anxious to try his fortunes in the mining regions of the West, where so many before him had acquired great wealth, and in May, 1880, he left Pennsylvania and took up his residence in Leadville, Colorado, which was at that time one of the most important mining centers. For six years he followed with profit the business of freighting, at the same time becoming interested in various mining prospects. In this way, while at the same time amassing a handsome fortune, he made himself thoroughly conversant with all affairs relating to mines and ores, and at length, having mastered all details of the business, began to devote his entire time to promoting large companies in London and New York city.

In this line of work Mr. Newhouse continued and has been uniformly successful. The number and importance of his enterprises at the present time are extraordinary, considering that he has yet hardly passed middle life, and has been engaged in mining operations for only a comparatively short time.

The Newhouse Tunnel, of which noteworthy enterprise he was the projector and is managing director, is located at Idaho

Springs, Colorado. It is already completed for a distance of something more than one and one half miles, but is intended to run five miles through Seaton Mountain. It will drain over two thousand mining properties, and the ores from all those mines will be transported through the tunnel.

Mr. Newhouse is president and managing director of the Utah Consolidated Gold Mines, Limited, and of the Boston Car Copper & Gold Mining Company, Limited; managing director of the Newhouse Tunnel Company, Limited; president of the Ajax Mining Company of Salt Lake City, and of the Denver, Lakewood & Golden Railway Company; and he is also interested as owner in the Iron Mask Mines of Red Cliff, Colorado, and the Revenue Mines of Montana, in addition to a number of other valuable or promising properties. It is fitting to add, as one of the prime causes of his success, that his upright and truthful character has given his name an authority and commended him to confidence wherever he is known.

Mr. Newhouse was married, January 1, 1883, to Miss Ida H. Stringley of Virginia. A man occupied with so many and such varying interests has necessarily limited time for outside pursuits. Mr. Newhouse has therefore enjoyed little opportunity to engage actively in political affairs, and his tastes have never led him to identify himself with clubs, or to seek to become a conspicuous figure in any social or public organizations. He is first a business man, and then a domestic man, and in his home life finds all desired diversion and rest from his multifarious business cares.





Wm. Vecken O'Leary



JACOB VAN VECHTEN OLCOTT

THE family of Olcott, which has long been settled in the United States, is of English origin, and was introduced to this country at an early date by way of the New England colonies. The first member of it in America was one of the founders of the city of Hartford, Connecticut, and his descendants have spread thence to nearly all parts of the United States. In the last generation one of them, John N. Olcott, was a well-known commission merchant in New York city.

The family of Knox is, as might be assumed from the name, of Scottish origin. Its original seat was in the south of Scotland, whence it removed to the north of Ireland, and thence to the United States, being then classed as Scotch Irish. In this country the pioneer member of the branch of the family now under consideration was Dr. Samuel Knox, a physician. He came to America at about the close of the Revolutionary War, and, like so many of his compatriots, settled in Pennsylvania. His son was that Rev. Dr. John Knox who rose to eminence as a theologian and preacher, and was for many years pastor of the Collegiate Dutch Church in New York.

A daughter of the Rev. Dr. Knox, named Euphemia Helen Knox, became the wife of John N. Olcott, the commission merchant already mentioned, and on May 17, 1856, at their home in New York, bore him a son, to whom the name of Jacob Van Vechten Olcott was given. The boy was sent in due time to old Public School No. 35, of which Thomas Hanks was then principal, and in which he acquired an excellent primary education and preparation for college. He thence went to the College of the City of New York, and finally to the Law School of

Columbia College, from which latter he was graduated in the class of 1877.

Promptly after his graduation Mr. Oleott was admitted to practice at the bar. He began his work, however, not as an independent practitioner, but as a clerk in the law office of the Hon. E. Ellery Anderson, where for several years he gained the experience and training necessary to make his academic instruction of the highest service. In 1881 he became a member of the firm of Livingston & Oleott, and opened an office of his own. This firm afterward bore the name of Oleott & Oleott, Mr. Oleott's partner being his younger brother, William M. K. Oleott. This was in 1883. The two brothers had offices at No. 4 Warren Street, and had a large and profitable patronage. The younger brother, William M. K. Oleott, took a conspicuous part in politics, and was in 1893 a candidate for city judge on the Republican ticket; in 1894 was elected an alderman; and in December, 1896, was appointed by Governor Morton to be District Attorney of New York in place of John R. Fellows, deceased. Upon this, the firm was again transformed, and thereafter for a time bore the name of Oleott & Messiter. It was dissolved on January 1, 1900, and since that date Mr. J. Van Vechten Oleott has been alone in his practice of the law.

Mr. Oleott is a Republican in politics, but has not been an office-seeker, and has filled only one public place, that of municipal civil-service commissioner under the administration of Mayor Strong in 1895-96. He is a member of a number of leading social organizations, including the Union League, Manhattan, Colonial, Merchants', South Side, Tuxedo, and Alpha Delta Phi clubs, the Bar Association, the New York Historical Society, and the Sons of the Revolution.

Mr. Oleott was married, some years ago, to Miss Laura I. Hoffman, daughter of the late Rev. Dr. Charles F. Hoffman, rector of All Angels' Church, New York. He has no children.



Jas. C. Pepper



JAMES EDWARDS PEPPER

WHISKY and water are commonly regarded as incompatible. The lover of the former resents the admixture, or at least the too great admixture, of the latter therewith, while the foe of whisky sounds the praises of pure water as a beverage superior to any product of the still. Yet, strange to say, the word "whisky" means "water" — simply that and nothing more. In the old Gaelic it bore the form of "uisge," pronounced much as in its present Anglicized form, and meaning nothing but water. But when the Gael learned to distil the essence of grain into a stimulating drink, he called it "uisgebeatha," or "water of life," whence the modern corruption "usquebaugh." A close parallel will be observed between the Gael's "uisgebeatha" and the Gallic "eau-de-vie."

It would be a difficult task to determine, even approximately, when and where and by whom whisky was invented. The name, however, unmistakably indicates a Gaelic origin, as does also the status of the industry to-day, so far as the Old World is concerned. There are nearly a hundred and fifty whisky distilleries in Scotland, with a yearly production of nearly twenty-five million gallons, and Ireland has some forty, with fourteen million gallons, while England has less than a dozen, with from ten to twelve million gallons.

These figures seem petty, however, when contrasted with those of the distilling trade in the United States. The latter are subject to extraordinary fluctuations, but for many years those representing the output of whisky have ranged from forty-five to sixty million gallons, while the total of distilled spirits has run far above one hundred million gallons.

In this industry Kentucky has long enjoyed preëminence.

That remarkable State is noted, according to common remark, for the beauty of its women, the speed of its horses, and the purity of its whisky. True, the fluctuations already noted are perhaps more marked there than in other States. In five years the output of Kentucky distilleries varied from less than seven million to more than forty-five million gallons. For more than a century, however, Kentucky has maintained a leading rank as a whisky-producing State, and distilling has stood among its foremost industries.

Among the famous distilleries of Kentucky, probably the best known, and certainly the oldest, is the Pepper Distillery, where is produced the well-known Pepper brand of whisky. This institution was founded as long ago as in 1780, the first distillery in the entire territory now comprised in the State of Kentucky. Its founder was Elijah Pepper, a member of a well-known family of Culpeper County, Virginia. When he moved from the Old Dominion to the "Dark and Bloody Ground," Kentucky was merely—so far as it was surveyed and occupied at all—an appanage or perhaps a county of Virginia. Mr. Pepper remained, therefore, a Virginian in his new home. In time, however, Kentucky was erected into an independent State, and then the Pepper family became as truly Kentuckians as they formerly had been Virginians.

Elijah Pepper was succeeded, as the head of the great distilling business which he built up, by his son, General O. Pepper. The latter married Miss Annette Edwards, and to them the subject of this sketch, James Edwards Pepper, was born at their home in Woodford County, Kentucky, on May 18, 1850. He was their eldest son.

It was the custom, at that time, among the great distilling houses of Kentucky, for the eldest son of the family to enter the distillery at the age of fifteen years or thereabout, and grow up with the business, with a view of succeeding to the headship of it. Such had been General Pepper's experience, and such he decided should be that of his son. The latter was accordingly sent to school at Frankfort and thoroughly educated, especially along the practical lines likely to be of service to him in conducting the ancestral business. Then, at the age of fifteen years, he left school and entered the distillery, where he learned every

detail of the industry. From that time to the present he has been continuously engaged in the distilling business, and has materially added to the fame of the Pepper distilleries and the whisky which they produce. At the present day there is probably no better known whisky made in the United States than his.

Colonel Pepper is now the president of the corporation of James E. Pepper & Co., proprietors of the Pepper Distillery and also of the Henry Clay Pure Rye Distillery. The magnitude of these concerns has been sufficient to monopolize the bulk of his business attention, and he has not identified himself with other corporations. Neither has he taken an especially prominent part in political affairs, holding and seeking no public office.

The one other work in which he is engaged, in addition to distilling, is one equally characteristic of Kentuckians. It is the breeding of thoroughbred horses. Colonel Pepper has a fine stock-farm, Meadowthorpe, near Lexington, Kentucky, in the heart of the famous blue-grass region, and there he keeps a high class of blooded horses, some of which have won great fame on the turf. He takes much pleasure in his horses, and conducts the farm as much for love of fine stock as for profit, though of course the latter element is not lacking.

Colonel Pepper is a frequent visitor to New York city, and is well known and cordially welcomed there. He is a member of the Manhattan and New York clubs in New York city, and of the Lexington Union Club of Lexington, Kentucky. Of the latter he was president for two terms.

Having identified himself conspicuously with two of the three great products of Kentucky, it was only natural that Colonel Pepper should turn his attention to the third. This he did in 1890, when he married Miss Ella Offutt of Shelby County, Kentucky.





LAFAYETTE EDWARD PIKE

LAUFAYETTE E. PIKE, the founder and head of a firm of bankers and brokers well known in all parts of the United States and Canada through its wide-spread business and its branch offices in many cities, is a native of the State with which he has all his life been especially identified and in which he still resides. He was born at Cheshire, Connecticut, on January 4, 1860, and received a good education at the Morris Academy in Litchfield County in the same State.

During his boyhood, until he was seventeen years of age, he worked on a farm in Litchfield County in the intervals of his schooling. Or perhaps it would be more correct to say he attended school in the time which could be spared from farm work. His remuneration for his labor was nothing more than his board and clothing. At the age of seventeen, however, he went to Hartford, Connecticut, and soon became engaged in the management of theatricals and concert companies "on the road." Among the "attractions" of which he at times had the management were the Booth-Barrett dramatic company, Theodore Thomas's orchestra, Gilmore's band, and the Yale University Glee Club.

After some years of more or less successful operations as an amusement manager, Mr. Pike transferred his ambitious activities to the field of life insurance. He became a general agent at Hartford for the New York Life Insurance Company, one of the foremost concerns in the world, and remained in its service eight years.

His present business was founded about eleven years ago, when he opened a broker's office at Hartford, Connecticut, and



L. C. Pike

organized the firm of L. E. Pike & Co. The venture quickly proved profitable, and from time to time branch offices were established elsewhere. Among the cities in which the firm is thus represented are New York, Boston, Philadelphia, Chicago, Baltimore, Washington, Cincinnati, St. Louis, Springfield (Massachusetts), Hartford (Connecticut), and Montreal and Toronto in Canada.

In addition to the wide-spread operations of his firm, Mr. Pike is interested in numerous other corporations and enterprises. Among these are the Diamond, Central, Eastern Star, and Eastern Consolidated Oil companies, several electric railroad companies, and some Southern plantation companies. He is also interested in various issues of railroad and municipal bonds.

Mr. Pike continues to make his home in the city of Hartford, where his business career began. He lives with his wife and son at No. 1 Vine Street, in a residence which was formerly owned by the Hon. James G. Batterson, who was president of the Travellers' Insurance Company, but who is now deceased. The house is a fine one, and is surrounded by ample grounds richly adorned with trees and shrubs. The place has a frontage of more than one thousand feet on Albany Avenue and more than eight hundred feet on Vine Street, and is considered one of the handsomest in Hartford.

Mr. Pike was married at Hartford, in 1887, to Miss Isa Mabelle Greyer. They have one child, a son, named William Carlisle Pike, now thirteen years of age.

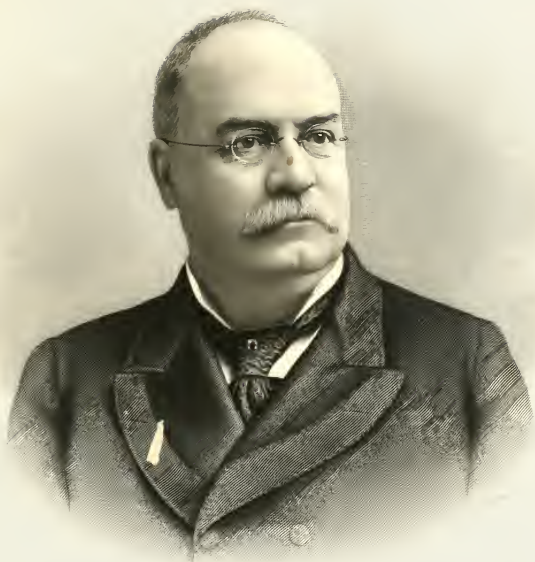




ROBERT PITCAIRN

ROBERT PITCAIRN of Pittsburg, Pennsylvania, the son of John and Agnes Pitcairn, is of Scottish origin, having been born at Johnstone, near Paisley, on May 6, 1836. The family came to this country in 1846, and settled at Pittsburg. Robert had already attended school, and he pursued his studies further in Pittsburg. Then he had to go to work in a store; but he attended a night-school for some time. He was twelve years old when he became a messenger-boy in the Pittsburg office of the Atlantic & Ohio Telegraph Company. He got the place through the efforts of his young friend Andrew Carnegie, who then held a similar place. He became assistant operator and repair man at Steubenville, Ohio, operator in the Pittsburg office, and then, in 1853, operator and assistant ticket agent at Mountain House, Duncansville, Pennsylvania, thus entering the employ of the Pennsylvania Railroad.

That railroad was completed over the Alleghany Mountains in February, 1854, and Mr. Pitcairn was transferred to the office of the general superintendent at Altoona. At that time he formed the ambition of returning to Pittsburg as superintendent of the Pittsburg division of the road. At Altoona he filled various places, sometimes serving as acting division superintendent, until 1861, when he was sent to the western division of the company's Pittsburg, Fort Wayne and Chicago system, where he spent a year. Then J. Edgar Thompson, president of the Pennsylvania Railroad, appointed him to be superintendent of the Middle division of the road, from Conemaugh to Mifflin. Soon a reorganization of the staff was effected, and he was made superintendent of transportation—a new office, created expressly for him. In that place he organized the systems of car records, car mileage, and other



Respy Robt. Fickens

important departments of administration. During the Civil War he had an enormous amount of work in the transportation of troops and supplies, and in addition to his regular duties he had for some time charge of the Middle and Pittsburg divisions of the road, and of the Cumberland Valley line from Harrisburg to Hagerstown. Finally, at the close of the war in 1865, his early ambition was realized. He was made superintendent of the Pittsburg division of the Pennsylvania Railroad, at the city which had been his first American home. Ten years later his responsibilities were enlarged materially by his additional appointment as general agent of the road, and down to the present time he has continued to discharge the duties of both offices.

Mr. Pitcairn has long been identified with many of the most important interests of the western part of Pennsylvania. For a time he was a leader among the promoters of petroleum interests, though never in a speculative way. He is a shareholder and director of many of the most solid business corporations not only of Pittsburg but of the country. Among them are the Fidelity & Trust Company, the Citizens' National Bank of Pittsburg, the First National Bank of Greensburg, the American Surety Company of New York, of which latter he is resident vice-president in Pittsburg, the Philadelphia National Gas Company, of which he is vice-president, and the Westinghouse Air-brake Company, of which he is also vice-president. He was one of the organizers of the company first formed to manufacture the air-brake.

Mr. Pitcairn has always been a strong Republican, and served as the secretary of the first convention of that party ever held in Blair County, Pennsylvania. He has long been a member of the Order of Free Masons, and is a passed grand commander of the Order of Knights Templar. He is a director of the great public library founded in Pittsburg by Andrew Carnegie, and a director of the West Pennsylvania Exposition Society. While stationed at Altoona, on July 26, 1856, Mr. Pitcairn was married to Miss Elizabeth E. Rigg, a daughter of John Rigg of Altoona. Four children have resulted from this union, namely: Mrs. Omar S. Decker, Mrs. Charles L. Taylor, Miss Susan Blanche Pitcairn, and Robert Pitcairn, Jr.



ANDREW WOODBURY PRESTON

ANDREW WOODBURY PRESTON, one of the foremost figures in the foreign fruit trade of the United States, is of New England nativity, and of English ancestry on both the paternal and maternal sides of the house. Three generations back his forefathers were English folk. They were what were then termed "well-to-do" people, of prosperous and substantial standing in worldly matters and of high esteem in the community to which they belonged. They were also of particularly sturdy physical frame and long life. The ages of Mr. Preston's four grandparents at their deaths ranged from eighty-seven to ninety-nine years. In the last generation Benjamin Preston was a practical and successful farmer, living at Beverly Farms, not far from Boston, Massachusetts. He married Sarah L. Poland, who bore him the subject of the present sketch.

Andrew Woodbury Preston was born at Beverly Farms, Massachusetts, on June 29, 1846, and was educated at the excellent grammar school at that place. Until he was twenty years old he lived on his father's farm and was accustomed to all departments of its work. He was, however, too near the great centers of industry and commerce not to receive from them an inspiration to engage in some other occupation than that which his father had followed.

His first venture on leaving the farm was in the shoe trade, of which at that time that part of Massachusetts had well-nigh a monopoly. He became in 1866, at the age of twenty years, junior partner in the firm of Williams & Preston, manufacturers of women's shoes. In that business he prospered, and acquired much valuable experience in practical business methods. After two years, however, he sold out his interest in the firm to his



A. M. Tucker

partner, Mr. Williams, and retired from manufacturing for a more purely commercial pursuit.

Mr. Preston's next venture was in the wholesale fruit trade, in the city of Boston, where that trade has reached enormous proportions. In that he was successful, and he continued in it without thought of further change. In time he rose to commanding rank among his business associates, and in 1888 was one of the foremost in organizing the Boston Fruit Company. Of that great corporation he became general manager. That was, however, only a stepping-stone to a much greater organization. In 1899 Mr. Preston took a leading part in the organization of the United Fruit Company. This giant corporation combines within itself practically the entire tropical fruit trade of the United States, including both the growing of fruits in tropical countries and the importation of them into the United States and shipment of them to other lands.

Mr. Preston is president of the United Fruit Company, with headquarters in Boston; vice-president of the Mercantile Trust Company of Boston; and president of the Fruit Despatch Company of New York. The direction of these great enterprises has proved sufficient to consume his time and attention, and he has accordingly held and sought no political office.

His social connections include membership in the Exchange Club of Boston, the New York Club of New York, the New Algonquin Club of Boston, the Eastern Yacht Club, the Massachusetts Consistory, S. P. R. S., and the Boston Commandery, Knights Templar.

Mr. Preston was married on August 5, 1869, at Weymouth, Massachusetts, his bride being Miss Frances E. Gutterson. Their one surviving child is a daughter, Miss Bessie W. Preston.





MATTHEW STANLEY QUAY

MATTHEW STANLEY QUAY, who was born at Dillsburg, York County, Pennsylvania, on September 30, 1833, is the son of a Presbyterian preacher, and the namesake of General Matthew Stanley of Brandywine Manor. In early boyhood he was taken by his father to Pittsburg, and afterward to Beaver County, with which he has ever since been identified. He entered Jefferson College, in Washington County, and at the age of seventeen was graduated with honors. He next began the study of law with Judge Sterrett at Pittsburg, but soon suspended that work to make a trip through the South. Dissuaded by his mother from a plan to start an antislavery paper in Louisiana, he settled in Texas, for a time, as a school-teacher and lecturer. His career there was not prolonged, and on returning home he resumed his law studies, and in 1854 was admitted to the bar. The next year he was elected Prothonotary of Beaver County, and thereafter he was reelected twice.

At the outbreak of the Civil War Mr. Quay enlisted in the Tenth Pennsylvania Reserves. He was soon made a first lieutenant, and then assistant commissary-general, with the rank of lieutenant-colonel. When the military staff of the Governor was abolished, Governor Curtin made him his private secretary. A year later he was appointed colonel of the One Hundred and Thirty-fourth Pennsylvania Infantry, of which he took command in August, 1862. Serious illness compelled him to resign his commission a few days before the battle of Fredericksburg, but he took part in that battle as a volunteer, was in the front rank at Marye's Heights, and received from the War Department the Congressional medal for personal valor. He next became the Military Agent of Pennsylvania at Washington, and then



M. S. Gray

Military Secretary to the Governor. In 1864 he was elected to the Legislature from Beaver County, and was several times reelected.

Mr. Quay became a political leader of State prominence as early as 1867. In that year Governor Curtin, Simon Cameron, Thaddeus Stevens, and several other prominent men were candidates for the United States Senatorship. Mr. Quay was put forward by the Curtin contingent for the Speakership of the House. He was defeated, and so was Governor Curtin. In 1869 Mr. Quay began the publication of the "Beaver Radical," which soon became an important political newspaper. He championed the candidacy of General Hartranft for Governor so vigorously as to elect him against what had seemed hopeless odds, and it was deemed a fitting reward of his public services that he was then appointed Secretary of State of Pennsylvania. That office he held from 1873 to 1878, then was Recorder of the city of Philadelphia for a short term, and then again Secretary of State. One of the most striking acts of his career came in 1885, when, in answer to an organized attempt to drive him out of politics, he announced himself a candidate for the office of State Treasurer. The result was his election by nearly fifty thousand majority. After that his leadership was unchallenged. In 1887 he was elected United States Senator, and he was reelected in 1893. At the end of his second term the Legislature failed to elect a successor, and he was reappointed by the Governor, but on technical grounds the Senate declared the appointment invalid and the seat was left temporarily vacant. He was reelected by the Legislature, and resumed his seat in the Senate in January, 1901.

Senator Quay has long been Pennsylvania's member of the Republican National Committee, and in 1888-92 was chairman thereof. At the National Republican Convention of 1896 he received the entire vote of Pennsylvania, and a number of votes from other States, for the Presidential nomination.



ANTON ADOLPH RAVEN

THE subject of the present sketch might well claim to be the dean of cosmopolitanism in the most cosmopolitan of cities. He is of mingled English and Dutch parentage, was born in a Dutch colony in America, spent much of his early life in a Danish colony, and finally settled in New York. Moreover, his father, who was of English ancestry, was a merchant in the Spanish-American Republic of Venezuela, while his mother came of ancestors who came from Holland to New York State and thence removed to Curaçao, West Indies, where she herself was born.

Anton Adolph Raven, son of John R. Raven and Petronella (Hutchings) Raven, was born on September 30, 1833, at Curaçao, in the Dutch West Indies. His early years, until he was seventeen, were spent in the Danish West Indies, where he received his education. Then he came to the United States to enter business life.

It was on January 4, 1852, that he entered the service of the Atlantic Mutual Insurance Company of New York city, and he has remained in that service, without interruption, down to the present time. He has, of course, enjoyed promotion from time to time, and thus has passed from the lowest rank to the highest. His successive steps may be recapitulated as follows:

In 1852 he began as a clerk; in 1865 he was appointed an underwriter; in 1874 he was appointed to be fourth vice-president of the company; in 1876 he became third vice-president; in 1880 he was made second vice-president. These were all appointive offices, but elective offices were near at hand. In 1895 he was elected vice-president of the company; and two years later, in 1897, he was elected president, which office he continues to hold.



A. A. Raven

In so consistent and persistent a career, Mr. Raven has found neither time nor inclination to seek political preferment, and he has accordingly held no political office. His business interests have, however, extended outside of the company with which he has so long been identified, and he is now a director of the Atlantic Trust Company, the Home Life Insurance Company, and the Phoenix National Bank of New York.

Mr. Raven is a member of the Montauk Club of Brooklyn, New York, the American Museum of Natural History, and the Metropolitan Museum of Art. He is a member and vice-president of the Society for Improving the Condition of the Poor in Brooklyn, and a member and recording secretary of the American Geographical Society.

He was married in New York, in 1860, to Miss Gertrude Oatman, who has borne him four children. These are as follows: William Oatman Raven; Caroline Elizabeth MacLean, widow of the late Peter A. MacLean; Edith Raven; and John Howard Raven, professor of Hebrew and Old Testament exegesis in the Theological Seminary at New Brunswick, New Jersey.





NORMAN BRUCE REAM

THE soldier, merchant, and financier who now stands among the foremost men of Chicago, Norman Bruce Ream, comes of fine old colonial ancestry, his great-grandfather, John Ream, having been a gallant soldier in the Revolution, and other members of the family having conspicuously served their country in peace and in war. His father's people originally came from Frankfort in Germany about two hundred years ago, while his mother's family, named King, was of English and Scottish origin. He was born on November 5, 1844, the son of Levi and Highly (King) Ream, on a farm in the great valley of Somerset County, Pennsylvania. He was educated chiefly in the common schools of his native place until he was fourteen years old, when he began teaching school and at the same time pursuing his own studies at home. The outbreak of the Civil War changed, however, the tenor of his life. In September, 1861, he enlisted in the Eighty-fifth Pennsylvania Volunteers, went to the front, and was engaged in active service until near the end of the war, when, having been promoted for gallantry to be lieutenant, he was honorably discharged on account of wounds received in battle under Grant in the great Virginia campaign.

After the war Mr. Ream turned his attention to business. First, however, he rounded out his education with a commercial course in a school at Pittsburg, Pennsylvania. Thereafter he served as a clerk in a country store at Harnedsville, Pennsylvania, and in another at Princeton, Illinois. Of the latter he soon became part owner. In the fall of 1867 he went to Osceola, Iowa, and engaged in farming and dealing in grain, live stock, and agricultural implements. Bad seasons and bad debts

caused his failure, and in 1871 he went to Chicago to try his fortune in a new direction. He engaged in the live-stock commission business, and was from the first successful. Within three years he was enabled to pay in full with ten per cent. interest all the debts he had left behind him in Iowa. He added grain to live stock in his dealings, and engaged in not a few speculations of considerable magnitude. In 1888 he retired from the Chicago Board of Trade, of which he had long been a leading member, and was at that time rated as a man of great wealth and as one of the representative business men of the Western metropolis.

Retirement from the Board of Trade did not, however, mean withdrawal from active business life. Mr. Ream began investing his capital in banking, railroad, and other substantial enterprises, to which also he devoted his earnest personal attention. He purchased and improved much real estate in Chicago, the Rookery Building being one of the properties in which he was interested. He became much concerned in street railroads and electric-lighting systems in Toledo, Ohio, and elsewhere. Many years ago he became a director of the Illinois Central Railway, and of the First National Bank of Chicago, two of the foremost financial concerns of the West. The Baltimore & Ohio Railroad also attracted his attention. He became a director of it, and played a prominent part in its reorganization. Still another of his railroads was the Colorado Southern, which he helped to reorganize. He is also a director of the Erie and of some other railroads, of the Pullman Company, of the great United States Steel Corporation, and of the Metropolitan Trust Company of New York, and of various other corporations. At the present time, therefore, Mr. Ream is not only one of the foremost business men of Chicago, but also a financier of national prominence and influence. Throughout his long and arduous career, in which he has participated in many a business battle, he has kept his credit and his honor unstained, and his name free from even the shadow of reproach.

Mr. Ream has taken no part in political affairs beyond those pertaining to the private citizen. As a voter he is independent, though generally alining himself with the Republican party.

He is a member of many social organizations, in which his

temperament makes him as popular as his business standing makes him influential. Among them are the Chicago, Calumet, Union League, and Washington Park clubs of Chicago, and the Union and Metropolitan clubs of New York city. His fondness for out-of-door sports has led to his joining a number of fishing and hunting clubs.

Mr. Ream was married, at Madison, New York, on February 19, 1876, to Miss Caroline Putnam, daughter of Dr. John Putnam of that place. The six children of Mr. and Mrs. Ream are Marion Buckingham, Francis Mott, Norman P., Robert C., Edward K., and Louis M. Ream.





James A Reed



JAMES HAY REED

THE "liberty, equality, fraternity" of the Republic are exemplified in business and professional life as well as in social matters or in political activities. There are in the United States no exclusive professional or business castes or classes. There is no reproach of being "in trade," nor is there any especial line of demarcation between mercantile pursuits and the practice of the so-called learned professions. The sons of professional men engage in business, and the sons of business men enter the learned professions, with the utmost freedom and readiness. More than that, many men pass from trade to profession, or from profession to trade, according to their convenience or advantage, or even pursue profession and business at the same time. In the last generation, for example, Dr. Joseph A. Reed was one of the foremost members of the medical profession, being for many years superintendent of the Western Pennsylvania Hospital for the Insane. His son, James Hay Reed, who was born to him and his wife, Eliza J. Reed (born Hay), on September 10, 1853, first entered the legal profession, but afterward became identified with great industrial enterprises.

James Hay Reed was educated at the Western University of Pennsylvania, and was graduated from it in June, 1872. He then entered upon the study of the law, and three years later was admitted to practice at the bar in Allegheny County, Pennsylvania. In 1877 he formed a partnership with P. C. Knox, under the name of Knox & Reed, and pursued thereafter a successful career as a lawyer in general practice. His legal career was crowned by his appointment as United States District Judge for Western Pennsylvania, in February, 1891. Just a year

later he resigned that place, and reëntered his former firm in order to be free for legal practice and business enterprises.

His business career may be briefly recapitulated as follows: From February, 1892, to June, 1896, vice-president of the Pittsburg & Lake Erie Railroad Company, a part of the Vanderbilt system. Director of that road from January, 1890, to January, 1897. Since June, 1896, president and director of the Pittsburg, Bessemer & Lake Erie Railroad Company, and the Union Railroad Company, of the Carnegie system. Since June, 1898, president and director of the Consolidated Gas Company of Pittsburg. Since March, 1899, president and director of the Philadelphia Company, the principal fuel-gas company of Pittsburg, and vice-president and director of the Allegheny County Electric Light Company and United Traction Company of Pittsburg. From May, 1892, to May, 1898, director of the Lake Shore & Michigan Southern Railway Company of the Vanderbilt system. He is also now a director of the Farmers' Deposit National Bank and Fidelity Title and Trust Company of Pittsburg, and a manager of the Western Pennsylvania Hospital for the Insane, and of the Pittsburg Hospital for Children; and a trustee of the Western University of Pennsylvania, the Shadyside Academy, and the Shadyside Presbyterian Church of Pittsburg.

In politics Mr. Reed is a Republican, and he has always taken an active and efficient interest in the promotion of that party's welfare. He is a member of the Union League, Manhattan, and Transportation clubs of New York, the Duquesne, Pittsburg, and University clubs of Pittsburg, and the Union Club of Cleveland, Ohio.

Mr. Reed was married, on June 6, 1878, to Miss Kate J. Aiken, daughter of David Aiken, Jr., of Pittsburg. They have had four children, as follows: Joseph Hay Reed (now deceased), David Aiken Reed, James Hay Reed, Jr., and Miss Katherine Reed. Their home is at No. 716 Amberson Avenue, Pittsburg.



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DANIEL GRAY REID

THE name and later career of the subject of the present sketch call to mind one of the most noteworthy developments of American industry under the encouragement of the American system of protection to domestic labor. Down to only a few years ago the manufacture of tin, that is to say of tin-plate, or sheets of steel coated with tin, was utterly unknown to the United States. The factories of Great Britain, especially of Wales, had a substantial monopoly of it. True, the steel plates could be produced in this country as well as anywhere else, and the tin for plating them could be brought hither from Singapore or elsewhere just as well as it could be taken thence to England. All other materials and appliances could also be secured here, and it seemed absurd to say that American workmen could not be trained to do the work as well as any others.

But the industry was not undertaken. It was so well established in Great Britain, and wages of workmen were there so much lower than here, that there seemed no prospect of profit in making tin plates here so long as the foreign-made plates could be imported duty free. Whenever a proposition was made to impose a duty upon foreign tin plates so as to give the industry a chance for development in the United States, the answer was made by opponents of protection that it would be futile, for tin plates could not, under any circumstances, be manufactured in this country. No matter how high the tariff were, it would merely increase the cost of the foreign plates without ever bringing a single American plate upon the market.

Some Americans, William McKinley among them, thought otherwise, and determined to make the experiment. In 1890 a tariff law framed by Mr. McKinley was enacted, imposing for

the first time a considerable duty upon foreign tin. It was greeted with a howl of denunciation, and the old cry of the impossibility of making tin plates in America was renewed. But the law was quickly vindicated. The industry was established. Year by year it increased by leaps and bounds. To-day it is as well established here as is the manufacture of steel rails, and American tin plates not only supply at a lower rate than before the bulk of the domestic demand, but are actually in demand for export for foreign countries.

The man who chiefly organized this giant industry in the United States is Daniel Gray Reid, a man scarcely yet at middle age, though of long business experience. He was born on August 1, 1858, at Richmond, Indiana, and was educated in the public schools of that place.

Immediately upon finishing his schooling he sought a place in the business world, and found it in his native town. He was only fifteen years old when, in 1873, he entered the employment of the Second National Bank of Richmond. But his thorough schooling had fitted him for the work intellectually, and he found the work agreeable to his tastes. In such circumstances he naturally gave his employers good service, and won their favor. In turn promotion after promotion came to him, taking him through the various grades of service, in all of which he acquitted himself in a highly creditable manner. For no less than twenty-two years continuously he served behind the counters of that bank, giving up that work in 1895. He is still connected with the bank, however, as its vice-president.

We have said that the tariff which started the tin industry in America was enacted in 1890. Among other concerns the American Tin Plate Company was promptly formed, and in 1891 Mr. Reid became a director of it, thus identifying himself with the new enterprise which was soon to grow to so vast proportions. Upon his retirement from the bank in 1895, he took active hold of the work of the Tin Plate Company, became treasurer of it, and began to "push things." Acting in conjunction with the Moore Brothers of Chicago, he soon effected a general consolidation of American tin interests in one great corporation, known as the American Tin Plate Company. This corporation, with a capital of fifty millions of dollars, had its headquarters in New York.

It comprised in 1899 no less than thirty-six works in operation, with two hundred and seventy-two mills completed and seven more building, a total of two hundred and seventy-nine, besides two works with six mills being dismantled. The works were as follows :

Ætna Standard Works, Bridgeport, Ohio, 8 mills ; American Works, Elwood, Indiana, 20 mills ; Anderson Works, Anderson, Indiana, 6 mills ; Atlanta Works, Atlanta, Indiana, 6 mills ; Baufield Works, Irondale, Ohio, 4 mills ; Beaver Works, Lisbon, Ohio, 6 mills ; Blairsville Works, Blairsville, Pennsylvania, 2 mills ; Britton Works, Cleveland, Ohio, 3 mills ; Canonsburg Works, Canonsburg, Pennsylvania, 5 mills ; Cincinnati Works, Cincinnati, Ohio, 4 mills ; Crescent Works, Cleveland, Ohio, 6 mills ; Cumberland Works, Cumberland, Maryland, 5 mills ; Ellwood Works, Ellwood City, Pennsylvania, 5 mills ; Falcon Works, Niles, Ohio, 6 mills ; Great Western Works, Joliet, Illinois, 4 mills ; Hamilton Works, West Newton, Pennsylvania, 2 mills ; Humbert Works, Conneltsville, Pennsylvania, 6 mills ; Irondale Works, Middletown, Indiana, 6 mills ; Johnstown Works, Johnstown, Pennsylvania, 2 mills ; La Belle Works, Wheeling, West Virginia, 10 mills ; Laughlin Works, Martins Ferry, Ohio, 14 mills ; Marshall Works, Philadelphia, Pennsylvania, 6 mills ; Monongahela Works, Pittsburg, Pennsylvania, 14 mills ; Montpelier Works, Montpelier, Indiana, 6 mills ; Morewood Works, Gas City, Indiana, 8 mills ; Morton Works, Cambridge, Ohio, 6 mills ; National Works, Monessen, Pennsylvania, 8 mills ; New Castle Works, New Castle, Pennsylvania, 20 mills ; Neshannock Works, New Castle, Pennsylvania, 6 mills ; Ohio River Works, Remington Station, Pennsylvania, 2 mills ; Pittsburg Works, New Kensington, Pennsylvania, 6 mills ; Pennsylvania Works, New Kensington, Pennsylvania, 6 mills ; Reeves Works, Canal Dover, Ohio, 4 mills ; Shenango Works, New Castle, Pennsylvania, 30 mills ; Somers Works, Brooklyn, New York, 3 mills ; Star Works, Pittsburg, Pennsylvania, 8 mills ; United States Works, Demmler, Pennsylvania, 11 mills ; and Washington Works, Washington, Pennsylvania, 4 mills.

Mr. Reid was president of this great American Tin Plate Company down to the time of its absorption into the United States Steel Corporation, of which he is now a director. He is also a director of the National Steel Company, and of the Bankers' National Bank, of Chicago ; vice-president of the Second National Bank ; and director of the Union National Bank, Richmond, Indiana, and a director of the American Steel Hoop Company. He has taken no public part in politics. He is a Mason, and a member of the Chicago, Union League, and Calumet clubs of Chicago.



JOHN JACKSON RIKER

JOHN JACKSON RIKER comes of Dutch stock, originally settled in Amsterdam, Holland. In those days the name was Van Rycken, and the family was one of wealth, importance, and political influence, having been identified with William of Nassau in his campaign for Dutch independence. The pioneer in America came hither in 1638 and settled in New Amsterdam, now New York. In 1642 he was living upon his own premises on Heeren Graecht and the old Dutch Road, now known respectively as Broad Street and Beaver Street. In 1654 he obtained a grant of one fourth of the township of Newtown, on Long Island, now part of the city of New York. His estate was later gradually disposed of for building purposes, but about one hundred and thirty acres of it, including the old family homestead and burying-ground, are still in the possession of the family.

In the last generation, John Lawrence Riker, a well-known merchant of New York, married May Jackson, and to them was born, at Newtown, Long Island, on April 6, 1858, the subject of this sketch, John Jackson Riker. He was educated first at a boarding-school at Jamaica, Long Island, and then at the Charlier Institute in New York. He was prepared to enter college, and was strongly urged to do so. He preferred to enter business life, and accordingly, in 1876, became an office-boy in the employ of his father's firm, J. L. & D. S. Riker, merchants. In 1888 he was admitted to partnership in the firm. In 1890 he became managing partner. On January 1, 1902, the firm was dissolved, being succeeded by a corporation of the same name, of which he became president.

Mr. Riker is justly proud of the reputation he has acquired for both business enterprise and fair dealing. The latter is



Dr. J. H. Allen

emphasized by the fact that every year he makes contracts, aggregating millions of dollars, without ever a price being named. Hard work, sagacity, and integrity have brought him success and fortune. At the present time he is, in addition to his mercantile interests, a director of the Commonwealth Insurance Company of New York, and an incorporator and director of the Mutual Trust Company of Westchester County, at Port Chester, New York.

Mr. Riker's only place in the public civil service was that of school trustee in the Twenty-first Ward of New York, which he held in the early nineties. He enlisted as a private in the Seventh Regiment on May 26, 1878; was commissioned as aide-de-camp, with rank of first lieutenant, on the staff of Brigadier-General Ward, commanding the First Brigade, N. G. S. N. Y., on August 18, 1879; was promoted to be senior aide, with rank of captain, on April 1, 1880; was commissioned brigade inspector of rifle practice, with rank of major, on May 19, 1880; was made brigade inspector, with rank of major, on October 27, 1882; was commissioned major of the Twelfth Regiment on January 9, 1884; and resigned from the service on January 14, 1889.

Mr. Riker is a member of the Order of the Cincinnati in the State of New Jersey, being a collateral descendant of Dr. John Berrien Riker, surgeon of the Fourth New Jersey Regiment of the Continental Line. He is also a member of the Union, St. Nicholas, American Yacht, and New York Yacht clubs of New York, the Apawamis Club of Rye, New York, the Down-Town Association, the St. Nicholas and Holland societies, the Society of Colonial Wars, the Sons of the Revolution, and the Society of the War of 1812.

He was married, in April, 1881, to Edith M. Bartow, daughter of Samuel Blackwell Bartow, but has no issue.





JOHN LAWRENCE RIKER

THE name of Riker takes memory back to ancient days, when Hans von Ryeken and his kinsman Melehor took part in the first crusade, as leaders of a goodly company in the army of Walter the Penniless. Hans von Ryeken was then Lord of the Manor of Ryeken, in Lower Saxony, to wit, the country at the mouth of the Elbe River. For many generations the Ryeken family was conspicuous and numerous there, in Holstein and Hamburg, and also in Switzerland. In the fourteenth and fifteenth centuries it became established in Amsterdam, and played a leading and worthy part in the history of the Netherlands in those stirring times. The Ryekens were loyal supporters of William the Silent in his memorable struggle against the tyranny of Spain, and amid the vicissitudes of that long contest they lost much of their fortune. In time, however, when a New Netherlands colony was established at the mouth of the Hudson River, some members of the family came hither to seek new fortunes in the New World.

Foremost among these was Abraham Ryeken, who received from Governor Kieft in 1638 the allotment of a large tract of land in the Wallabout, and who had a place of business on Manhattan Island at what is now the corner of Broad and Beaver streets. In 1654 he received a grant of a farm at Bowery Bay, and thereafter lived upon it. Again, on August 19, 1664, Governor Stuyvesant gave him a patent of an island in the East River, or Sound, then called Hewlett's Island. It was thereafter known as Ryeken's or Riker's Island, and retains that name to this day. It remained in the possession of the family until 1845, when it became the property of the city of New York.



J. L. Riker

Abraham Rycken married Grietie, daughter of Hendrick Harmensen, and had nine children, from whom practically all the Rikers in the United States are descended. One of his sons, Abraham Riker, married Grietie, daughter of Jan Gerrits Van Buytenhuysen and his wife, Tryntie Van Luyt, Hollanders, and inherited the family estate. He left the place in turn to his son, Andrew Riker, who married Jane, daughter of John Berrien. His children were prominent in the Revolutionary War, all three of his sons serving with distinguished gallantry in the patriot ranks. The youngest of these, Samuel Riker, was for a long time prisoner in the hands of the British. After the war he became prominent in civil life on Long Island, was once a member of the State Assembly, and for two terms was a Representative in Congress. He married Anna Lawrence, daughter of Joseph Lawrence of the well-known Long Island family of that name, and had nine children, several of whom became prominent in public affairs. One of them, Richard Riker, was District Attorney of New York, and afterward and for many years one of the most honored Recorders the city has had. Another was Andrew Riker, a ship-owner, captain of the privateers *Yorktown* and *Saratoga* in the War of 1812. The youngest of the sons of Samuel Riker was John Lawrence Riker, who was born in 1787, and was educated in Flatbush, Long Island, in the famous old Erasmus Hall School. He studied law in the office of his brother, Richard Riker, the Recorder, and practised the profession for more than half a century. He made his home on the old family estate at Bowery Bay, Long Island, and was twice married. His wives were sisters, daughters of Sylvanus Smith, a prominent citizen of North Hempstead, Long Island, and a descendant of James Smith, who came to New England with Governor Winthrop. The Smiths had settled at Hempstead a few years after the Rikers settled at Bowery Bay, and received their patent from the same Governor Kieft.

A son of John Lawrence Riker's second wife, Lavinia Smith, is the subject of the present sketch. He was born at Bowery Bay in 1830, and received his father's full name, John Lawrence Riker. He was carefully educated in the Astoria Academy, under Dr. Haskins, and under private tutors at home.

Upon completing his education, he selected a business career, and entered upon it in New York city, where for many years he has ranked among the foremost merchants of the metropolis.

Mr. Riker was married in 1857 to Miss Mary Anne Jackson, and has seven children now living. These are John Jackson Riker, Henry Laurens Riker, Margaret M. Lavinia Riker, Samuel Riker, Mattina Riker, Charles Lawrence Riker, and May J. Riker.

The city home of Mr. Riker is at No. 19 West Fifty-seventh Street. He has also a summer home at Seabright, New Jersey, where he spends much of his time. He is a member of numerous social organizations, including the Holland and St. Nicholas societies, the Sons of the Revolution, and the St. Nicholas, Union League, Metropolitan, City, Riding, New York Yacht, Seawanhaka, Corinthian Yacht, and New York Athletic clubs.





Samuel Smith



PERCIVAL ROBERTS, JR.

THE present age has often been called the age of engineering, with no little propriety. Never before did engineering enterprises, especially bridge-building and railroads, play so dominant a part in the economy of civilization. There is no class of business men more potent for promoting the progress of the race than those who have to do with iron and steel production, bridge construction, and the building and operation of railroads. Naturally, therefore, among their ranks are to be found some of the most noteworthy figures of the day.

Percival Roberts, Jr., who is one of the foremost members of the great United States Steel Corporation, is a native of that State in which the iron and steel industries of the nation have long been so largely centered. He was born in the city of Philadelphia, in July, 1857, and received a careful and thorough education.

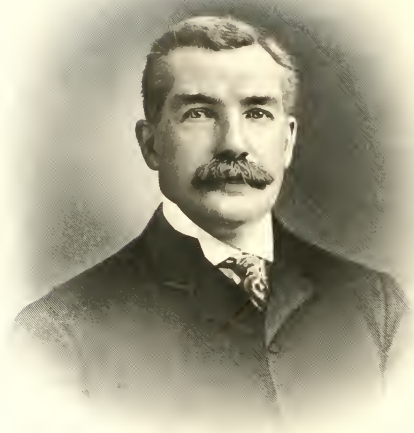
Early in the summer of 1876 he was graduated from Haverford College with the degree of A. B. His tastes inclining toward scientific and engineering work, he spent the next few months in the service of the Pennsylvania Geological Survey. Thereafter he took a postgraduate course in metallurgy and chemistry at the University of Pennsylvania.

Meantime, while pursuing this latter course, he began practical business work as a clerk in the office of A. & P. Roberts & Co., a firm of which his father was a member. This firm owned and operated the famous Pencoyd Iron Works at Pencoyd, Pennsylvania, one of the largest iron-works and especially one of the chief bridge-building concerns in the world. In time he became manager for A. & P. Roberts & Co., and when that company was reorganized into a corporation he became at first vice-

president and later president of the latter. Two years ago the Peneoyd Works were merged into the then newly formed American Bridge Company of New York, and Mr. Roberts was appropriately chosen president of the new corporation, and he held that place until the American Bridge Company was in turn merged into the still greater United States Steel Corporation, with its capital of more than a billion of dollars. Mr. Roberts then became a director and member of the executive committee of the last-named corporation, and the representative on that board of the American Bridge Company's vast interests.

Mr. Roberts is president of the Peneoyd & Philadelphia Railroad Company, and a director of the Continuous Metal Refining Company. He is a director of the United States Steel Corporation and of the Philadelphia National Bank, and he is a member of the American Society of Civil Engineers, of the American Institute of Mining Engineers, and of the American Society of Mechanical Engineers.





J. F. Kauterwald



FREDERICK LEO RODEWALD

THE three famous old "Hanse towns" or free cities of northern Germany—to wit, Hamburg, Bremen, and Lübeck—have contributed much to the world's progress and activities in trade and finance, and enjoy important rank in the business world to-day. The first two names, especially, have maintained their prosperity and influence, and have established particularly close relations with the United States as well as with European countries. They have also sent not a few of their sons to this country, to be incorporated into the cosmopolitan population of America, and to continue here the business careers with which they were identified in the old country.

One such visitor to the United States, in the last century, was Adolf Rodewald, a banker of Bremen. He came to this country and established himself in business in New York, making his home on Staten Island. He married an American wife, Miss Catherine Julia McNeill, who bore him a son, the subject of the present sketch.

Frederick Leo Rodewald was born at New Brighton, Staten Island, New York, on October 20, 1855, and was carefully educated in public and private schools. His natural inclination and aptitude were toward the same business as that in which his father was successfully engaged, and accordingly in 1872, at the age of seventeen years, he entered the employment of the well-known banking house of Henry Clews & Co., New York, beginning his service in the capacity of an errand boy. For thirteen years he was employed in various capacities by various Wall Street firms, during which time he amassed some capital and acquired a valuable practical knowledge of financial affairs.

At last he decided to venture into business on his own account. This was on March 1, 1885. At that time he joined the late Joshua William Davis in forming the firm of J. W. Davis & Co., bankers and brokers, in New York city. Some years later Mr. Davis died, but the firm was maintained under the old name. At present the firm consists of Mr. Rodewald, J. Edward Davis, Arthur W. Rossiter, and William Brevoort Potts. It does a large and profitable business, and enjoys an enviable reputation on "the Street."

Mr. Rodewald has long been a member of the New York Stock Exchange, and is a member of its governing committee. He is also vice-president of the First National Bank of Staten Island, and a director of the Railway Securities Company of New York.

Mr. Rodewald has not interested himself in politics beyond fulfilling the duties of a private citizen. He is a member of several prominent social organizations in New York city, both in the Borough of Manhattan and on Staten Island, where he continues to make his home. These include the Metropolitan Club, the New York Yacht Club, the Atlantic Yacht Club, the Richmond County Country Club, and the Staten Island Club.

He was married some years ago to Miss Louise G. Meylert, of Scranton, Pennsylvania, and has one child, Anna Fredericka Rodewald.





Jordan J. Rollins



JORDAN JACKSON ROLLINS

THE ancestry of Jordan Jackson Rollins, like his name, is a typically New England one. His parents, Franklin J. and Arabella C. Rollins, were descended from various English families—one of them partly Irish—which were settled in this country in the earliest colonial times. These were the families of Rollins, Waldron, Jackson, Shipleigh, Wentworth, Penhallow, Jordan, and others bearing names familiar in New England history. These all came to this country before 1670. They were all purely English except the Jordans, who were in part Irish, and they all settled in New England, became thoroughly identified with it, and down to the present time have largely remained there, though some members of the various families have migrated to other parts of the United States.

Jordan Jackson Rollins was born in the beautiful and historic city of Portland, Maine, on December 20, 1869, his parents being residents of that city, and his father being engaged in the insurance business there. In his boyhood he attended the public schools of Portland and was prepared for a collegiate career. At the age of nineteen he was matriculated at Dartmouth College, and for four years pursued its regular course, being graduated with the baccalaureate degree in 1892. The next year was spent in the Law School of Harvard University, where he received an admirable grounding in the principles of the profession which he had elected to pursue. Then he left college and entered the law office of the Hon. Daniel G. Rollins, one of the foremost lawyers of New York city, and there completed his studies preparatory to admission to the bar. He was admitted to practice at the bar of the State of New York in November, 1894.

Since the latter date Mr. Rollins has practised his profession in New York with steadily increasing success. His independent practice began in 1897, when he established the firm of Rollins & Rollins, his partner therein being his brother, Philip Ashton Rollins.

Mr. Rollins has not held nor sought political preferment, nor been especially concerned in politics beyond exercising the privileges and performing the duties of a private citizen.

He has become interested in various business enterprises with which he has professionally been brought into contact, and is connected with, among others, the Ninth National Bank and the Windsor Trust Company of New York city, and with the United Indurate Fibre Company of New Jersey.

Mr. Rollins is a member of a number of leading social and professional organizations, among which may be mentioned the Union League Club, the University Club, the Harvard Club, the New York Athletic Club, the Bar Association, and the Law Institute of New York. He is unmarried, and makes his home in New York.





Theodore Roosevelt



THEODORE ROOSEVELT

FEW names are so prominently and so honorably identified with the history and substantial growth of New York city as that of Roosevelt. It was planted here in early times by pioneers from Holland. It is perpetuated upon the map and in the records of the city through being borne by a street, a great hospital, and other public institutions. Most of all, it has been borne in many successive generations by men of high character and important achievements, who have fittingly led the way for the present conspicuous representative of the family. For eight generations before him the paternal ancestors of Theodore Roosevelt were settled in New York, and more than one of them attained distinction in business, in philanthropic work, and in the public service of city, State, and nation. They have intermarried with other prominent families, of other racial origins, so that in this generation there is a mingling of Dutch, Scotch, Irish, and French Huguenot blood within the Roosevelt veins.

Of such ancestry Theodore Roosevelt was born, at No. 28 East Twentieth Street, New York, on October 27, 1858. He was graduated from Harvard in 1880, and then spent some time in European travel. On his return home he studied law. In the fall of 1881 he was elected to the State Assembly from the Twenty-first District of New York city. By reelection he continued in that body during the sessions of 1883 and 1884. He introduced important reform measures, and his entire legislative career was made conspicuous by the courage and zeal with which he assailed political abuses. As chairman of the committee on cities he introduced the measure which took from the Board of Aldermen the power to confirm or reject the appointments of the Mayor. He was chairman of the noted legislative investigating committee which bore his name.

In 1886 Mr. Roosevelt was the Republican candidate for Mayor against Abram S. Hewitt, candidate of the United Democracy, and Henry George, United Labor candidate. Mr. Hewitt was elected. In 1889 Mr. Roosevelt was appointed by President Harrison a member of the United States Civil Service Commission. His ability and rugged honesty in the administration of the affairs of that office greatly helped to strengthen his hold on popular regard. He continued in that office until May 1, 1895, when he resigned to accept the office of Police Commissioner of New York city from Mayor Strong. Through his fearlessness and administrative ability as president of the board the demoralized police force was greatly improved.

Early in 1897 he was called by the President to give up his New York office to become Assistant Secretary of the Navy. Then again his energy and quick mastery of detail had much to do with the speedy equipment of the navy for its brilliant feats in the war with Spain. But soon after the outbreak of the war in 1898 his patriotism and love of active life led him to leave the comparative quiet of his government office for service in the field. As a lieutenant-colonel of volunteers he recruited the First Volunteer Cavalry, popularly known as the Rough Riders. The men were gathered largely from the cow-boys of the West and Southwest, but also numbered many college-bred men of the East.

In the beginning he was second in command, with the rank of lieutenant-colonel, Dr. Leonard Wood being colonel. But at the close of the war the latter was a brigadier-general, and Roosevelt was colonel in command. Since no horses were transported to Cuba, this regiment, together with the rest of the cavalry, was obliged to serve on foot. The regiment distinguished itself in the Santiago campaign, and Colonel Roosevelt became famous for his bravery in leading the charge up San Juan Hill on July 1. He was an efficient officer, and won the love and admiration of his men. His care for them was shown by the circulation of the famous "round robin" which he wrote, protesting against keeping the army longer in Cuba.

Upon Colonel Roosevelt's return to New York there was a popular demand for his nomination for Governor. Previous to the State Convention he was nominated by the Citizens' Union,

but he declined, replying that he was a Republican. The Democrats tried to frustrate his nomination by attempting to prove that he had lost his legal residence in this State. That plan failed, and he was nominated in the convention by a vote of seven hundred and fifty-three to two hundred and eighteen. The campaign throughout the State was spirited. Colonel Roosevelt took the stump and delivered many speeches. His plurality was eighteen thousand and seventy-nine.

Early in the year 1900 it became evident that he was the popular favorite for the nomination for Vice-President of the United States on the Republican ticket. Personally he would have preferred renomination for the Governorship of New York; but the unanimity and earnestness of the call for him to take a place upon the national ticket prevailed. In the National Republican Convention at Philadelphia, on June 21, 1900, President McKinley was renominated by acclamation, and Governor Roosevelt was nominated for Vice-President, also by acclamation. He succeeded to the Presidency on September 14, 1901, upon the death of McKinley under an assassin's hand, and has since administered his high office in a manner justifying his selection for it.

In the midst of his intensely active life Mr Roosevelt has found time to do considerable literary work. The year after he was graduated from college he published his "Naval War of 1812"; in 1886 there came from his pen a "Life of Thomas H. Benton," published in the American Statesmen Series; the following year he published a "Life of Gouverneur Morris," which was followed in 1888 by his popular "Ranch Life and Hunting Trail." In 1889 were published the first two volumes of what he considers his greatest work, "The Winning of the West." In 1890 he added to the series of Historic Towns a "History of New York City." "Essays on Practical Politics," published in 1892, was followed the next year by "The Wilderness Hunter," while in 1894 he added a third volume to his "Winning of the West." In 1898 he collected a volume of essays, entitled "American Political Ideas." Since the Spanish War he has written a book on the Rough Riders, and a series of articles on Oliver Cromwell by him has appeared in "Scribner's."



ELIHU ROOT

By nativity Elihu Root is a son of New York State. Through ancestry he belongs to New England, and before that to old England. His father, Oren Root, is admiringly and affectionately remembered as one of the foremost educators of his day, having been professor of mathematics in Hamilton College from 1849 to 1885, and for a part of that time also professor of mineralogy and geology. In 1845 the family home was at Clinton, Oneida County, New York, and there, on February 15 of that year, Elihu Root was born. His early years were spent at that place, and his early education was gained at home and at the local schools. At the age of fifteen years he was fitted to enter college, and the college of his choice was Hamilton, with which his father was so conspicuously identified. There he pursued a course noteworthy not only for his admirable mastery of his studies but also for the decided and forceful, manly character which he developed. It may be added that he paid his own way through college by teaching school. In 1864 he was duly graduated, and forthwith entered upon the study of the law. At this time his means were still limited, and he was compelled to act as a tutor while he was a law student in order to pay his way. These double duties were, however, successfully performed. His law studies were chiefly pursued in the Law School of New York University, then called the University of the City of New York, and in 1867 he was graduated and admitted to practice at the bar.

Seldom does a young lawyer attain success so immediate and so substantial as that which marked Mr. Root's career. He served an apprenticeship in the office of Man & Parsons, and then formed a partnership with John H. Strahan. Later he formed a partnership with Willard Bartlett, who became a jus-

tice of the Supreme Court. He was at one time counsel for William M. Tweed. In the famous Stewart will case he was chief counsel for Judge Hilton. He was also chief counsel for the executors in the Hoyt and Fayerweather will cases. He was prominent in the Broadway street-railroad litigation, in the Sugar Trust litigation, and in the suit of Shipman, Barlow, Laroque & Choate against the Bank of the State of New York (growing out of the notorious Bedell forgeries). In the aqueduct litigation of O'Brien *vs.* the Mayor of the city of New York he was successful against the opposition of Joseph H. Choate, and thus saved to the city some millions of dollars. In many other important cases Mr. Root has been successfully engaged, and at the time of his entry into the President's cabinet he had one of the largest practices in the entire legal profession of New York.

Mr. Root early took an active interest in politics, as a Republican. In 1879 he was a candidate for judge of the Court of Common Pleas, and although defeated with the rest of the Republican ticket he polled a large vote. President Arthur in 1883 appointed him United States District Attorney for the Southern District of New York, and he held that place until the middle of President Cleveland's first term, when he resigned it. He became the leader of the Republican party in his Assembly District, and was the representative of that district on the County Committee. In 1886 and 1887 he was chairman of the Republican County Committee. In 1893-94 Mr. Root became dissatisfied with the "machine methods" of party management, and was a conspicuous member of the Committee of Thirty which undertook the reform of the party organization. Again, in 1897, he was a vigorous supporter of Seth Low for the Mayoralty, against the Republican machine and Tammany candidates. In 1898 he was an earnest advocate of the nomination and election of Theodore Roosevelt as Governor of New York, and was his counsel in some important matters relating to the campaign.

Upon the resignation of General Alger, in July, 1899, Mr. Root was chosen by President McKinley to succeed him as Secretary of War. He at once entered upon the duties of that important office with his characteristic energy and ability, and soon obtained a masterly knowledge of the details of the department. He did more than that. He initiated large reforms and

improvements in the military organization of the country, and was instrumental in effecting their adoption. The troubles in the Philippines and in China have made the War Department a center of great responsibility and activity during Mr. Root's incumbency, but the confidence of the President and the nation in his ability to discharge all his duties has never wavered.

Mr. Root is a member of the Bar Association, the New England Society, the Union League, Republican, Century, Metropolitan, University, Lawyers', Players', and other clubs of New York. He has been president of the New England Society and of the Union League and Republican clubs, and vice-president of the Bar Association. He has frequently appeared in public as an orator on important occasions, and is esteemed as one of the most eloquent and convincing speakers of the day. He has long been a trustee of Hamilton College, and in 1894 received from that institution the degree of LL. D.





PETER FREDERICK ROTHERMEL, JR.

THE Rothermel family in the United States is of Dutch origin, and was transplanted from Holland to the Wyoming Valley, in Pennsylvania, in 1703. A hundred years later the family removed to Philadelphia, where the then head of it became proprietor of one of the chief hotels. A son of the latter, Peter Frederick Rothermel, who had been born in the Wyoming Valley, was educated to be a surveyor, but soon turned his attention to painting, and attained an enviable rank as an artist. Probably his best known work is his "Battle of Gettysburg," though some other canvases from his brush are even more highly esteemed by critics.

The subject of this sketch, Peter Frederick Rothermel, Jr., is a son of the artist. He was born in Philadelphia on September 27, 1850, and was at first sent to the schools of that city. Later he was taken to Europe by his parents, and for three years studied in France, Italy, and Germany. Returning to Philadelphia, he pursued the full regular course of the Central High School, an institution of collegiate rank. He was a brilliant student, and was graduated with honor in 1867. He then entered the law office of James T. Mitchell, who has since become a justice of the Supreme Court of Pennsylvania, as a student, and in due time was admitted to the bar as a practising lawyer.

Mr. Rothermel soon showed himself a master of his profession. His incisive and convincing oratory, and his shrewdness in questioning, made him an admirable jury lawyer, and he would undoubtedly have attained great success in criminal practice. His personal tastes led him, however, into the less tumultuous field of civil practice, in which his success has been

noteworthy and unbroken. He has paid especial attention to the laws affecting business and large corporations, and has been the counsel and legal adviser of a number of the most important industrial and mercantile establishments in Philadelphia.

His prominence at the bar made Mr. Rothermel long ago a marked man for political promotion, if he were willing to accept it. He early took a keen interest in politics, as a Republican, and contributed much in many ways to the promotion of the party's welfare. In 1884 he was strongly put forward as a candidate for City Solicitor, but withdrew from the contest in favor of another. Later, on several occasions, his friends put him forward as a candidate for a judgeship, but he did not encourage their efforts. Finally, in 1899, he was elected District Attorney by a handsome majority, and thus a radical change was made in the course of his professional career. The difference between the work of a corporation and a prosecuting attorney is very great, but Mr. Rothermel has seemed to be as much the master of the one as of the other. It is not too much to say that he quickly placed himself in the foremost rank of the district attorneys of Philadelphia.

Mr. Rothermel has inherited a measure of his father's artistic tastes, and has continued throughout his busy professional career to follow the intellectual and literary pursuits which he began in his school days. He has an exceptionally courteous demeanor, even toward his opponents in the most bitterly contested law-suit, and is a favorite figure in the best society. He was married in 1881 to Miss Josephine Bryant, the daughter of a prominent coal operator of Pennsylvania, and has one child, a son, who was born in 1883.





M. K. ...



WILLIAM SALOMON

WILLIAM SALOMON, until recently resident partner in New York of the international banking firm of Speyer & Co., one of the strongest financial links between the United States, England, and Germany, is a representative of one of the oldest and most distinguished Hebrew families of America. He is a son of David Salomon, and a direct descendant of Haym Salomon, the Philadelphia banker and patriot who devoted his large fortune to the service of the Republic in the Revolutionary War. His mother's maiden name was Rosalie Alice Levy, and she was a granddaughter of Jacob de Leon of Charleston, South Carolina, a captain in the Revolutionary Army, and a great-granddaughter of Hayman Levy, who was a conspicuous merchant in the early days of New York, and in whose establishment the distinguished merchants John Jacob Astor and Nicholas Low gained their first commercial training.

Mr. Salomon was born at Mobile, Alabama, on October 9, 1852, and a few years later was brought, with his family, to Philadelphia, where his boyhood was spent. After his mother's death, in 1861, and when he had just begun his studies in the Ferris Latin School in Philadelphia, a severe illness so prostrated him that for several years he was unable to attend school. Then, in 1864, he was removed to New York, where his health rapidly improved. He was for some time an inmate of the household of the Rev. J. J. Lyons, one of the foremost Hebrew rabbis of New York, and there studied under private tutors. The next year his father, who had remarried, also removed to New York, and sent the lad to the Columbia Grammar School, with the purpose of fitting him for business as soon as practicable, without a college course. In that school Mr. Salomon had among

his fellows Felix Adler, Frank Lathrop, Cleveland Coxe, and the Kobbé brothers.

At the age of fifteen years he finished his course at the Grammar School, and at once entered the employ of the house of Speyer & Co., with which he was for many years associated, and which was then known as Philip Speyer & Co. There his practical business education was begun, and at the same time he earnestly pursued the study of French and German, perceiving the immense value in his chosen calling of thorough knowledge of those languages. After a time, having familiarized himself with the details of the New York office, he had himself transferred to the principal offices of the house at Frankfort-on-the-Main, Germany. He left New York in 1870, and was welcomed in London by Robert Speyer, the resident English partner of the firm, and by John S. Gilliat, then a director and later governor of the Bank of England. The outbreak of the Franco-German War made it seem inexpedient for him to proceed at once to Frankfort, and he accordingly remained in England until near the end of 1870, when all danger of a French invasion of Germany was seen to be past. He then proceeded to Frankfort, and spent two years under the personal direction of the members of the Speyer family and firm.

Mr. Salomon returned to New York in 1872, and about three years later was placed, in conjunction with another young man, in general charge of the New York office of Speyer & Co. In 1878 William B. Bonn became the head of the office, but Mr. Salomon's activity and responsibility remained unchanged until 1882, when he was admitted as a member of the firm. The firm of Speyer & Co. had been foremost during the Civil War in the United States in placing American loans and securities upon the German market, and had thus gained great prestige. Later it placed in the same market large issues of Central Pacific Railroad, Southern Pacific, and other securities, and still later became the issuing firm for the Pennsylvania, the Chicago, Milwaukee & St. Paul, the Illinois Central, and the Chicago, Rock Island & Pacific railroads. Mr. Salomon personally was prominently interested in the reorganization of the Baltimore & Ohio Railroad, and was for some time chairman of its Board of Directors, from which place he has now retired.

Mr. Salomon is now at the head of a banking house of his own in the new Broad Exchange Building, at No. 25 Broad Street, New York.

Mr. Salomon's political affiliations are with the Democratic party, but he has taken little active part in politics since 1891, when he was chairman of the Finance Committee of the New York State Democracy, and strongly supported the renomination of Mr. Cleveland for the Presidency because of the latter's devotion to the cause of sound finance. He has been a wide traveler, visiting every State and Territory of the United States, every important European city, and Morocco, Tunis, Egypt, and the Upper Nile. He has written for magazines a number of meritorious articles on financial and other topics, and takes a deep and cultivated interest in art and archæology.

Mr. Salomon's personal characteristics are strongly marked. His love and practice of fairness and justice have marked all his business career, as has also his blending of courtesy and discipline. His employees are treated by him as friends and colleagues, and are thus bound to him by ties of more than ordinary strength and permanence. Physically of slight build, he is always "well groomed," and thus in his person sets forth his love of order and neatness, and of elegance without ostentation. His expression is affable and engaging, but when deeply engrossed in his business becomes austere. He inherits many of his father's traits, such as pleasing vocal intonations and gestures in conversation. He has been from boyhood a lover of books and a wide and discriminating reader, and consequently has a fluent and graceful style in talking and in letter-writing.

Mr. Salomon was married, in 1892, to Mrs. Helen Forbes Lewis, a daughter of William McKenzie Forbes of Taine, Ross-shire, Scotland.





KICKHAM SCANLAN

ONE of the best-known and most successful lawyers of Chicago is Kickham Scanlan, who is a native of the great city by the lake and has all his life been identified with it.

Mr. Scanlan was born in Chicago on October 23, 1864, at which time the city was rapidly rising to foremost rank among the great cities of the West, though it was yet to be transformed through fire and thus incomparably improved. A part of his boyhood was spent in the city of Washington, D. C., where he was educated in the public schools and high school. Then he took a course at the University of Notre Dame, Indiana. Returning to Chicago in 1882, Mr. Scanlan began mercantile life in the employ of W. P. Rend & Co. of Chicago, a firm engaged in the mining and shipping of coal. That connection lasted until the early part of 1886.

At that time Mr. Scanlan entered the law offices of Luther Laffin Mills & George C. Ingham of Chicago. This firm was then one of the foremost law firms of the West, and there could be no better place of preparation for the young man. He remained in that office for seven years, Mr. Ingham dying in 1892.

Since 1893 Mr. Scanlan has been practising law in Chicago at the head of an office of his own, which now ranks among the best known in that city. It has been his fortune, or perhaps it would be more correct to say the result and reward of his merits, to be connected with a number of conspicuous and important cases, which have brought his name forward to the front rank of the profession.

His prominence in court cases began, indeed, while he was still in the office of Mills & Ingham. He was connected with



Walter Hamilton

the prosecution of the famous tally-sheet frauds case, tried at Columbus, Ohio, in 1888. At about the same time he was one of the attorneys in the defense of William J. McGarigle in the so-called "boodle" cases, that attracted the widest attention. He was associated with the prosecution in the noted Millington poisoning case at Denver, Colorado, which came to trial in 1891. One of his most famous cases was the Cronin murder trial. He was one of the prosecuting attorneys in the trials of the men accused of murdering Dr. Patrick H. Cronin, the Irish leader. There were two trials in Chicago, one in 1889 and one in 1893. Owing to the political and secret-society issues involved, the case commanded the widest interest all over the country.

Mr. Scanlan was an attorney for the prosecution in the famous O'Donnell and Graham jury bribing case, which was tried in Chicago in 1890, and he has served on one side or the other in a large share of the most noted criminal trials which have occurred in Chicago in the last dozen years. At the present time Mr. Scanlan is devoting most of his time to the trial of civil cases, and is rising to high rank as a civil lawyer.

One of the latest of the prominent criminal cases in which Mr. Scanlan has taken part was the defense of Harry H. Hammond, charged with the shooting of John T. Shayne, the well-known Chicago merchant. Mr. Hammond was acquitted.

Mr. Scanlan is a Republican in politics, but has held and sought no public office. He belongs to many of the foremost social clubs and other organizations of Chicago.





CHARLES T. SCHOEN

FROM cooper-boy to millionaire is, in brief, the story of the career of Charles T. Schoen, the inventor and manufacturer of the pressed-steel cars which are now so widely coming into use on the railroads of the world. His early life was spent at the home and in the cooperage shop of his father at Wilmington, Delaware. His father was a man of moderate means, and the boy became an apprentice in his shop, at the same time, however, diligently reading and studying all good books he could get. At the age of eighteen he had saved enough money to pay his tuition fees at an academy, though he continued to work in the shop for four hours a day while attending the institution.

Mr. Schoen was married at the early age of twenty-one, while he was still a journeyman cooper. He had no immediate prospect of anything better than to stick to that trade, but he decided to follow it in a larger place than Wilmington, so he went to Philadelphia and secured employment. There he presently came into contact with some sugar refiners, and entered into an arrangement to manufacture molasses barrels for them. Thus he was enabled to start a cooperage factory of his own, with a dozen men in his employ. For a time he succeeded, but then failed, through giving credit to an untrustworthy customer. He then set out for the West, and arrived in Chicago with a friend. They had seventy-nine cents in cash and a kit of carpenter's tools between them. For a couple of months Mr. Schoen worked at a job in that city, and then returned East. He next secured a place in a spring factory in Philadelphia, on a small salary. A year later he received an interest in the business. Two years later he became a partner in the firm, and was rapidly accumulating capital.



Chas. J. Schoon

It was while he was engaged in this business that he conceived the idea of substituting pressed-steel for cast-iron work on freight-cars. He patented his device, and with the sixty thousand dollars he had saved in the spring business began the pressed-steel car business in Philadelphia, in 1888. In 1890 he removed to Pittsburg, and decided to undertake the construction of cars wholly of pressed steel. But his capital was scarcely sufficient for such an enterprise, and his works were not suitable for it. Moreover, he met with little or no encouragement from the railroads. He stuck to his plans, however, and in 1897, hearing that the Pittsburg, Bessemer & Lake Erie Railroad was about to change hands, solicited an order from it for steel cars. By persistent efforts he got an order for two hundred, which was increased to six hundred before he began work on it. He had not facilities for building even one car. But he went to work with indomitable energy, and at the end of nine months he filled the whole order, and in addition had erected a five hundred thousand dollar manufacturing plant. The next order came from the Pittsburg & Lake Erie Railroad for one hundred and fifty cars, then one from the Pennsylvania for two hundred, and then one from the Pittsburg & Western for five hundred. Within a year he had four million dollars' worth of orders on his books. In 1898 he took into his company the Fox Pressed Steel Equipment Company. Soon after that Mr. Schoen's works in Pittsburg and Allegheny were using thirty thousand tons of steel a month, and were turning out a hundred cars a day. The number of employees in the works was nearly twelve thousand. Mr. Schoen has now retired from the chairmanship of the Board of Directors of the Pressed Steel Car Company.

Only a few years ago Mr. Schoen had nothing but a shop fifty by one hundred feet, in which he, his son, his nephew, and another man did all the work. At the present time the establishment which he built up is capable of building a railroad train two hundred miles long in a year's time. "I think," says Mr. Schoen, "that Samuel Smiles's book 'Self-Help,' which I read as a child, sowed within me the germ of ambition. I have never had a day of despair in my life."



CHARLES M. SCHWAB

CHARLES M. SCHWAB, president of the United States Steel Corporation, is of American parentage, though of remote German ancestry, and the son of a prosperous woolen manufacturer of Williamsburg. He was born at Williamsburg, Blair County, Pennsylvania, on February 18, 1862. Ten years later the family removed to Loretto, Cambria County, and there the boy attended school at St. Francis College. For a time in his boyhood he drove the stage-coach from Loretto to Cresson, on which route his father had the contract for carrying the mails.

It was in July, 1880, that he was graduated from college. In that month he engaged to serve as a grocery clerk at Braddock, Pennsylvania, but before the end of the summer he left the store for a place in the engineering department of the Carnegie Steel Company, Limited. At first he was employed to drive stakes for the surveyors. Six months later he was chief engineer, and while in that position supervised the construction of eight of the blast-furnaces at Bessemer, including an addition to the rail-mill which made it the largest in the world in point of output. He remained chief engineer and assistant manager of the Edgar Thomson Works from 1881 to 1887. The late William R. Jones was then general manager, and Mr. Schwab cooperated with him in the development and demonstration of the invention known as the "metal-mixer" which has made Mr. Jones's name famous in the metal industry of the world. The process invented by him is now generally used in steel-works in all countries, and is reckoned of great value.

Mr. Schwab's next important step was taken in 1887, when he became superintendent of the Homestead Works of the Carnegie Steel Company. There he reconstructed the entire establish-



C. M. Schwab.

ment, and made it the largest in the world for the production of steel blooms, billets, structural shapes, bridge-steel, boiler-plate, armor-plate, ship- and tank-plate, and steel castings. It was soon after his accession to the management at Homestead that the Carnegie Company undertook the manufacture of armor-plate for the United States navy, and that supremely important work was done under his personal supervision. He was successful in this work from the outset, and won for himself and for the works a world-wide reputation, and secured orders for armor-plate from the navies of European powers.

Mr. Schwab remained at Homestead until October, 1889. Then, on the death of his friend and former chief Mr. Jones, he was called back to the Edgar Thomson Works as general superintendent. He returned to Homestead in 1892, and directed both the Homestead and the Edgar Thomson works. In 1896 he was elected a member of the board of managers, and in February, 1897, became president of the Carnegie Company. Early in 1901 the Carnegie Company and other large concerns in the iron, steel, tin, wire, and similar trades were united into the United States Steel Corporation, with a capital of \$1,404,000,000; and of this gigantic organization Mr. Schwab was elected president.

Mr. Schwab has a world-wide reputation as an engineer and metallurgist, and holds membership in many professional, scientific, and industrial organizations in the United States and Europe, including the American Iron and Steel Association, the American Institute of Mining Engineers, and the British Iron and Steel Institute. He is a generous supporter of numerous beneficent institutions, being the founder of a free polytechnic school at Homestead, and a director of the Mercy Hospital at Pittsburg. He is a member of the Pittsburg and Duquesne clubs of Pittsburg, and the Metropolitan Club of Washington, D. C., in which latter his sponsor was George Dewey, now admiral of the United States navy.

Mr. Schwab was married in 1893 to Miss Emma Dinkey, daughter of R. E. Dinkey of Weatherly, Carbon County, Pennsylvania, and they have a fine home at Braddock, near the Edgar Thomson Works.



ISAAC NEWTON SELIGMAN

THE name of Seligman has long stood among the foremost in America for successful financiering and for business integrity; and the city of New York has had no foreign-born citizen who has been held in higher and more deserved esteem than the late founder of the banking house which bears that name, the house of J. & W. Seligman & Co. Joseph Seligman was born at Baiersdorf, Bavaria, Germany, on September 22, 1819, the son of a family of means and culture. He received an admirable education, which included a course at the University of Erlangen, from which he was graduated in 1838. He was noted for his proficiency in the classics, especially in Greek, in which language he was able to converse fluently. After graduation he studied medicine for some time, and also evinced a partiality for theological studies. Thus he secured a general culture of far more than ordinary scope and thoroughness.

His inclination finally led him, however, into commercial and financial pursuits. Impressed with the extent of opportunities offered by the United States, he came to this country in 1845. His first occupation here was that of a teacher, for which he was admirably fitted and in which he might easily have attained lasting and distinguished success. It was to him, however, only a stop-gap until he could find a place in the business world. The latter was presently secured in the capacity of cashier and private secretary to Asa Packer, who was then just beginning his famous career as a contractor at Nesquehoning, Pennsylvania, and who afterward became the millionaire president of the Lehigh Valley Railroad system.

From that service Mr. Seligman passed into a mercantile enterprise at Greensboro, Alabama. There he was moderately suc-



Isaac N. Seligman

cessful, and he soon accumulated enough capital to assure him of his business future. He then wrote to his brothers in Germany, of whom he had seven, telling them of the advantages offered by the United States and urging them to come hither. Three of them did so at once, and all the rest followed later. Of the first comers, Jesse and Harry Seligman settled at Watertown, New York, and for seven years conducted a prosperous dry-goods business. Joseph Seligman, the pioneer, meanwhile remained in the South, where he was finding increasing prosperity.

When the brothers had accumulated enough capital for the purpose, and felt sufficiently sure of their ground in the new country, they came to New York city, united their resources, and opened an importing house. To the firm thus formed they in time admitted their other brothers, when the latter came over from Europe.

Thus they were engaged at the time of the outbreak of the Civil War in the United States. Joseph Seligman then realized that there was a magnificent opportunity for beginning a career in the banking business. He communicated his views to his brothers, and quickly gained their agreement. Accordingly, the banking house of J. & W. Seligman was opened, in New York city, in 1862. This was the beginning of one of the most marvelous financial careers in the history of America or the world.

The Seligman Bank met with extraordinary success from almost the very first. The New York house rose to commanding proportions, of national importance, and branches were established in London, Paris, and Frankfort. Branches were also opened in two American cities, namely, San Francisco, where a consolidation was afterward formed with the Anglo-California Bank, and New Orleans, the latter branch being known as the Seligman and Hellman Bank, Mr. Hellman being a son-in-law of Mr. Seligman.

One of the earliest enterprises of the Seligmans was the introduction of United States government bonds into the money markets of Europe, and especially of Germany. This was undertaken in 1862, in what was the darkest hour of the Union cause. This nation needed at that time both money and sympathy, and

of neither had it received much from the Old World. The undertaking of the Seligmans was successful. United States credit was established in Europe, confidence in the stability of this government was promoted, and much sympathy with the national cause was thus secured. These services were of incalculable value to the nation, and were none the less appreciated because they were also profitable to those who made them. The government fittingly recognized them by making the London branch of the Seligman Bank the authorized European depository for the funds of the State and Naval departments. Nor was this the only patriotic service rendered by Joseph Seligman. On many another occasion he greatly assisted the government, and indeed saved its credit from impairment, by carrying for it large sums of money. Again, in 1871-72, when the government decided to refund the two hundred and fifty bonds, it was Mr. Seligman who formulated the plans for the operation and materially assisted in executing them. He was a warm personal friend of General Grant, and was asked by him to accept the office of Secretary of the Treasury in his first administration. But loyalty to his banking interests and to his many connections with large corporations—from which he would have had to separate himself—led him to decline this tempting offer.

Joseph Seligman was a man of broad and liberal sympathies, in whom all beneficent causes found a cordial friend, without regard to distinctions of race or creed. He was the founder of the great Hebrew Orphan Asylum in New York, and was in many ways the benefactor of his fellow-Hebrews. But he also aided many non-Hebrew institutions and benevolent enterprises, and he was one of the organizers of the Society for Ethical Culture, to which he gave the sum of seventy thousand dollars.

He was married in 1848, and to him and his wife, Babette Seligman, were born nine children, of whom the third son is Isaac Newton Seligman, his successor as the present head of the banking house. Mr. Seligman died at New Orleans on April 25, 1880, universally honored and lamented.

Isaac Newton Seligman, above mentioned, was born to Joseph and Babette Seligman, in the city of New York, on July 10, 1855. His education was received entirely in his native city, at the Columbia Grammar School, which he entered at the age of ten

years, and at Columbia College, from which he was graduated with honors in 1876. During his college course he was prominent in athletics as well as in scholarship, and was an efficient member of the famous winning Columbia crew which won the race at Saratoga in 1874 over Yale, Harvard, and nine other college crews. He has always been a loyal alumnus of Columbia, was for a long time president of the boat club, and was active in raising funds for the new college grounds.

For two years after his graduation from Columbia, Mr. Seligman was connected with the New Orleans branch of his father's banking house. He there evinced a marked aptitude for finance in the earliest stages of his business career, and was soon looked upon as the "coming man" in the rising generation of the Seligman family.

In 1878 Mr. Seligman came to New York city, and entered the banking house of J. and W. Seligman & Co. There he showed himself as capable as his New Orleans career had promised he would be, and he immediately became a conspicuous and dominant figure in the banking world of the American metropolis. Upon the death of his father in 1880, he, with his uncle Jesse, succeeded to the management of the firm, and at the present time Mr. Seligman is the sole head of the famous house.

Mr. Seligman is a director of the St. Louis and Santa Fe Railroad, and of the North Shore (Boston and Lynn) Railway, a trustee of the Munich Reinsurance Fire Company, the National Sound Money League, the People's Institute, the Coöperative Committee on Playgrounds, the New York Audit Company, the St. John's Guild, and the Hebrew Charities Building. He is a life member of the New York Sailors' and Soldiers' Association, and of the National Historic Museum. He is a member of the Chamber of Commerce of the State of New York and was a leading subscriber to its building fund, and was a delegate from it to the London Chamber of Commerce celebration. He is vice-president of the Baron De Hirsch Memorial Fund, and was treasurer of the Waring Fund. He is a director of the City and Suburban Homes Company, which is erecting improved tenements and dwellings. He has been a delegate to the National Conference of Charities and Corrections. He takes a great and active interest in charitable work, and is connected with many charitable

organizations, especially those looking to the relief and education of the children of the poor.

Mr. Seligman takes an earnest and patriotic interest in public affairs, but has sought no political office. The only such office he has held is that of trustee of the Manhattan State Hospital, to which he was appointed by Governor Morton and reappointed by Governor Roosevelt. The direction his political interest and affiliations have taken is indicated by his official connection with the Sound Money League.

He is a member of a number of prominent clubs, among which may be named the Lotus, the Lawyers', the University, the Natural Arts, and the St. Andrew's Golf clubs of New York.

Mr. Seligman was married, in 1883, to Miss Guta Loeb, a daughter of Solomon Loeb, of the banking firm of Kuhn, Loeb & Co., of New York and Frankfort, Germany. The wedding took place at Frankfort. Mr. and Mrs. Seligman have two children: Joseph Lionel Seligman and Margaret Valentine Seligman.





K. Brum



NICHOLAS SENN

NICHOLAS SENN, surgeon, was born of Swiss parents at Buechs, in the canton of St. Gall, Switzerland, and at the age of nine years was brought by his parents to the United States. They settled at Ashford, Wisconsin, and the boy was graduated from the local grammar school with high honor in 1864. He then taught school for three years, after which he attended the Chicago Medical College. From this he was graduated in 1868, winning the first prize for a thesis on "Modus Operandi of Therapeutic Uses of Digitalis Purpurea." For a year and a half he served as house physician of the Cook County Hospital. Subsequently he practised medicine for five years in Fond du Lac County, Wisconsin. In 1874 he took up his residence in Milwaukee, Wisconsin.

Dr. Senn soon acquired a large practice, and became attending surgeon at the Milwaukee Hospital, which place he held for many years. In 1878 he visited Europe to attend a course of lectures at the University of Munich, from which institution he received his degree *magna cum laude*. He then visited several other of the most noted European universities, and in the fall of 1878 returned to Milwaukee. In 1884 he was appointed professor of surgery in the College of Physicians and Surgeons of Chicago, and served for three years in that capacity. Next, in 1887, he was elected professor of the principles of surgery and of surgical pathology in the Rush Medical College, Chicago, and in 1891 he was made professor of the practice of surgery and clinical surgery in the same institution, upon which he removed his home to Chicago. In 1898 he was placed in charge of both chairs of surgery.

Dr. Senn is now also attending surgeon to the Presbyterian

Hospital and surgeon in charge of St. Joseph's Hospital, Chicago. He is an honorary fellow of the College of Physicians of Philadelphia, of the Academy of Medicine of Mexico, and of the D. Hayes Agnew Surgical Society of Philadelphia, permanent member of the German Congress of Surgeons, corresponding member of the Harveian Society of London, honorary member of the Belgian Congress of Surgeons, and honorary member of the Ohio, Minnesota, and Wisconsin State Medical societies. At various times he has been president of the American Medical Association, the American Surgical Association, the Association of Military Surgeons of the United States, the Wisconsin State Medical Society, the Chicago Medical Society, and the Chicago Gynecological Society.

He has been a prolific writer on professional topics. His "Surgical Bacteriology" has been translated into French, Italian, and Polish; his "Intestinal Surgery" has been translated into German; his voluminous "Experimental Surgery" is a monumental work; his "Principles of Surgery" is a widely used text-book; and his "Tuberculosis of Bones and Joints," "Syllabus of Surgery," "Tuberculosis of the Genito-urinary Organs," "Pathology and Surgical Treatment of Tumors," and "War Correspondence in the Hispano-American War" are important and standard works. Besides these he has written many monographs and essays. He has one of the largest private medical libraries in the United States, a large part of which he has given to the Newberry Library of Chicago. He has received the honorary degrees of Ph. D. from the University of Wisconsin and LL. D. from Lake Forest University and from the Jefferson Medical College of Philadelphia.

Dr. Senn was appointed surgeon-general of Wisconsin State troops in 1890. Later he held the same place in Illinois. In the Spanish-American War he was chief surgeon of the volunteer army, with rank of lieutenant-colonel, and was stationed at Chickamauga, where he founded the Leiter Hospital. Later he was chief of the operating staff with the army in the field, and served at Santiago and Ponce. At the end of the war he was chief surgeon at Montauk Point.



H. H. White



DEWITT SMITH

DEWITT SMITH was born at Cape Vincent, in the State of New York, in March, 1858. Most of his boyhood was passed at Oswego, New York. In 1876 his father removed the family from Oswego to St. Louis, Michigan, and it was there that the business career of DeWitt Smith began. He first went to work in the Gratiot County Bank, where, beginning in a minor position, he was rapidly advanced from one place to another until within a little more than a year he became practically the manager of the bank. His experience in the bank made him believe it advisable for him to obtain a college training, in which idea his father and mother cordially encouraged him. Accordingly, he withdrew from the bank and entered Yale College, where he pursued the regular academic course, and also took the studies of the Yale Divinity School.

His attendance at New Haven enabled him to form the acquaintance of Professor Toppan, who was a man of great original genius, and had made some very important discoveries in the manipulation of crude petroleum. In connection with Professor Toppan he effected some important and remunerative contracts with the Standard Oil Company for the utilizing of Toppan's discoveries in the refinement of petroleum. Upon the death of Mr. Toppan, Mr. Smith turned his attention to the building and consolidation of railroads.

He acquired by purchase from the city of Petersburg, Virginia, its control of the Richmond, Petersburg & Carolina Railroad, and by building a hundred miles of new road connected it with the Richmond, Fredericksburg & Potomac Railroad. During 1898 he negotiated for the purchase of various other proper-

ties composing the Seaboard Air Line in behalf of a syndicate of which he was a member, and thus led to the formation of the Greater Seaboard Air Line, which caused so great a sensation in the railroad world in 1899. These operations also caused him to organize the Colonial Construction Company, of which he is now the president.

Upon the completion of this enterprise he acquired the control and became the president of the Chesapeake & Western Railroad Company, a Southern corporation. For the purpose of carrying out the plans of extending this railroad into the coal-fields of West Virginia and to tidewater on the Atlantic coast, he has organized the Chesapeake Western Railway and the Chesapeake Western Company. The railway has extended the line to the Virginia State line, and the company has acquired a large ownership in timber and coal lands along the route. Mr. Smith controls both of these companies, and is president of the railway. His offices and the offices of the corporations he is identified with occupy a sumptuous suite in the Washington Life Insurance Company Building on Broadway.

Mr. Smith built at Northampton, Massachusetts, a handsome building for the exclusive use of the young ladies of Smith College. It is said to be the finest dormitory for women in the country.

Mr. Smith's town house is on West Eighty-fifth Street, New York, and he also has a country place at Lake Mahopac, New York, the latter being where he and his family spend most of their time.

He belongs to the Lawyers' Club, the Metropolitan Art Museum, and one or two country clubs.





Wm. Spooner



JOHN C. SPOONER

ONE of the best-known of the present Senators of the United States, and one of those who, in scholarship, oratory, and statesmanship, most fully maintain the high traditions of the so-called "Upper House" of Congress, is the senior Senator from Wisconsin, John C. Spooner. Although he has been for practically all of his active life intimately identified with Wisconsin, Mr. Spooner is not a native of that State, but of the "Hoosier State." He was born at Lawrenceburg, Dearborn County, Indiana, on January 6, 1843. He removed with his family, however, to Madison, Wisconsin, on June 1, 1859, and has ever since been identified with the "Badger State" in both private and public life.

He had already received a good school education in Indiana, and soon after reaching Madison he entered the Wisconsin State University, from which institution he was graduated with the baccalaureate degree in 1864. Immediately upon leaving college he enlisted in Company D of the Fortieth Regiment, Wisconsin Volunteers, as a private soldier. Ill health compelled him to withdraw from the army, and he became for a time assistant State librarian. With restored health he presently reentered the army as captain of Company A, Fiftieth Wisconsin Volunteers, and went to Fort Rice, North Dakota, to fight Indians. He was mustered out in July, 1866, with the brevet rank of major. Thereafter he served for a year and a half as private and military secretary to Governor Fairchild of Wisconsin, and was elevated to the rank of colonel.

Meantime, following his inclinations toward the legal profession, Mr. Spooner diligently pursued the study of the law, and

fitted himself for the practice thereof. Admission to practice at the bar of the State was secured in 1867, and he then became assistant attorney-general of the State and held that office until 1870. In the latter year he removed from Madison to Hudson, Wisconsin, and there practised law with marked success until 1884. In the meantime he entered politics again as member of the State Assembly from St. Croix County, and was a regent of the Wisconsin State University.

His elevation to the United States Senate occurred in 1885, when he was elected to succeed Angus Cameron for the term beginning on March 5 of that year. He soon rose to a commanding position on the Republican side of the Senate, being a hard-working chairman and member of various important committees, and recognized as one of the most eloquent and effective orators in the chamber. He retained, meantime, his leadership in politics, and was chairman of the Wisconsin delegation to the Republican National Convention in 1888. He also became known as one of the ablest political speakers on the stump in the whole country, and his services in that capacity were in much demand in important political campaigns.

At the expiration of his term Senator Spooner was succeeded by William F. Vilas, Democrat. He received the solid vote of the Republicans of the Legislature for reelection, but the Democrats were in the majority. He continued, however, to be the leader of his party in the State, and was thereafter chairman of the Wisconsin delegation to the Republican National Convention in 1892, and was unanimously nominated as the Republican candidate for governor of Wisconsin, but was defeated in that Democratic year. In 1893 he returned from Hudson to Madison and reëngaged in the practice of law in the latter place.

On January 13, 1897, Mr. Spooner was recalled to a commanding place in public life. On that date the Republicans of the State Legislature unanimously renominated him to succeed Mr. Vilas in the United States Senate, and on January 27 he was elected for the term beginning March 5, 1897, receiving one hundred and seventeen votes, against eight for W. C. Silverthorn and two for Edward S. Bragg. His term of service will expire on March 4, 1903. In his second term he has resumed and even advanced upon the prominent place he occupied in the Senate in his first

term, and is indisputably ranked among the leaders of that body.

For twelve years Mr. Spooner was general solicitor of the West Wisconsin Railroad Company and of the Chicago, St. Paul, Minneapolis & Omaha Railroad Company. In May, 1884, he resigned for the reason that the company had brought action against H. H. Porter, David Dows, and R. P. Flower for the alleged illegal distribution of stock of the company amounting to about \$1,200,000. His relations with these men were of such a nature that he wished to avoid all possibility of being connected even indirectly with this suit.

In his law practice Mr. Spooner has won distinction as a logical and forcible pleader. He has hardly an equal as an orator in Wisconsin. Upon his advent to the Senate he was recognized as an alert, energetic man of affairs and a shrewd politician. His excellent counsel in important matters, added to his personal qualities, render him very popular among his associates.





JOHN DIEDRICH SPRECKELS

JOHAN DIEDRICH SPRECKELS, one of the foremost merchants of the Pacific coast, is the son of Claus and Anna D. Spreckels, his father, a man of German birth, being noted as the pioneer of the sugar industry in the Hawaiian Islands and in California. He was born at Charleston, South Carolina, on August 16, 1853, and was carefully educated, at first in Oakland College, California, and later in the Polytechnic School, Hanover, Germany. On leaving school he at once entered upon a commercial career, under the direction of his father, with all of whose enterprises he has ever since been associated, besides conducting many of his own.

The first important independent undertaking of Mr. Spreckels was the establishment of the house now known as the J. D. Spreckels & Brother's Company, with a capital of \$2,000,000, to engage in trade between the United States and Hawaii. That was in 1880. The concern began business with one vessel, the 200-ton schooner *Rosario*. Since then the firm has enlarged its fleet, until it now comprises a large number of sailing-vessels of the best class and one of the finest arrays of sea-going steam-tugs to be found in the world. These vessels are steadily and actively engaged in the Hawaiian trade, in both sugar and general merchandise. The firm does not confine its operations to shipping, either, but controls great sugar refineries in California, and acts as agent for a number of European houses. It has played a leading part in the development of trade between Hawaii and the United States, and in the promotion of the commercial interests of the Pacific coast.

Mr. Spreckels also founded, in 1881, the Oceanic Steamship Company, which at first chartered some vessels, and then had



Johann Friedrich

some of its own built, and now maintains a first-class mail and passenger service between San Francisco and Honolulu. A great extension of this company's operations was effected in 1885. At that time the Pacific Mail Steamship Company withdrew from the Australian trade, whereupon Mr. Spreckels's company purchased some of its vessels and entered upon the mail and passenger service, which it had abandoned. This service has been continued to the present time. Mr. Spreckels has been president of the company since its organization, and his line of ships is the only one flying the American flag between San Francisco and Honolulu, Australia and New Zealand.

With the commercial and industrial interests of California generally Mr. Spreckels has been intimately identified, and especially with the interests of San Francisco and of San Diego. He established at the latter place in 1887 the Spreckels Brothers' Commercial Company, and built one of the finest wharves, coal depots, and warehouses on the coast, the coal-bunkers having capacity for fifteen thousand tons. This company, of which Mr. Spreckels is president, thus practically secured control of the shipping interests of that port.

Another of his enterprises is the famous Coronado Beach and Hotel property, one of the finest winter resorts in the world, of which he is the principal owner. He is also the chief proprietor of the ferry systems and electric railways of San Diego, and of some other local enterprises.

Mr. Spreckels is the president and active manager of the Olympic Salt Water Company, which has an extensive system of mains under the streets of San Francisco and a pumping-station on the sea-beach, and the Lurline Baths, in the heart of the city, in which small baths and a vast swimming-tank are filled with water pumped directly from the open sea. He is president of the Beaver Hill Coal Company, which supplies coal to San Francisco from its mines in Oregon. He was one of the founders and builders and is now a director of the San Francisco & San Joaquin Valley Railroad, one of the largest enterprises ever undertaken for the local development of California. He is the manager of the extensive real-estate holdings of the Spreckels family in San Francisco, which comprise some of the finest office and other buildings in the United States. He is the pro-

prietor of the San Francisco "Call," one of the foremost newspapers of California.

In addition to these varied and important interests, Mr. Spreckels is president of the Western Sugar Refining Company, vice-president of the Western Beet Sugar Company, the Pajaro Valley Railroad Company, and the Coronado Beach Company, and a director of the San Francisco & San Mateo Electric Railway Company and the Union Trust Company of San Francisco. He is also interested in the Hutchinson Sugar Plantation Company and the Hakalau Plantation Company of Hawaii, and in numerous other enterprises.

Mr. Spreckels is an earnest Republican, and has long been one of the most influential leaders of the party in California. He has been chairman of its State Central Committee, and in 1896 was chosen delegate at large to the National Convention and the California member of the National Committee. He has frequently been talked of as a candidate for high office, such as Governor of the State and United States Senator, but has not sought such distinction, and has preferred to remain a private citizen.

Mr. Spreckels was married at Hoboken, New Jersey, on October 27, 1877, to Miss Lillie Sieben, who has borne him four children: Grace, Lillie, John A., and Claus Spreckels. The family home is in San Francisco.





Charles G. Haller



CHARLES ALBERT STADLER

CHARLES ALBERT STADLER, manufacturer and financier, is of German parentage, being the son of Gabriel Stadler, a civil engineer, and Elizabeth his wife, who lived at Germersheim, in the Bavarian Palatinate. He was born there on July 15, 1848, and about three years later the family removed to the United States, where his home has since been made. The family settled in New York city, and the lad was educated in local schools, including public schools, the St. Nicholas School, the De La Salle Institute, and the Cooper Institute.

Gabriel Stadler had, on settling in New York, abandoned his former calling as a civil engineer, and opened an engraving and embossing establishment on Maiden Lane. In that establishment Charles Albert Stadler began his business career. Later, in 1870, he was employed in the brewing business, to which his activities have ever since been largely devoted. Down to 1879 he was engaged in the general brewing business. Then he became connected with the firm of Meidlinger, Schmidt & Co., maltsters, in New York. Of that firm he in time became a partner. His next step was to engage in the malting business on his own individual account, occupying for this purpose the malt-houses on East Sixty-first Street formerly owned by Rosenbaum & Straus. Later he purchased the malt-house and elevator at the foot of East Forty-eighth Street formerly owned by Thomas Twedde.

Mr. Stadler is now president of the American Malting Company, with general offices at the foot of East Sixty-third Street. He is also president of the Sebastian Wagon Company, vice-president and a director of the Union Railway Company of New York, and of the Nineteenth Ward Bank of New York, and

vice-president and treasurer of the Sicilian Asphalt Paving Company. He is a member of the New York Produce Exchange.

Of the brewing and malting industries in the United States Mr. Stadler has long been one of the foremost representatives. He was appointed by the United States Maltsters' Association to represent that organization before the Ways and Means Committee of Congress and before the Tariff Commission of Congress on the disputed question of the tariff on barley and malt, and did so to the eminent satisfaction of the association. He was also chairman of the Legislature Committee of the New York State's Brewers' and Maltsters' Association, and in that capacity represented that body before various committees of the New York State Legislature on questions pertaining to those industries. The esteem in which he is held by the members of the brewing industry at large was well shown at Cleveland, Ohio, in 1891, when the annual convention of the American Brewers' Association adopted resolutions thanking him for his "eminent services rendered to the industry," and elected him to honorary membership in that association.

Mr. Stadler was appointed a school inspector in New York city by Mayor Smith Ely. He was elected to the State Senate of New York as a Democrat in 1888, and served continuously for four years, filling places on the Insurance, Commerce and Navigation, Internal Affairs, and other committees. He was also a member of the State Democratic Executive Committee for five years. He joined the Fifty-fifth Regiment of the National Guard of New York, and was honorably discharged from it as sergeant-major. At the present time he is a captain of the Old Guard.

Mr. Stadler is a member of the boards of various charitable institutions, hospitals, etc., and of numerous clubs, including the Manhattan, Democratic, Lotus, Liederkrantz, Arion, Athletic, and Wa-Wa-Yanda.

In 1866 Mr. Stadler was married to Josephine Contis, who bore him seven children: Emma, Annie, Charles, Josephine, Mary, Gertrude, and Elsie. After her death he was again married, in 1889, to Pauline Roesicka of Brooklyn, New York.



JAMES STILLMAN

JAMES STILLMAN was born on June 9, 1850, the son of Charles Stillman and Elizabeth Goodrich Stillman, who were both natives of Connecticut, where their English ancestors settled about the middle of the seventeenth century. His early education was at Hartford, Connecticut, where his parents then resided, and afterward at the Churchill School at Sing Sing, New York. At the age of eighteen he became a clerk in the office of Smith, Woodward & Stillman, cotton merchants of New York, in which firm his father had long been interested. Within two years he was admitted to full partnership in the reorganized firm of Woodward & Stillman. Since the death of Mr. Woodward, in 1899, Mr. Stillman has been at the head of the firm. Its credit has always been of the highest, and its capital far in excess of the requirements of its large business.

The relations formerly existing between this firm and the City Bank of New York brought Mr. Stillman into close relations with Moses Taylor, the great merchant and president of that bank. On the death of Mr. Taylor, in 1882, his son-in-law, Percy R. Pyne, was elected president of the bank, then known as the National City Bank. Upon his retirement, in 1891, Mr. Stillman, then the youngest member of the board of directors of that bank, was elected and has ever since continued its president. When he assumed the presidency of the bank, its capital was \$1,000,000, its surplus about \$2,412,000, and its average deposits were about \$12,000,000. In the early part of 1900, \$9,000,000 of new capital was subscribed to the bank, thus making its capital stock \$10,000,000, and its surplus was over \$5,000,000. Its average deposits had been increased to about \$120,000,000. This bank is to-day beyond question the greatest in the

United States, and bids fair to become the great financial competitor of the Bank of England in controlling large aggregations of capital for the purpose of carrying on the great enterprises of the world. During the last year, the transactions in foreign exchange, for which Mr. Stillman has created a special department in his bank, have involved the active employment of more money than is used by the Bank of England, and, in fact, by any bank in the world.

This bank has not only kept on hand a large amount of cash in excess of its legal reserve, but kept almost the whole of it in actual gold or gold certificates. It has thus been enabled at various times to subscribe to a larger portion of government loans than any other bank or syndicate of bankers in the country, and actually to pay for its subscriptions in the yellow metal. It has also been able to give the necessary security for deposits from the United States government to very large amounts. Thus in November, 1897, when the government, in making a settlement of the debt due it from the Union Pacific Railroad Company, decided to deposit the amount in New York banks and thus get it into circulation, Mr. Stillman promptly deposited with the Treasury Department \$50,000,000 of United States bonds and securities, and thus gained for the City Bank the privilege and prestige of being designated as chief depository and distributing agent for the millions thus paid over. A similar instance, though not quite to the same extent, occurred in December, 1899, upon the temporary diversion of the internal revenue receipts from the Sub-Treasury to the banks.

Mr. Stillman is also president of the Second National Bank, and one of the leading directors of the Hanover National Bank and the Bank of the Metropolis. He is a trustee and member of the executive committee of the United States Trust Company, the Farmers' Loan and Trust Company, and the New York Security and Trust Company; and a director of the Central Realty Bond and Trust Company, of the American Surety Company, the Bowery Savings Bank, and the Fifth Avenue Safe Deposit Company. He is a director of the Union Pacific, Northern Pacific, Baltimore and Ohio, Chicago and Northwestern, and Delaware, Lackawanna and Western, and other leading railroads. He has been a member of numerous syndicates, one

of the latest of which was the Harriman Syndicate, which purchased the Chicago and Alton Railroad. He is largely interested in the Consolidated Gas Company of New York, of which he has been a trustee for many years, and has recently been one of the most important factors in bringing about a combination of all the gas and electric light interests in the city of New York. He is also a director of the Western Union Telegraph Company.

With all his varied interests, he has always contrived to find leisure for outdoor recreation. Since 1874 he has been a member of the New York Yacht Club, and his victorious sails have brought him many trophies. He has also taken great interest in farming and cattle-breeding, and has on his large estate at Cornwall-on-Hudson one of the finest herds of Jerseys in the United States. He was one of the founders and is still an active member of the organization known as the "New York Farmers." He depends for healthful exercise upon his bicycle. He is a great reader and much devoted to art and music, and is a skilled amateur photographer.

His winter residence is at No. 7 East Fortieth Street, New York city, and his family divide their time in summer between his beautiful residences at Newport and Cornwall-on-Hudson. Among the many clubs of which he is a member are the Union, Union League, Metropolitan, Reform, Lawyers', Century, and the Turf and Field. He is also a member of the Tuxedo Club and of the Washington Metropolitan Club.

His private charities are numerous and varied. His latest act of public generosity consists of the gift of a hundred thousand dollars to Harvard University for the erection of an infirmary for students, and an endowment for defraying the expenses of its maintenance.





ARTHUR EDWARD STILWELL

AMONG the enterprising men which the State of New York has given to the great business of railroading in the country at large, a prominent rank is due to at least one son of western New York State and of the famous "Flower City" on the lower reaches of the Genesee River. It was at Rochester, New York, that Charles H. Stilwell and his wife, Mary P. Stilwell, lived at the middle of the century now closing, and it was there that their son, Arthur Edward Stilwell, was born, on October 21, 1859. They were both, by the way, of English descent, like so many others of the worthiest and most substantial residents of that part of the State.

Arthur Edward Stilwell received his education in the excellent public schools of his native city, and did not have opportunity to go beyond them for book-learning. Instead, he set out, before reaching his majority, to seek his fortune in practical business enterprise in the West. He had already, during his school-days, learned the printer's trade, in Rochester. After leaving home his first venture was as an employee in a printing-office in Kansas City, Missouri. He did not continue long in this business, but in 1880 went to Chicago, as a special agent of the Travelers' Insurance Company in Illinois. The following year he went to Rhode Island for the same company.

Returning to Kansas City in 1886, he formed the Missouri, Kansas and Texas Trust Company, which was almost the only large trust company west of Chicago that lived through the panic of 1893. The largest undertaking of the company was the financing of the Kansas City, Pittsburg and Gulf Railroad, which cost over twenty-three million dollars. Mr. Stilwell is president of the road.



Arthur E. S. Hall

The Kansas City, Pittsburg and Gulf Railroad grew out of the old Kansas City, Nevada and Fort Smith line, and is a realization of a scheme which has been talked of for years, and unsuccessfully attempted many times, namely, a short line between Kansas City and the Gulf of Mexico. The Kansas City and Fort Smith was projected to reach the Gulf, but only a short part of it was finished. Mr. Stilwell's company took up the enterprise, and promoted it to its completion, through a long series of trials and discouragements. Railroad-building in the West ceased almost altogether during the troublous years of 1892 and 1893, but Mr. Stilwell, by sheer persistence and energy, succeeded in obtaining capital for his enterprise when none of his associates believed it possible to do so. At the most critical point of the road's fortunes he went to Holland, where certain rich Dutch bankers furnished him with ample funds, and on September 11, 1897, the first through train went over the line to the Gulf. The new line met with much opposition from some of the larger railroads, and its history up to the present has been rather exciting. The export trade of the road depends on the securing of deep water at its Gulf terminal, Port Arthur, Texas, a canal eight miles long having been built for that purpose. Every obstacle was thrown in the way of the project, and the canal was finished only in March, 1899. Meanwhile the company was deprived of terminal facilities for over a year, and the damage done its business was so great that it was found necessary to reorganize the company in order to avoid serious financial loss. A friendly receivership was appointed in April, 1899, and there is every prospect of an arrangement of all difficulties at an early date.

Mr. Stilwell is well known in the club world, both East and West. He is a member of the Lawyers' Club of New York, the Algonquin of Boston, the Art Club of Philadelphia, the Kansas City Club of Kansas City, Missouri, and the Union League and Chicago clubs of Chicago.





JOSEPH SUYDAM STOUT

JOSEPH SUYDAM STOUT, a prominent banker and broker of New York city, is a son of the late Andrew Varick Stout, who was born in New York, was a teacher and principal in the public schools, became a jobber in the boot and shoe trade, and finally founded the Shoe and Leather National Bank, and was its president down to his death in 1883. Andrew Varick Stout married Almira Hanks, a native of Pawlet, Vermont, and to them Joseph Suydam Stout was born at their home on Ridge Street, New York, on December 27, 1846.

Mr. Stout went in his boyhood to a boarding-school at Ashland, New York, for a term of three years and a half, preparatory to college. Then, at the age of fifteen years, he entered the College of the City of New York, and remained there for two years, after which he withdrew from scholastic life and began his career in the world of finance. His first engagement was as a clerk in his father's bank, the Shoe and Leather Bank of New York. His work there was in the capacity of assistant to the receiving teller, which he performed for two years. Then he became assistant to the paying teller for about two years. In 1866 he was appointed to be assistant cashier of the bank, his especial duties being the loaning of the bank's funds in Wall Street. During his incumbency of this place he was made loan clerk of the Tenth National Bank, which was then controlled by the Shoe and Leather Bank, and the money of the two banks loaned through him amounted at one time to between four and five million dollars. It is a fact of record that not one dollar was ever lost by either of the banks through any act of his, although during his connection with them he had the handling and disposition of hundreds of millions of dollars.



Dr. J. S. Smith.

His acquaintance with Wall Street, formed through his banking work, led Mr. Stout in 1868 to become a broker as a partner of W. G. Wiley, and in May, 1869, he resigned his connection with the banks in order to devote all his attention to Wall Street work. The next year he became a partner in the firm of Stout & Dickinson; in 1872 he organized the new firm of Ewell, Stout & Co.; and in 1876 he organized the firm of Stout & Co., of which he is still the head. He became a member of the New York Stock Exchange by purchase of a seat in May, 1872.

Mr. Stout is a member of the Building Committee of the new Stock Exchange Building. He is connected with the Shoe and Leather Bank, the New York Mutual Gas Light Company, and the American Bank Note Company, and is a member of the Produce Exchange and one of the governors of the Stock Exchange. He is also a member of the New York Chamber of Commerce.

Apart from business affairs, Mr. Stout is a member of the Madison Avenue Methodist Episcopal Church, is a member and treasurer of the Board of Education of the Methodist Episcopal Church, and is officially connected with the New York Church Extension and Missionary Society of that church, the Methodist Episcopal Hospital of Brooklyn, the Drew Theological Seminary at Madison, New Jersey, and Wesleyan University at Middletown, Connecticut. His social affiliations include membership in the Metropolitan Club, the Union League Club, and the New England Society, of New York.

He was married in New York, on April 21, 1868, to Miss Julia Frances Purdy, and has four children: Newton E. Stout, who is married to Jane E. Towle; Andrew V. Stout, who is married to Ethel G. Dominick; Joseph S. Stout, Jr.; and Arthur P. Stout.





WILLIAM LEWIS STOW

WILLIAM LEWIS STOW, stock-broker and financier, is descended from several families long settled in this country. The Stow family is descended from Lord Blandy Stow, who was prominent in the time of James I. John and Thomas Stow, brothers, were members of the Assembly of the Bermuda Islands in 1673. One of their sisters married a Pierrepont, and another married Governor Le Montaigne of Bermuda. The Rev. Samuel Stow, son of John Stow, was one of the most prominent men in that colony in the time of Charles I. Stephen Stow, son of Samuel Stow, was a captain of Connecticut troops, and is mentioned in history as a gallant soldier and devoted patriot. He lived at Milford, Connecticut, in a famous house bearing the date 1683. He had a grandson also named Stephen Stow, who married Clarissa Rice, a descendant of the family of Elihu Yale, founder of Yale University. To Stephen and Clarissa Stow was born a son named George W. Stow, who became a merchant in New York, who married Susan Anna Fairchild, and who was the father of the subject of this sketch.

Miss Fairchild was a daughter of Benjamin Fairchild and a direct descendant of Thomas Fairchild, who came to this country in 1639, purchased all of Connecticut west of New Haven, and was the first person in the colony vested with civil authority by royal patent. Thomas Fairchild married a sister of Lord Saye and Sele, after whom the town of Saybrook, Connecticut, was named. The Fairchilds, by the way, were Tories during the Revolution. Benjamin Fairchild, above named, the grandfather of Mr. Stow, married a daughter of Lieutenant Thomas Ehelwood and his wife, Susanna Barlow. The Barlow family came



W. L. Allen

from England in 1620 and settled in Connecticut, and produced in later generations such men as S. L. M. Barlow, John and William Tecumseh Sherman, and Vicar-General Preston. Lieutenant Ehelwood was an officer of the ship *Alliance*, whose captain, Landais, acted so strangely toward his commander, John Paul Jones, in the famous battle of Flamborough Head in 1799.

Of such ancestry William Lewis Stow, son of George W. and Susan Fairchild Stow, was born, in New York, on October 20, 1855. He was educated at the well-known academy at Newton, New Jersey, for five years, and afterward at Langeais, France. On returning to the United States he was led by his taste and talent into Wall Street, where for several years he was engaged in the office of Edmund Clarence Stedman, the eminent man of letters as well as banker and broker.

Mr. Stow became a member of the New York Stock Exchange in 1882, and has since continued business as a successful operator in the financial world. In addition to his activities in the Stock Exchange and in the general financial operations of Wall Street, he is connected with a number of large mining companies in Mexico, and is a member of the Executive Committee of the Mexican Central Railway Company.

He has neither held nor sought political office of any kind. He is a member of several leading clubs in and about New York, including the Manhattan, Lambs', Raequet, New York Athletic, New York Yacht, Midday, Larchmont Yacht, and Meadowbrook.

Mr. Stow remains unmarried.





FRANK KNIGHT STURGIS

FRANK KNIGHT STURGIS, banker, is a New-Yorker of Massachusetts parentage and English ancestry. His father was William Sturgis of Boston, a merchant in Boston, London, and New York, and through him he is descended from Edward Sturgis of Northamptonshire, England, who in 1632 settled at Yarmouth, Massachusetts. In the latter place the family has resided, in part, to the present day. Mr. Sturgis's mother was, before her marriage, Elizabeth Knight Hineckley of Hingham, Massachusetts, and came from a family which has been settled for many generations at Yarmouth, Barnstable, and adjoining towns, and which gave to New England history a noteworthy figure in the person of Thomas Hineckley, Governor of Cape Cod Colony.

Frank Knight Sturgis was born in New York city on September 19, 1847, and received his early education in the local public schools. For one term he attended the West Newton, Massachusetts, academy, and at fifteen years of age left school for business life.

He returned at once to New York city, and at the age of sixteen years became a clerk in the employ of the Home Insurance Company. That was in 1863. Three months after his entry into the office he left it to become cashier in the counting house of the mercantile firm of Lewis Roberts & Co. of New York. There he remained until January, 1868, when he made another change and obtained a clerkship in the banking house of Scott, Capron & Co. of New York.

Since the latter date Mr. Sturgis has devoted his attention wholly to banking. He became a member of the firm of Capron, Strong & Co. (successors to Scott, Capron & Co.) in 1869, and



J. M. Sturgis.

two years later was a partner in the latter firm's successor, Scott, Strong & Co. In 1875 the name was again changed to that of Work, Strong & Co., and finally, in 1896, to its present form of Strong, Sturgis & Co.

In addition to being a partner in this firm, Mr. Sturgis is president and a director of the Madison Square Company, and ex-president (1892-93) and now a governor of the New York Stock Exchange and chairman of its Law Committee, vice-president of the Standard Trust Company, and a director of the New Amsterdam National Bank, of the Bank of the State of New York, of the Westinghouse Securities Company, and of the Standard Safe Deposit Vaults Company.

He is a member of many social organizations, including the Westchester and Newport Racing associations, the Jockey and the Coney Island Jockey clubs, the New York and the Larchmont Yacht clubs, the Turf and Field and the Coaching clubs, the Century Association, the New England Society, and the Union, Metropolitan, Knickerbocker, Strollers', Midday, and other clubs.

Mr. Sturgis was married, on October 16, 1872, to Miss Florence Lydig of New York, of one of the oldest and most respected Knickerbocker families of that city.





TALBOT J. TAYLOR

TALBOT J. TAYLOR, the head of the well-known Wall Street commission house of Talbot J. Taylor & Co., was born in Baltimore, Maryland, on April 25, 1865, and is a descendant of one of the oldest and most prominent Southern families. His childhood was spent in the little village of Catonsville, a suburb where a number of Baltimore's leading citizens make their home.

After receiving an academic education, Mr. Taylor fitted himself for a business career by a long apprenticeship in the banking houses of Baltimore. At first he was connected with the old firm of C. Irvin Dunn & Co.; and afterward he was engaged in the banking house of McKim & Co., where he occupied various positions which gave him valuable financial training. Still later he accepted a position in the National Bank of Baltimore, one of the oldest and best-known banks in the South. Through these experiences Mr. Taylor enjoyed and improved ample opportunity to familiarize himself with the best business methods in the world of finance. After this long training he began business in Baltimore on his own account, under the firm-name of Talbot J. Taylor & Co. This undertaking succeeded from the start; but Mr. Taylor soon recognized the comparative narrowness of his surroundings in Baltimore, and was naturally attracted to the metropolis and financial center of the country. Accordingly in 1893 he purchased a seat on the New York Stock Exchange, and then turned over his Baltimore business to his brothers, who constituted the firm of Robert Taylor & Co.

After a few years as a broker on the floor of the New York Stock Exchange, Mr. Taylor organized the present firm of Talbot J. Taylor & Co., which consists of himself, James Black-



Walter J. Taylor

stone Taylor, and Foxhall Keene. Prior to this he had married Miss Jessica Keene, the only daughter of James R. Keene and sister of Foxhall Keene. Mr. James R. Keene's Wall Street headquarters, it may be added, are with Messrs. Talbot J. Taylor & Co.

Mr. Taylor has already made for himself a distinguished name in the New York Stock Exchange as a man of energy and acumen. From its very start the present firm took a commanding position among the foremost of Wall Street commission houses, representing many important clients, and its present prestige is due to its natural development. The associates of the firm now include some of the greatest interests of the Street, while Mr. Taylor personally has represented some of the largest institutions in the country in their most important undertakings. In the celebrated incidents which culminated in the historic Northern Pacific corner of May, 1901, Mr. Taylor was conspicuous, executing orders which prior to that time would have been deemed incredibly large, and executing them with the most successful tact and profitable results.

Apart from business life, Mr. Taylor is an ardent sportsman and enthusiastic automobilist, being one of the charter members of the Automobile Club. He spends much of his time at his beautiful country place at Cedarhurst, Long Island, and is a believer in the modern cult of as much outdoor life as possible. His club-memberships include the Union, Racquet, Meadowbrook Hunt, Rockaway Hunt, Automobile, and Cedarhurst, of New York, and the Maryland Club of Baltimore.





GEORGE KRAMER THOMPSON

GEORGE KRAMER THOMPSON, the well-known architect of New York city, is a descendant of some of the earliest settlers of this country. His first American progenitor was Thomas Minor, who came from England in 1630, settled in Virginia, and married there Frances Palmer. Thence the direct line of descent runs through Thomas Minor II, Clement Minor, William Minor, Stephen Minor of Worcester, Virginia, John Minor, and Abia Minor. A daughter of the last-named, Sophia, married John H. Thompson, father of the subject of this sketch.

George Kramer Thompson was born at Dubuque, Iowa, on October 15, 1859, and at the age of fifteen entered the Chattock Military Academy, intending to prepare himself for the architectural profession. In 1876 he entered Franklin and Marshall Academy at Lancaster, Pennsylvania, and two years later entered the office of Frederick C. Withers, a well-known architect in New York city. Mr. Withers's office was in the old building at Reece Street and Broadway, on the exact site of which Mr. Thompson's firm since (1896) erected the Empire Building, one of the finest office buildings in the city. Mr. Thompson remained with Mr. Withers as a student until 1882, meantime being intrusted with the supervision of much important work.

In 1883 Mr. Thompson opened an office of his own in New York with a branch in St. Louis, and soon acquired a large and varied patronage. In 1890 he did some work for the Manhattan Life Insurance Company which led to his being invited to compete for the erection of the Manhattan Life Insurance Company's building at No. 66 Broadway, in which competition he was successful, and in 1893 formed the firm of Kimball & Thompson, whose first work was the construction of that building, the pio-



Yours Very Truly
G. Manner Thompson

neer of its kind. To solve the problem of sustaining the vast weight of so tall a building upon so small an area, Mr. Thompson conceived the idea of employing pneumatic caisson work to reach bed-rock, as had hitherto been done only in case of bridge-piers, etc. The method proved highly successful, and the same system has since been followed in the construction of numerous other buildings.

Mr. Thompson's firm afterward erected the magnificent stores of B. Altman & Co. and the magnificent Empire Building, already mentioned, and enlarged and remodeled the Standard Oil Company's building.

In 1898 the above-mentioned firm was dissolved, and Mr. Thompson has since continued the practice of his profession in the old offices of the firm with marked success.

Other works of note for which Mr. Thompson has been architect are the erection of a warehouse and office building for ex-Postmaster Dayton, factories of the Hoyt Metal Company at St. Louis, Missouri, and residences for Francis Wilson, the Albert C. Bostwick estate, Augustus Thomas, Daniel O'Day, the latter including the development of twenty-five acres of ground, Peter Fisher, the Huguenot Lodge Chambers, and many private estates throughout the country.

Mr. Thompson's latest work is the addition to the Manhattan Life Insurance Company's building at No. 66 Broadway, that work now being under contract.

He has become as well known in social as in professional life in New York, and is a member of the Republican Club of the city of New York, the Twilight Club, the Royal Arcanum, Huguenot Lodge Free and Accepted Masons, Royal Arch Masons, Bethlehem Commandery of Knights Templar, the Architectural League, the American Art Society, and the National Sculpture Society.

He was married, in 1886, to Miss Harriet H. Henion, a descendant of one of the oldest families of Pennsylvania.



FRANCIS J. TORRANCE

FRANCIS J. TORRANCE, one of the heads of the world's greatest factory of enameled ironware for plumbers' work, is of the North-of-Ireland parentage. His father, Francis Torrance, and his mother, formerly Jane Waddell, came to this country before the middle of the century, and settled at Pittsburg, Pennsylvania. There Francis Torrance was for some time engaged in the "forwarding business" with "Leitch's Line" so called, operating lines of canal-boats before the general introduction of railroad transportation. After that he was engaged in steamboat enterprises, and for thirty years was the agent and manager of the Schenley estate in Pittsburg and Allegheny city. In 1875, with James W. Arnott, he established the Standard Manufacturing Company, and was president thereof until his death in the following year. Mrs. Francis Torrance, mother of the subject of this sketch, is still living.

Francis J. Torrance was born at Allegheny city, Pennsylvania, on June 27, 1859, and was educated in the public schools of that place and in the Western University of Pennsylvania at Pittsburg. At the age of sixteen he left school to enter the employment of the Standard Manufacturing Company as an office-boy and clerk. The company in 1882 began the making of plumbers' enameled ironware, and he was put in charge of that department. His natural aptitude for mechanics enabled him to improve and develop the specialties to which he devoted his attention, and the result is that at the present time the company is the largest producer in the world of enameled-iron bath-tubs and similar goods. The sale of the company's products is made through Mr. Torrance's offices at Pittsburg, Louisville, Chicago, New York, Philadelphia, Cleveland, Buffalo, Montreal, San



Francis J. Torrance

Francisco, London, Paris, Frankfort, Melbourne, Sydney, Hamburg, Buenos Aires, and Moscow.

On January 1, 1900, the Standard Manufacturing Company was consolidated with a number of other plants engaged in smaller lines, forming the Standard Sanitary Manufacturing Company, capitalized at five million dollars, fully paid up.

Mr. Torrance was elected vice-president of the company and chairman of the Executive Committee. In 1894 Mr. Torrance, in company with Arthur Kennedy, built the Washington Electric Street Railway from Washington, Pennsylvania, to Lylendale, one of the best railways of its size in that State. In 1898 with the same partner he built a road in Indiana, buying and rebuilding five other lines and making one of the finest traction properties in this country.

Mr. Torrance became treasurer of the Standard Manufacturing Company in 1886, upon the death of his father. He is now also first vice-president of the Standard Sanitary Manufacturing Company, treasurer of the T. H. Nevin Company (the Pioneer Lead Works), president of the Washington (Pennsylvania) Street Railway Company, the Pittsburg Natatorium Company, the Western Pennsylvania Exposition Company, the Monongahela and Ohio River Transportation Company, the Indiana Railway Company, and the Alloy Smelting Company of Niagara Falls, New York.

A Republican in politics, Mr. Torrance represented his Congressional district as a delegate to the Republican National Convention of 1892, and the State as delegate at large in 1896. He has served the public as president of the Select Council of Allegheny city, and as Commissioner of Public Charities since 1892, being reappointed to the latter place for three terms.

He is a member of the Duquesne, Press, Tariff, and Americus clubs of Pittsburg, the Manufacturers' Club of Philadelphia, the Indiana Club of South Bend, Indiana, and the Fulton Club of New York. He is a man of pronounced literary tastes, and is reputed to have one of the finest private libraries in western Pennsylvania. He was married at Johnstown, Pennsylvania, in 1884, to Miss Mary R. Dibert, daughter of David Dibert, a retired merchant of that place, who has borne to him one daughter.



JAMES J. TOWNSEND

JAMES J. TOWNSEND, who for some years has been prominent among the younger business men and political leaders of Chicago, and also well known in New York and elsewhere, is a native of Lima, Delaware County, Pennsylvania, where he was born on September 18, 1862. His father was John Townsend, and his mother's maiden name was Margaret Gallagher. His family was in modest circumstances, and his education was limited to the advantages offered by the public school at Lima, of which, however, he made the best use and thus attained a good degree of academic culture. His father was a blacksmith by trade, and the boy was at first drawn toward the same calling. He worked for some years in his father's shops, and acquired a thorough knowledge of the business. Before attaining his majority, on March 4, 1881, he left his father's shops and went to Chicago, where he engaged in the business on his own account and for ten years conducted it with marked success.

His mind had for some time, however, been fixed upon another occupation, and in 1891 he was enabled to put his plans into execution. In that year he purchased a membership in the Chicago Stock Exchange and opened an office at No. 175 Dearborn Street, Chicago, where he conducted a general brokerage business. There he enjoyed much success, which was continued and increased after his removal to his present offices, No. 116 La Salle Street. He is now also a member of the Chicago Board of Trade and of the New York Stock Exchange.

For a number of years Mr. Townsend has been active in the affairs of the Democratic party in Illinois. In 1890 he was elected a member of the House of Representatives in the Illinois



J. J. Townsend

Legislature, and in the ensuing contest for the United States senatorship he cast his vote for General John M. Palmer. In 1894 Mr. Townsend was appointed a member of the West Park Board of Commissioners, and held the place for two years, resigning it voluntarily in 1896.

Mr. Townsend is a leading member of a number of social organizations in Chicago, among which may be mentioned the Illinois, Chicago Athletic, Washington Park, and Eagle River Fishing clubs.

He returned to the scenes of his childhood for a wife, and was married at Chester, Pennsylvania, on April 25, 1897, to Miss Margaret Deering, daughter of Joseph Deering.





GEORGE ARTHUR TREADWELL

GEORGE ARTHUR TREADWELL, the eminent metallurgist, and a naturalist who has been closely identified with the development of the copper-mining industry in America, is descended from Thomas Treadwell, who came from England in 1635 and settled at Ipswich, Massachusetts, and from a succeeding line of ancestors, all of whom lived in New England. His father, Thomas H. Treadwell, was at first a farmer at Garland, Maine, later a merchant at Bangor, and for the last twenty-two years of his life a successful merchant of New York and Brooklyn. His mother's maiden name was Martha Ann Emery, and she was a native of Hampden, Maine. It may be added that his brother John B. Treadwell was the pioneer developer of the oil-fields of California, and that his cousins John and James Treadwell gave their name to the great Treadwell Mine of Alaska.

The subject of this sketch was born at Bangor, Maine, on March 6, 1837. He was educated at the Hampden Academy in Maine, and afterward studied mineralogy, metallurgy, and chemistry under the illustrious Dr. John W. Draper of the University of the City of New York. He came to New York with his father's family in 1852, and was for a time a clerk in his father's office. Then for some years he was connected with the Metropolitan Bank. During these years he was diligently studying under Dr. Draper, and was cultivating a friendship, which proved lifelong, with Professors James D. Dana and Benjamin Silliman of Yale College.

His connection with the copper industry began in 1858, when, at the request of his father, who was considering an investment in them, he went to Michigan to examine the Lake Superior



Geo. A. Treadwell

copper-mines, and made a thorough investigation of the whole field. Three years later he was advised by Professor Silliman to "go West and look for copper, for copper is the coming metal." And Professor Dana added: "Yes; but try to find copper with a lot of gold in it." He acted upon their advice and went to California. He did not find much copper there, though it has since been discovered, so he turned his attention to gold-mining, and also operated successfully in the silver-fields of Utah and Nevada. Thus he spent his time until 1878. In that year he became superintendent of the famous Vulture Mine in Arizona, and there built an eighty-stamp mill, then the largest in the world. Before that time fifty stamps were the most any mill could boast; but now the chief mill at the Treadwell Mine in Alaska has six hundred. Although the ore of the Vulture Mine was of very low grade, he operated it at a fine profit.

In Arizona, in 1882, he found that copper for which he had so long been searching in the United Verde Mine. This mine had been discovered by others, who did not realize its value and could not develop it. It remained for Mr. Treadwell to open up to the world its marvelous riches. At the beginning he secured for his friends many shares of stock at a dollar a share. The par value is \$10, and the market value of it has in recent years been \$300 a share. The principal ownership of the property finally passed into the hands of William A. Clark, now United States Senator from Montana. Then, leaving United Verde to Mr. Clark, Mr. Treadwell secured a vast tract of land near by, comprising what he believes to be the richest part of the copper belt, and upon it organized a company of his own, the George A. Treadwell Mining Company. Meantime he was attracted by the prospects of copper-mining in Mexico just over the border, and organized the Greene Consolidated Copper Company in northern Sonora. He also brought to public attention the San Luis mines at Durango, Mexico.

Mr. Treadwell's success as a practical mineralogist and metallurgist led to his appointment as lecturer on assaying and metallurgy in the Dexter School of Mines in London, England, and his next three years were consequently spent upon the other side of the ocean. From that engagement he derives his title to be called Professor Treadwell. He was at that time the first to

introduce fire-assaying into Europe, all assaying there having formerly been done by the tedious chemical wet process.

Professor Treadwell has also attained much prominence as a naturalist. Since boyhood he has been a close student of the various forms of animal life, and for many years has been a close friend and co-laborer of the distinguished British naturalist Sir John Lubbock. He was the discoverer in Arizona, in 1878, of the Gila monster, that hideous poisonous lizard which is found nowhere else in the world than in the extreme southwest of the United States and northwest of Mexico. He sent specimens of it to all the principal museums of the world as examples of the last surviving species of the Jurassic period. Professor Treadwell also found in Arizona a new species of rattlesnake, and sent specimens to all parts of the world through the mails, although that was contrary to the postal laws. One of the reptiles got loose in the New York Post Office, created a panic there, and led to an attempt to arrest Professor Treadwell. But as he was out in the Arizona desert, four hundred miles from civilization, amid rattlesnakes, cacti, and Apaches, the writ was not served, and the case was compromised on his promise to send no more live snakes through the mails.

He was married, in 1857, to Miss Mary Eliza Gardner. Of his five living children, the three sons, Erwin D., Malcolm M., and Herbert, are successful miners, the first-named and eldest being superintendent of the George A. Treadwell Mining Company, above mentioned. Professor Treadwell has now retired from the strenuous life of the mining-camp, but is as active as ever in the direction of the various mining properties in which he is interested. He makes his home in New York at the Waldorf-Astoria Hotel, and has his offices at No. 27 William Street.





W. H. Rusdell



WILLIAM H. TRUESDALE

AMONG the great railroad systems of the United States, which are the greatest in the world, a conspicuous place has long been occupied by the Delaware, Lackawanna & Western. It is one of the older roads, and for many years has been notably prosperous, its prosperity having the sure foundation of solid growth and conservative management, untouched by the dubious hand of mere speculation. It is one of the great roads running out of New York city, and has, almost since its organization, done an enormous business in three major particulars — as a suburban passenger-road, carrying daily a vast army of commuters to and from the metropolis; as a trunk-line to the West for both passengers and freight; and as a coal-carrying road, tapping the best part of the Pennsylvania anthracite-fields, and being one of the chief means for conveying their product to the New York market.

The executive head of such a railroad system fills an important place in the world of finance as well as that of transportation, and must, to be successful, be a man of high attainments, wide experience, and complete mastership of affairs. Down to the early part of 1899 the president of the Delaware, Lackawanna & Western road had for many years been Samuel Sloan, whose name has for longer than most men can remember been identified with it, and has been a tower of strength in the business world. In February, 1899, however, Mr. Sloan retired because of advanced age and failing health, and was succeeded by William H. Truesdale, who was already a railroad man of long and distinguished experience.

Mr. Truesdale was born in the State of Ohio, about fifty years ago, and received a good educational preparation for the business

career which was before him. At an early age he began railroad work, and devoted himself to it with the earnestness which betokens success. His first engagement was at Rock Island, Illinois; then, in 1876, at Terre Haute, Indiana; and he won promotion from place to place. Previous to 1883 he was for a number of years assistant traffic manager of the Chicago, St. Paul, Minneapolis & Omaha Railroad, one of the roads of the Northwestern System. In the year named he was called to the service of another Western road, the Minneapolis & St. Louis Railroad, as assistant to the president. Later he became vice-president and then president of that road, and, owing to its financial difficulties, he coupled with the last-named office that also of receiver. In that place he gained much valuable experience in the economical management of railroads, of which he has since been able to make good use in promoting the prosperity of profitable roads, as well as in rehabilitating those that are bankrupt.

In June, 1894, Mr. Truesdale entered the service of the Chicago, Rock Island & Pacific Railroad as first vice-president and general manager, and there had a most successful career, attracting to himself and to his road the attention of the whole country by the prosperity he commanded at a time when other roads were largely unprofitable. He was in that place when, at the beginning of February, 1899, the directors of the Delaware, Lackawanna & Western Railroad selected him to succeed Mr. Sloan and invited him to become president of their road. He accepted the place, and began his duties therein a few weeks later. Since then he has greatly improved the service and general conditions of the road, and has abundantly vindicated the wisdom of the directors' choice.





Alfred H. Foster



CHARLES HARRISON TWEED

DESPITE the absence of any law of primogeniture or any system of hereditary dignities, political or social, the claims of honorable descent are by no means to be ignored in this country. To be a worthy descendant of worthy ancestors is a matter of legitimate personal gratification. To be able to number among one's direct ancestors some of the foremost founders of this nation is a circumstance not idly to be passed by in the record of a man's life. The names of Winthrop, Dudley, and Sargent, for example, are to be prized in the genealogical line of any one who can truly claim them.

The ancestry of Charles Harrison Tweed includes Governor John Winthrop of Massachusetts Bay Colony, Governor John Winthrop, Jr., of Connecticut, and Governor Thomas Dudley and Governor Joseph Dudley of Massachusetts Bay Colony, those families having been united by the marriage, in 1707, of John Winthrop, F. R. S., grandson of Governor Winthrop of Connecticut, with Ann Dudley, daughter of Governor Joseph Dudley. The daughter of this latter couple married Epes Sargent, and was the mother of Colonel Paul Dudley Sargent of the Revolutionary army. The father of Charles Harrison Tweed was the Hon. Harrison Tweed, treasurer of the Taunton (Massachusetts) Locomotive Manufacturing Company, Representative and Senator in the Massachusetts Legislature, and a member of the Governor's Council. He married Huldah Ann Poud, and to them was born during their temporary residence at Calais, Maine, on September 26, 1844, the subject of this sketch.

His boyhood was spent at his father's home, at Taunton, Massachusetts, where he attended school. He was fitted for college at Bristol Academy, and under the private tutorship of Dr. Henry B. Wheelright of Harvard. He entered Harvard in 1861, and

was graduated in 1865 at the head of his class. Then he took up the study of law, at first under the Hon. Edmund H. Bennett, who was afterward dean of the Law School of Boston University, and then in the Harvard Law School.

Having completed his law studies, Mr. Tweed came to New York, where he was admitted to practice at the bar in 1868, and began work. His first engagement was in the office of Evarts, Southmayd & Choate. He was in its employ for a few years, and on January 1, 1874, became a member of that distinguished firm. That connection was maintained until January 1, 1883, when he withdrew from it to become general counsel for the Central Pacific Railroad Company, the Chesapeake and Ohio Railway Company, and associated corporations. Afterward, upon its organization, he became counsel for the Southern Pacific Company, and he is now the counsel for that company and for the various allied and acquired corporations which compose its giant railway system; for the Central Pacific Railroad Company; for the Mexican International Railroad Company; for the Pacific Mail Steamship Company; and for various other corporations.

The performance of the duties connected with these engagements is sufficient to monopolize the major part of any man's attention, even of so diligent and competent a practitioner as Mr. Tweed. It is not to be wondered at, therefore, that he has refrained from participation in political matters, save as a private citizen, and has never sought nor accepted public office.

Mr. Tweed is a member of numerous social organizations. In college at Harvard he belonged to the Institute of 1770, the Natural History Society, the Hasty Pudding Club, and Phi Beta Kappa. Afterward he was a member of the Somerset Club and the Eastern Yacht Club in Boston. In New York city he is a member of the Century Association, the Metropolitan, University, Harvard, Players', Riding, Down-Town, Corinthian Yacht, and Seawanhaka-Corinthian Yacht clubs. He belongs also to the Royal Clyde Yacht Club of Glasgow, Scotland.

He was married, at Windsor, Vermont, on October 27, 1881, to Miss Helen Minerva Evarts, daughter of the Hon. William M. Evarts, formerly Secretary of State of the United States. They have four children: Helen, Harrison, Katharine Winthrop, and Mary Winthrop.



Francis O'Mahony



FREDERICK D. UNDERWOOD

THE ancestral history of Frederick D. Underwood, the president of the famous Erie Railroad and its allied lines, is in general quite similar to that of many other successful business and professional men in the United States. It may be tersely but comprehensively epitomized in three names: England, the early colonies, and the great West. From the first-named land his ancestors came, both paternal and maternal, long before the Revolutionary War, and they were among the founders and builders of the English colonies along the Atlantic seaboard, which in time grew into independent States and into a nation, and which pushed back the border line until the whole great West became at first their appanage, and then their fellow States. It was in the West that Mr. Underwood was born and educated, and began his business career, though he has now come back to the East, where his ancestors lived.

His father's forebears settled in Virginia, and dwelt there for a number of generations, becoming conspicuously identified with the life and growth of the "Old Dominion." His mother's family, on the other hand, came to New England, and settled at Leicester, Massachusetts, and her grandfather, William H. Henshaw, was a colonel of Massachusetts troops and, later, an adjutant-general in the Revolutionary War. Mr. Underwood's father was the Rev. Enoch D. Underwood, a minister of the Baptist Church; his mother's maiden name was Harriet Flint Denny. At Wauwatosa, Wisconsin, the subject of this sketch was born to them.

Mr. Underwood's early life was spent in a manner well calculated to develop and to discipline into high efficiency his natu-

ral gifts of mind and body. His first school education was acquired in the public schools of his native place. Later, he completed his academic training at a Baptist institution of higher learning in Wisconsin, then known as Wayland University. His vacations were chiefly given to hard work, and he was early habituated to physical exertion and familiarized with the practical side of life, its duties and responsibilities. After leaving school he was employed in a grain-elevator.

It was with such instruction, training, and experience of business life that he finally entered the occupation with which he has now for many years been conspicuously identified, and in which he has attained exceptional success—a calling second to none in importance in the business world, and surpassing most others in its exacting and strenuous requirements.

His first railroad employment was in the service of the Chicago, Milwaukee & St. Paul Railroad Company. He began at the beginning, as his first work was done in the capacity of a switchman in a station-yard. From that place he was in time advanced to a clerkship. Thereafter, his career was a steady progress. He was a brakeman and a conductor, and in time became a division superintendent, and in that capacity completed a term of eighteen years from his entry into the company's service.

During his term of service with the Chicago, Milwaukee & St. Paul Railway, Mr. Underwood was elected general superintendent of the Minneapolis, St. Paul & Sault Ste. Marie Railway. At that time the latter was a projected road. Mr. Underwood had charge of its construction and operation. Upon its being completed and opened for traffic, he was made its general manager, in charge of all its business affairs. He continued with that company for about fourteen years, and in 1899 was called from it to become the general manager of the Baltimore & Ohio Railroad, and later its second vice-president.

In April, 1901, Mr. Underwood was elected president of the Erie Railroad and its allied lines, the New York, Susquehanna & Western Railroad, the Chicago & Erie Railroad, and the Pennsylvania and Hillside Coal Companies. The Erie road is famous in American railroad history as one of the earliest of the great trunk lines. It has had a singularly checkered career,

for many years figuring more than almost any other in Wall Street speculations, and in litigations. It still holds a foremost rank as a great passenger and freight trunk line between New York and the West.

Political life has no attractions for Mr. Underwood, who finds in business activity satisfactory scope for his energies. He is a member of a number of leading social organizations in various cities, including the Metropolitan, Lawyers, City, Midday, New York Yacht, and New York Athletic clubs, and the Chamber of Commerce of New York; the Chicago Club of Chicago; the Union Club of Cleveland; the Duquesne Club of Pittsburg; and the Baltimore Yacht Club of Baltimore.





FREDERIC WILLIAM UPHAM

THE first of the Upham family in America was John Upham, who came over from England in the Hull Colony in 1630, and settled at Malden, Massachusetts. His son, Lieutenant Phineas Upham, was an officer of Massachusetts troops in King Philip's War, and was killed in the Great Swamp fight. In a later generation Jonathan Upham, of the same line, was a soldier of the Revolution, and was present at the surrender of Lord Cornwallis. Later still came Calvin H. Upham, who was born at Westminister, Massachusetts, was engaged in general merchandising in Wisconsin before and after the Civil War, and in the latter was a captain and commissary of United States Volunteers, in the Department of the Gulf. He married Miss Amanda E. Gibbs, and to them was born the subject of this sketch.

Frederic William Upham was born at Racine, Wisconsin, on January 29, 1861. He received in the local schools a good primary and secondary education, and was sent to Ripon College, Ripon, Wisconsin, where he pursued an advanced course of study, but did not complete it nor graduate. Leaving college in 1880, he entered at once upon a business career, in the employ of the Upham Manufacturing Company, at Marshfield, Wisconsin. This was an important lumber concern, and of it Mr. Upham's uncle, Major William H. Upham, who was Governor of Wisconsin from 1895 to 1897, was president. Mr. Upham remained with it for fourteen years, filling various places, from that of inspector of lumber to that of general manager of the company. In the meantime, he of course acquired a thorough knowledge of the lumber business in all its departments.

In 1894 Mr. Upham decided to utilize his knowledge and



Frederic W. Nephew



experience by establishing himself in business on his own account. Accordingly he removed to Chicago, and there organized the Fred. W. Upham Lumber Company, with himself as its president. This organization rapidly rose to its present prominence as one of the leading concerns of the kind in that city. In addition to this connection Mr. Upham is also vice-president of the Creelman Lumber Company of Cairo, Illinois, and of the Wisconsin Hard-wood Export Company of Wausau, Wisconsin.

Mr. Upham is a Republican in politics, and has taken an active part in the public affairs of that party. In 1892 he was a delegate from the Eighth Wisconsin District to the National Republican Convention at Minneapolis.

In April, 1898, Mr. Upham became Alderman of the Twenty-second Ward of Chicago, but resigned the place on January 1, 1899, on account of his election as president of the Cook County Board of Review. He was elected Alderman as the representative of the business men's and citizens' interests against the professional politicians, and especially in opposition to the granting of too long franchises to street-railroad corporations.

Mr. Upham is a member and director of the Union League Club, and a member of the Hamilton, Chicago Athletic, Germania, Marquette, and Glen View Golf and Polo clubs of Chicago. He is also a member of the Society of Colonial Wars, of the Sons of the American Revolution, and of the military order of the Loyal Legion.

He was married in 1885 at Ripon, Wisconsin, to Miss Alice C. Judd of that place. They have no children.





HARRY JACQUES VERNER

THE substantial old "City of Brotherly Love," Philadelphia, which has figured so largely in many respects in American history, was of old the financial center of the United States. It was chiefly among its business men and capitalists that the American Revolution was financed. It contains to-day the oldest American bank, the oldest United States mint, and numerous other financial institutions of far more than local importance, and it retains besides many splendid memories of financial leadership in colonial days and in the early days of this republic, when the names of Morris and his colleagues were conspicuous in the councils of the young nation. It is at the present time, of course, surpassed as a financial center by New York, as indeed is every other city of the Western Hemisphere, and probably every other in the whole world save only London. Yet the financial institutions of Philadelphia and the men who manage them are of vast importance in the nation, and are worthy of general regard.

Prominent among the younger and more successful financiers of Philadelphia is Harry Jacques Verner, son of Thomas Verner, a retired business man of the same city, living on the aristocratic Chestnut Street. Mr. Verner was born on November 25, 1863, in the suburban county of Schuylkill, where the family had long been settled. He received a good practical education in the public schools, and then, having a strong inclination toward a business career, sought employment in the city of Philadelphia.

His first engagement, at the age of eighteen years, was with the mercantile house of Young, Smyth, Field & Company, which he served with diligence and faithfulness. His inclinations were, however, more and more strong in the direction of financial pur-



J. G. Linn



suits, and he accordingly left that firm and entered the employ of various financial corporations, insurance and trust companies. In such occupations he was eminently successful, and his progress was both rapid and substantial. He became assistant secretary and treasurer of the United Life Insurance and Trust Company, and held that place for a number of years. Through his ability and energy the business of the company was greatly extended and its methods radically improved.

After a time, however, Mr. Verner decided to become his own employer. He accordingly resigned his place in the United Life Insurance and Trust Company, and opened an office of his own, under the firm-name of Verner & Co. He is at present, however, himself the only member of the firm. His business embraces the buying and selling of investment securities of the best class, especially railroad stocks and bonds. Of these latter Mr. Verner has made a special study, and upon them he ranks as a high authority. His offices are in the very heart of the financial quarter of Philadelphia, at the corner of Fourth and Chestnut Streets, and are themselves one of the city's most important centers of financial activity. Mr. Verner is, of course, a member of the Philadelphia Stock Exchange, and is well known in financial circles in New York and elsewhere as well as in his own city.

Mr. Verner has held and has sought no political office or other public distinction, and is not conspicuously identified with any business enterprises excepting his own office.

He is a member of the Union League Club of Philadelphia, and of the Merion Cricket Club, in the suburbs of that city, and is much devoted to that characteristic athletic sport of Philadelphia.

Mr. Verner is not married.





HERBERT HAROLD VREELAND

HERBERT HAROLD VREELAND, president of the Metropolitan Street Railway of New York city, may well be accounted the most prominent street-railway manager in the world. He is at the head of one of the largest corporations engaged in that business, and because of the circumstances attending the development of that corporation and its vast system of roads, he has for years been the object of much public attention.

Mr. Vreeland was born at Glen, New York, in 1857, the son of the Rev. Abraham A. Vreeland, who was for twenty-five years pastor of the Dutch Reformed Church at Glen. He attended the local school in early boyhood, but at the age of fifteen years was compelled to begin work to earn his own living. The family had then removed to Newark, New Jersey, and there for several years he was employed at various jobs. Then he decided to enter the railroad business and work his way up in it as far as he could. He had no experience in that business, and no influential friends, and so had to begin at the foot of the ladder, wielding a shovel in a gravel-pit on the Long Island Railroad. His industry and force of character won recognition, and in pretty rapid succession he was promoted to be switchman, fireman, freight-brakeman, conductor, and finally superintendent of the floating equipment of the Long Island Railroad. This rapid advancement made him an object of envy and of antagonisms, and presently, in a partial reorganization of the staff of that road, he lost his place altogether and had to seek employment anew elsewhere.

His next engagement was that of a brakeman on the New York & Northern Railroad, and there his former experience was repeated. He was successively promoted to be a conductor



A. N. Korlani

and then general manager. But his connection with the New York & Northern Railroad also brought him into personal contact with William C. Whitney, who was then Secretary of the Navy and also a large stockholder of the New York & Northern, and one of the chief owners of the surface railroads of New York city. It was Mr. Whitney's plan to consolidate into one gigantic corporation all the street-railroads of New York, under the presidency of an expert and practical railroad man. His observations of Mr. Vreeland, during the latter's engagement with the New York & Northern Railroad, convinced Mr. Whitney that he was the best obtainable man for the head of the Metropolitan Street Railway Company. Accordingly, at a meeting of the board of directors of the latter company in 1895, Mr. Whitney nominated Mr. Vreeland for the presidency, and Mr. Vreeland was at once unanimously elected and was asked to assume charge of the corporation at once. This was done without Mr. Vreeland's previous knowledge of Mr. Whitney's intention, and was a great surprise to him.

In a short time, however, Mr. Vreeland amply justified Mr. Whitney's choice. He so won the confidence of all the directors that they unhesitatingly left solely in his hands the task of reorganizing the corporation and extending its operations. The result is that the present Metropolitan system, the greatest in the world, is almost entirely the product of Mr. Vreeland's creative and organizing energy. It is composed of more than twenty corporations, all consolidated under one management and operated as a single whole. The magnitude of its operations may be estimated from the fact that it carries more than 310,000,000 passengers a year and earns (gross) more than \$15,500,000 in the same time.

It was under Mr. Vreeland's control that the Metropolitan Company transformed its lines from horse and cable roads into underground trolley roads. This stupendous task was performed with great expedition, without suspending traffic upon any of the lines, and at a cost of \$15,500,000. The successful performance of it placed Mr. Vreeland as high among railroad constructors as he already stood among operators and managers.

Mr. Vreeland is thus an expert in both regular steam railroad-ing and in electric street-railroading, and is equally esteemed in

both branches of the profession. He has been president of the New York Railway Club, and is at the present time president of the National Street Railroad Association. He is president and a director of the Metropolitan Street Railway Company, of the Bleecker Street & Fulton Ferry Railroad Company, of the Central Park, North & East River Railroad Company, of the Forty-second Street & Grand Street Ferry Railroad Company, of the Fulton Street Railroad Company, of the Thirty-fourth Street Crosstown Railroad Company, of the Twenty-third Street Railroad Company, and of the Long Island Land Fertilizing Company; he is also president of the Metropolitan Street Railway Employees' Association; and he is a director of the American Air Power Company, of the American Surety Company, of the Broadway & Seventh Avenue Railroad Company, of the Twenty-eighth & Twenty-ninth Streets Crosstown Railroad Company, and of the New York Street Railway Association.

Mr. Vreeland is a member of various clubs and social organizations, and is a well-known figure in the social life of the metropolis. His home is in New York city, and he has a fine summer home at Brewsters, in Putnam County, New York.





F. W. W. W.



FELIX M. WARBURG

THE well-known banker and philanthropist Felix M. Warburg, member of the great firm of Kuhn, Loeb & Co. of New York, comes from a line of ancestors long eminent in financial matters, as well as in social and other affairs, in one of the chief financial centers of the world. For many generations the Warburg family have been settled in Hamburg, Germany, and have been conspicuous in the business and social life of that city. More than a century ago members of it founded the banking house of M. M. Warburg & Co., a firm of international repute and importance, which is still in prosperous existence and activity under the direction of Moritz Warburg, father of the subject of the present sketch.

With such antecedents, Felix M. Warburg was born in Hamburg on January 14, 1871, and may be said to have been designed from his birth for a financial career. He received a thorough general education in the schools of his native city, concluding it with a course in the high school, or so-called *Gymnasium*, an institution of collegiate rank. He was thus fitted to pursue some professional career, but instead he elected to engage in his father's and ancestors' occupation, toward which his natural inclinations turned him and for which he was well prepared by temperament and taste.

He went accordingly from Hamburg to that other famous center of banking and finance so closely identified with the monetary history of Europe, Frankfort-on-the-Main. In that ancient and affluent city, the seat of the Rothschild family and of other notable financiers, the young man received a thorough and comprehensive training in practical finance, especially in the business of banking. Having thus mastered the principles of

his chosen business, he left his native land for the land in which in recent years the greatest financial operations of the world have been conducted.

On coming to the United States Mr. Warburg naturally settled in New York, the financial capital of the country, and there became connected with the great banking firm of Kuhn, Loeb & Co. This firm has for years been one of the foremost banking houses in New York, and one of the most influential in the whole financial world of America. Indeed, its influence and operations have extended outside of this country and have made it a conspicuous factor in international affairs. Of late it has been prominently concerned in the direction of railroad reorganizations and the development of great industrial combinations, such as now so largely dominate the business world. It was one of the chief factors in the historic struggle over the control of the Northern Pacific Railroad in 1901, and has participated in various other similar operations, and it is identified with several of the largest combinations of capital in the world.

This firm has its offices at No. 27 Pine Street, near the United States Subtreasury and in the very heart of the financial district of the American metropolis. It is composed of the following named members, six in number: Jacob H. Schiff, Louis A. Heinsheimer, James Loeb, Felix M. Warburg, Otto H. Kahn, and Mortimer L. Schiff.

Active participation in the activities of so great a concern as this might well monopolize any man's time and abilities. Mr. Warburg has, however, been able to pay also much attention to philanthropic and especially to educational affairs. He has taken and continues to take a deep and efficient interest in many causes calculated to promote the physical, intellectual, and moral welfare of his fellow-men. Thus he is an active member of the Metropolitan Museum of Art, of the New York Electrical Society, of the Numismatological Society, of the American Geographical Society, and of other similar organizations. He is likewise a director of the State Charities Aid Association, of the Babies' Hospital of the City of New York, and of the Educational Alliance, of which last-named he is also secretary. To all of these philanthropic enterprises Mr. Warburg gives practical and efficient attention.

Mr. Warburg has not sought political preferment, nor been active in political matters beyond exercising the duties of an intelligent and patriotic citizen. He is a member of various social organizations, including the Lawyers' and Lotus clubs of New York, and of the Chamber of Commerce of the State of New York.

Mr. Warburg was married, on March 19, 1895, to Miss Frieda Schiff, daughter of Jacob H. Schiff of New York, the present head of the firm of Kuhn, Loeb & Co. Mr. and Mrs. Warburg have two sons and one daughter, and make their home at No. 18 East Seventy-second Street, New York.





LESLIE D. WARD

LESLIE DODD WARD, M. D., comes of sturdy, early American stock. His ancestors were among the first settlers of Connecticut, whence they emigrated to New Jersey, and there, in 1666, founded the city of Newark; and it is recorded that one of his forefathers, Josiah Ward, secured for his affianced bride, Elizabeth Swain, daughter of Captain Samuel Swain, the honor of being the first of the newcomers to set foot on the shore of Newark.

Dr. Ward was born at Madison, New Jersey, on July 1, 1845, and was sent to the Newark Academy. On his graduation in 1864, having prepared for Princeton College, he enlisted in the Thirty-seventh Regiment of New Jersey Volunteers. He was speedily made first sergeant of Company G, and was honorably mustered out of the service at the close of the war. He then entered the College of Physicians and Surgeons of New York. He was graduated in 1868, and at once began the practice of medicine in Newark, New Jersey. From the first he rose steadily in his profession, and after a few years was chosen to the important office of County Physician of Essex County, New Jersey, which he held until his growing practice obliged him to resign.

Meanwhile he had become deeply interested, with John F. Dryden, in the plan of introducing to America the system of industrial insurance, and made the establishment of the pioneer industrial insurance company of America his life-work. He was in it at its birth, and has been with it ever since, the next greatest factor in its truly marvelous growth and success to Mr. Dryden himself. He was one of the members of the first board of directors, and from the first was the chief medical adviser of the company. For years he was medical director, and in 1885 was chosen vice-



Allen S. Ward

president, meanwhile being obliged to give up his lucrative medical practice so as to be able to devote his whole time to the Prudential. Throughout the quarter-century of the company's existence Dr. Ward has labored indefatigably for it, his special department of work for the last ten or twelve years being the immediate supervision and direction of the home office and of the field operatives — the more than two hundred superintendencies or branch offices all over the United States, and the force of agents and other field workers, including medical examiners, who now number, all told, over fourteen thousand persons. For several years after his election as vice-president, Dr. Ward also continued to fill the position of medical director.

In addition to his work for the Prudential, Dr. Ward has found time to give attention to other financial and business enterprises. He is a director of the Fidelity Trust Company of Newark, New Jersey, the National Surety Company of New York, the New Jersey Street Railway Company, the American Steel and Wire Company, and of other institutions. He is a member of various clubs: the Union League Club of New York, the Lawyers' of New York, the Essex County Country, New Jersey (president), the Essex, the Morristown, New Jersey, the Morristown Golf, and others. For many years he served as staff surgeon of the Essex Troop, the crack cavalry corps of New Jersey. In 1874 he married Miss Minnie Perry of Newark, and has two sons, both of whom are associated with him in the business of the Prudential. He lives in Newark in the winter, and in his spacious country residence at Madison during the summer.

In politics Dr. Ward has always been a Republican. While, with the exception of County Physician's position, he has never sought or held office, he has frequently been urged to run for offices of honor and profit, but has always declined, his sole ambition being to advance the interests of the great institution with which, from the foundation, he has been so prominently identified. He was a delegate from New Jersey to the last National Republican Convention, held in Philadelphia in June, 1900, and was a member of the committee appointed to notify President McKinley of his nomination for a second term.



WILLIAM DREW WASHBURN

WILLIAM DREW WASHBURN, manufacturer, railroad builder and operator, financier, member of Congress and United States Senator, though particularly identified with the Northwest, is a member of a typical New England family. His first American ancestor was John Washburn, secretary of the Plymouth colony in England, and a member of the historic *Mayflower* company. From John Washburn was descended Israel Washburn of Raynham, Massachusetts, who married Martha Benjamin — the fathers of both having been soldiers in the Revolutionary War. This couple removed to Livermore, Maine, and were the parents of seven sons, every one of whom attained distinction in public life. One was Secretary of State of the United States, one a United States Senator, two of them Governors of States, four of them Representatives in Congress, one a major-general in the army, one a captain in the navy, two of them foreign Ministers of the United States, two members of State Legislatures, and one a Surveyor-general. Three of them were Representatives in Congress at the same time, from three different States — a fact unique in history.

William Drew Washburn, the youngest of these seven sons, was born at Livermore, Maine, on January 14, 1831. His education was begun in the district school, one of his teachers being Timothy O. Howe, afterward United States Senator and Postmaster-general, and another Leonard Swett, the well-known Chicago lawyer. Farm-work in summer and district school in winter filled up early years. In 1850 he entered Bowdoin College, and was graduated in 1854, after which he studied law.

He went to Minnesota in 1857, and on May 1 of that year reached Minneapolis, with which place he has since been so



W. D. Washburn

prominently identified. It was then a straggling frontier town, in which he practised law for two years with such success as conditions in such a place made possible. Then, perceiving the vast opportunities for manufacturing afforded by the natural water-power of St. Anthony's Falls, he became interested in business projects.

For forty-five years he has been connected with the Minneapolis Mill Company, as agent, stockholder, and director. He also built the Lincoln Sawmill at the falls, and operated it successfully for many years. In 1872 he built a large lumber-mill at Anoka, Minnesota, near the sources of timber-supply. The flour industry was at that time second only to the lumber industry at Minneapolis, and Mr. Washburn gave to it much of his attention. For many years he was one of the chief owners of the great Washburn & Crosby Flouring Mills, and afterward became similarly interested in the Pillsbury-Washburn Mills, a gigantic establishment with a daily capacity of 25,000 barrels of flour.

Mr. Washburn was also actively interested in the railroad enterprises which so largely contributed to the growth of Minneapolis into a large and flourishing city. He was the prime mover, in 1869, in the formation of the company which built the Minneapolis & St. Louis Railroad, and was for years its president. This road gave the city an additional outlet to the East and South. Next Mr. Washburn planned railroad connection with the Great Lakes, and by his energy and enthusiasm effected the construction of the Sault Ste. Marie Railroad, which was completed in 1888. A third great railroad was finally planned, to connect Minneapolis with the grain-fields of Minnesota and Dakota, and Mr. Washburn carried his scheme to completion in the Minneapolis & Pacific Railroad, running to Boynton, Dakota.

In addition to these and other business activities, Mr. Washburn found time to participate actively in political affairs. He was from the first an ardent Republican, and when Minnesota was admitted to the Union in 1858 he was a member of its first Legislature. For the four years 1861-65 he was Surveyor-general of the State, under appointment by President Lincoln, and directed the surveying of a large part of the State. He was again sent to the Legislature in 1871, and in 1878, 1880, and

1882 was elected a Representative in Congress. Finally, in 1889, he was elected to the United States Senate for a full term of six years. There he served on the important committees on Commerce, Post-office and Post Roads, and Agriculture, as well as various others, and proved himself one of the most earnest laborers in this branch of the national Legislature. He has been several times suggested by his friends as a candidate for the governorship of Minnesota, and in 1900 was the choice of the delegation from that State at the National Republican Convention for the Vice-Presidential nomination.

Mr. Washburn was married, on April 19, 1859, to Miss Lizzie Muzzy, daughter of the Hon. Franklin Muzzy of Bangor, Maine, president of the State Senate of Maine. He is a member of the Universalist Church, and for many years was superintendent of the Sunday-school, and is now the president of the Universalist General or National Convention. He has been a generous benefactor of many religious and philanthropic enterprises, and as an extensive employer of labor has commanded the loyalty and regard of his workmen.





J. M. Watbury



JAMES MONTAUDEVERT WATERBURY

JAMES MONTAUDEVERT WATERBURY, who for years has been conspicuous in business, society, and sports, comes from sterling New England Puritan stock. The first of his family in this country was John Waterbury, who came from England in 1631 and settled at Watertown, Massachusetts, whence he removed, in 1646, to Stamford, Connecticut, then almost on the border-line between the English and Dutch colonies. John Waterbury died in 1658, leaving descendants who became leaders in colonial affairs, and who may have given the family name to one of the most prosperous and enterprising cities in Connecticut. One member of the family, General Waterbury, served with distinction in the Revolution, and was a member of Washington's staff. A descendant of General Waterbury, by name Lawrence Waterbury, was one of the foremost merchants of his day in New York, and, with his brother James M. Waterbury, founded, in 1844, the New York Yacht Club, the foremost organization of its kind in America, if not in the world. He was one of the nine yacht owners who incorporated that club, and was for many years one of the foremost yachtsmen of America. Lawrence Waterbury married Caroline A. Cleveland, a daughter of Palmer Cleveland, one of the leading lawyers of Connecticut, whose wife was Catherine Livingston, a member of the eminent New York family of that name.

The subject of this sketch, James Montaudevert Waterbury, is the only son of Lawrence and Caroline Antoinette Waterbury. He was born in New York city in 1851, and was educated at Columbia College, from which he was graduated in the class of 1873. Upon leaving college, he entered, in 1874, his father's

business office. In a short time he was made a member of the firm, and upon his father's death became the head of the company. Possessing business abilities of a high order, he has conducted his various enterprises with great and increasing success, and has been for years a prominent figure in the manufacturing, mercantile, and social worlds. He is at the present time president of the Waterbury Rope Company, of the New York Steel & Wire Company, and of the American Type Bar & Machine Company.

Mr. Waterbury has taken no active part in political affairs beyond that of a private citizen. He has long been a prominent figure in the club world, a member of the Union, Metropolitan, Knickerbocker, and New York Yacht clubs of New York, the Down-Town Association, and the Country Club of Westchester County, of which he was the founder and first president, and others. He has been an officer of many of these organizations, and has especially promoted the prosperity of the Westchester County Country Club, the house of which is near his suburban seat at Westchester, New York.

Mr. Waterbury was married, in 1874, to Miss Kate Anthony Furman of New York, who has borne him eight children, and who has shared with him in making their home a notable center of social life. Mr. Waterbury's sons inherit their father's and their grandfather's taste for manly out-of-door sports, and have distinguished themselves especially upon the polo-field.

As already stated, Mr. Waterbury was the only son of his parents. He has three sisters, who are now Mrs. John S. Ellis, Mrs. Frank C. Winthrop, and Mrs. Pierrepont Edwards.





Richard Bitt



WILLIAM SEWARD WEBB

DR. WILLIAM SEWARD WEBB comes of an old New England family of English origin, which gave to the American army in the Revolution that sterling patriot and close friend of Washington's, General Samuel Blachley Webb of Connecticut. In the last generation the family was represented by James Watson Webb, the distinguished editor of the "Courier and Enquirer" of New York, one of the foremost American newspapers of the middle of the last century. James Watson Webb declined an appointment as United States Minister to Austria and Turkey, but later accepted a similar appointment to Brazil, and in that capacity did valuable work. He was married to Laura Virginia Cram, daughter of Jacob L. Cram, one of the foremost New York merchants of those days.

The eldest son of James Watson Webb and Laura V. Webb is William Seward Webb, who was born in New York city on January 31, 1851. At first he was placed under the instruction of private tutors. Then for five years he was in Colonel Churchill's Military School at Sing Sing, New York. Two years in Columbia College followed, after which he went abroad to study medicine. His studies were pursued in the great medical schools of Vienna, Paris, and Berlin. Returning home, he took the regular two years' course in the College of Physicians and Surgeons, and was graduated with the degree of M. D. in 1875. He then entered St. Luke's Hospital and remained there for two years, after which he began the general practice of his profession in New York.

Dr. Webb soon found, however, the medical profession less to his liking than the more strenuous life of the business and financial world. Accordingly he relinquished his practice and in company with one of his brothers founded the Wall Street stock-

broking firm of W. S. Webb & Co. In that business he prospered, and he was already a conspicuous figure in the New York Stock Exchange when, in 1883, at the request of the late William H. Vanderbilt, whose daughter he had married two years before, he retired from Wall Street and became president of the Wagner Palace Car Company. Thenceforward until the end of the year 1899 Dr. Webb's name was inseparably identified with that corporation, the affairs of which he managed with great energy and enterprise.

Thus introduced into the railroad world, Dr. Webb found other congenial occupations for his energetic mind. He built the Adirondaek & St. Lawrence Railroad, 233 miles long. He is chairman of the Rutland Railroad Company, which has lately consolidated into its system the Chatham & Lebanon Valley Springs Railroad, the Bennington & Rutland Railroad, the Ogdensburg & Lake Champlain Railroad, the Rutland Canadian Railroad, and part of the Quebec Southern Railroad, comprising in all about 450 miles of road. He is a director of the Lake Shore & Michigan Southern Railway Company, the Carthage & Adirondaek Railway Company, and president of the Mohawk & Malone Railway Company, both of which latter companies are New York Central leased lines. He is president of the Adirondaek & St. Lawrence Railway Company, and a director in the South Shore and Quebec Southern railway companies, in Canada. He is a director in the Fitchburg Railroad Company, the Bennington & Rutland Railroad Company, the Central Vermont Railroad Company, the Findlay, Fort Wayne & Western Railroad Company, and other transportation lines, including the leading Vanderbilt roads. He is a director of the Pullman Company, of the Lincoln Safe Deposit Company, of the Continental Trust Company, of the Colonial Trust Company, of the American Loan & Trust Company, and of the Burlington Trust Company, and he is president and director of various other New York corporations.

Dr. Webb has been aide-de-camp on the staffs of three successive Governors of the State of Vermont, with the rank of colonel. He is a member of the Society of the Sons of the American Revolution, and was for three terms its president-general, thereafter declining reëlection. He was for many years secretary and treasurer of the American Haekney Horse Society, of which he

was one of the founders. He is a member of most of the leading clubs in New York, including the Union League, University, Metropolitan, Republican, Church, Players, Country, Jockey, Racquet, Coaching, Riding, New York Yacht, Tuxedo, Westminster Kennel, and Down-Town. He is also a member of the Society of Colonial Wars. He is a director of the Manhattan Eye and Ear Hospital in New York, and a vestryman in St. Thomas's Church, New York, and in Trinity Church, Shelburne, Vermont. He is a director of the sanitarium for pulmonary patients on Saranac Lake, New York, giving one hundred acres of land for the purpose, and one of the founders of Paul Smith's Station in the Adirondacks, at which point St. Mary's Sanitarium is located. He has a vast park and game preserve in the Adirondacks, but his favorite home is at Shelburne Farms, near Burlington, Vermont, on the edge of Lake Champlain. There he has something more than four thousand acres, a noble mansion, and extensive stables for his famous horses. It is accounted one of the finest country estates in America, and well deserves the distinction.

His early educational pursuits imbued Dr. Webb with a taste for the best literature, and with admirable literary ability of his own. One of his first writings was a volume on California and Alaska, which was published in 1891. More recently he has edited for publication the papers of his father, James Watson Webb, and three volumes of the papers of his grandfather, General Samuel Blachley Webb, the latter work being a singularly interesting and valuable contribution to the history of the American Revolution.

In 1899 Dr. Webb presented a memorial service medal to every member of Company M of the First Vermont Regiment of Volunteers in the Spanish war. At the end of the same year, upon his retirement from the presidency of the Wagner Palae Car Company, the four thousand employees of that corporation united in giving to him a superb silver loving-cup of massive proportions.

Dr. Webb was married, in 1881, to Miss Eliza Osgood Vanderbilt, daughter of William H. Vanderbilt. His four children are Frederica Vanderbilt, James Watson, William Seward, Jr., and Vanderbilt. Dr. Webb and his family have long been among the foremost leaders of the best social life in New York.



HENRI P. WERTHEIM

A NATURAL genius for certain undertakings appears to reside in certain races and nationalities. There are warrior races and industrial races. Some take to commerce and navigation, some to agriculture, some to manufactures, some to literature and art, and some to finance. Thus for centuries a large proportion of the financial operations of Europe, in both ordinary business and in public and governmental affairs, has been conducted by the Germans and Dutch, and such cities as Frankfort-on-the-Main, Hamburg, and Amsterdam have been the money centers of the Continent. In those cities well-known families have for generations been identified with banking, and have established veritable dynasties of finance, scarcely less powerful than the dynasties which have occupied thrones of state.

To such a family of financiers the subject of the present sketch belongs. The Wertheim family has long been established in Amsterdam, and in that city the father of Henri P. Wertheim was a prominent and successful banker. The same business has in this generation been established with equal success in the financial center of the American continent.

Henri P. Wertheim was born in the Dutch metropolis of Amsterdam on October 2, 1872. He received an excellent education in the schools of his native country, with a view to fitting him, not for professional life, but for the pursuit of the business in which his father was successfully engaged and for which he himself early displayed a marked aptitude and inclination. He decided, however, not to engage in business in Holland, but at an early age came to the United States, where it was evident that great financial opportunities were opening. He established



H. Poverstein

himself in the city of New York, and quickly achieved noteworthy success. At the age of less than twenty-five years, on January 1, 1897, he became the head of the important firm Probst, Wetzlar & Co., bankers and brokers, and members of the New York Stock Exchange, at No. 27 William Street, New York.

In addition to his interest in this firm, Mr. Wertheim is a director of the Mexican National Railroad Company.

Mr. Wertheim has become a citizen of the United States, and takes the interest of an intelligent and loyal citizen in public affairs; but he has held no public office and has sought no political preferment. He is a member of several prominent social organizations, including the Manhattan, City, and Lawyers' clubs, and of the Chamber of Commerce of New York.

Mr. Wertheim was married in New York to Miss Clara Wolff, daughter of the late Abraham Wolff, a member of the well-known banking firm of Kuhn, Loeb & Co. of New York.





STANFORD WHITE

STANFORD WHITE, the eminent American architect, is a member of one of the oldest families on this continent. His first American progenitor was John White, who came over on the ship *Lion* in 1632 and settled at Cambridge, Massachusetts, of which town he was a selectman. Four years later he was one of the founders of Hartford, Connecticut. Later he removed to Hadley, Massachusetts, and was its representative in the General Court. His son Nathaniel White remained in Connecticut, and represented Middletown in the General Court of that colony. In a later generation the Rev. Calvin White was rector of the Protestant Episcopal church at Derby, Connecticut. His son Richard Mansfield White became a leading shipping merchant of New York. The next generation produced Richard Grant White, who was one of the most accomplished American critics, essayists, and men of letters of his day. He won distinction as a journalist, as a musical critic, as an authority on the English language, and as a Shaksperian scholar and commentator.

The worthy son of Richard Grant White is Stanford White. He was born in New York on November 9, 1853, and received a careful education under tutors and in private schools. In 1881 he received the honorary degree of Master of Arts from New York University, which had been his father's alma mater. He chose for himself the profession of an architect, and, with that end in view, studied under H. H. Richardson, and was that great architect's chief assistant in the construction of his masterpiece — Trinity Church in Boston. From 1878 to 1881 Mr. White traveled and studied in Europe, and on his return to New York in the latter year he formed the now famous partnership of McKim, Mead & White.



J. Laporte

A large proportion of the best architecture in New York, and indeed in the country generally, in the last twenty years, is to be credited to Mr. White, either personally or in collaboration. The superb new structures of New York University which crown University Heights, including the Hall of Fame for Great Americans, are his work, and are accounted by many to be his masterpiece thus far. The Madison Square Garden, the Metropolitan Club building, the building of the Century Association, the Washington Arch, and the "Villard House" on Madison Avenue, now the city home of Whitelaw Reid, and the country residences of Clarence H. Mackay at Roslyn and Mrs. Hermann Oelrichs at Newport are other examples of his work. He has designed many pedestals for sculpture by Augustus St.-Gaudens, including the Farragut Statue in Madison Square, New York, the Chapin Statue at Springfield, Massachusetts, the Adams tomb at Washington, and the Lincoln and Logan statues at Chicago. As a designer of interior decorations he has won much prominence and success, among such works being the adornments of the Metropolitan Club and the Players Club, and of the Church of the Ascension and the Church of the Paulist Fathers, in New York, the interior of the city residences of the Hon. William C. Whitney, Charles T. Barney, and Henry W. Poor.

Mr. White was married, in 1884, to Miss Bessie Smith, a member of the famous old Smith family of Smithtown, Long Island. She has borne him one son, Lawrence Grant White. Mr. White is a member of the American Institute of Architects, and of many prominent social organizations, including the Union, Knickerbocker, University, Metropolitan, Players, and Meadowbrook Hunt clubs, and the Century Association. Mr. and Mrs. White have a city home in the fine old region of Gramercy Park, and a summer home at St. James, Long Island, both of which are centers of the best social life and of cultivated hospitality.



WILLIAM COLLINS WHITNEY

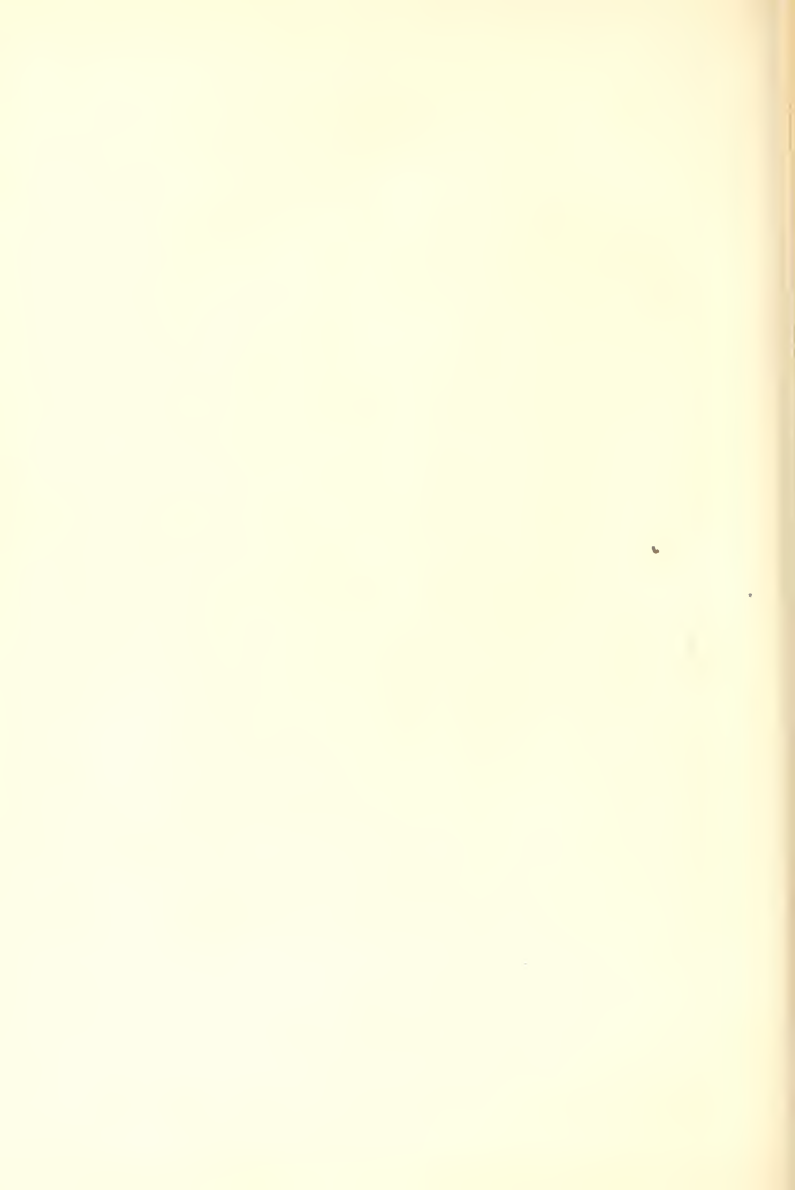
WILLIAM COLLINS WHITNEY, eminent as a lawyer, political leader, statesman, financier, social leader, and patron of art and of the turf, comes of fine old New England stock. His earliest American ancestors, John and Elinor Whitney, and their son Richard, came over from England with Sir Richard Saltonstall in 1635, and settled in Massachusetts. To Richard Whitney was born a son, also named Richard, to whom was born a son who became known in history as General Josiah Whitney of Revolutionary times. To General Whitney and his wife Sarah Farr was born a son, Josiah Whitney, who married Anna Scollay. A son of the latter couple, Stephen Whitney, was eminent in Massachusetts politics, and had a son, General James Scollay Whitney, who was also eminent in both the military and civil services.

The subject of the present sketch is a son of General James Scollay Whitney. He was born at Conway, Massachusetts, in 1839, and was carefully educated at Williston Academy, Easthampton, Massachusetts, and at Yale College. He was graduated at Yale in the class of 1863. One of his classmates was William G. Sumner, the well-known writer and political economist, with whom Mr. Whitney divided the first prize for English essays. From Yale he went to Harvard, entered the Law School there, and was graduated in 1865. From Harvard he came to New York, pursued a course of study in the office of Abraham R. Lawrence, afterward a justice of the Supreme Court of New York, and was soon admitted to practice at the bar.

Mr. Lawrence was at that time concerned chiefly with corporation law, and Mr. Whitney was naturally drawn toward that important and profitable department of professional work.



Wm. C. Whitney



Therein he soon built up a large practice. He was for several years counsel for and a director of the Continental Life Insurance Company. He was also counsel for the New Jersey Mutual Life Insurance Company, which became bankrupt. Mr. Whitney was counsel for the Metropolitan Steamship Company, the Tredegar Company of Richmond, Virginia, and other corporations. For more than two years he was trustee under the mortgage of the Dayton & Union Railroad of Ohio, and had the sole management of the road. He was counsel for the principal holders of the receiver's certificates issued by the receiver of the New York & Oswego Midland Railroad, and was also for several years counsel for the stockholders of the St. Louis, Alton & Terre Haute Railroad. One of the best-known cases in which he has been concerned was the famous libel suit of Charles Reade, the English novelist, against the proprietors of the "Round Table" of this city for a severe criticism of "Griffith Gaunt." Mr. Whitney was counsel for the defense, and, after a week's trial, won his case.

Mr. Whitney made his entrance into political life with Abraham R. Lawrence during the campaign against the Tweed Ring in 1870 and 1871. In the latter year he was associated with Governor Tilden, Mayor Wickham, and others in the campaign when the Apollo Hall organization, of which Mayor Wickham was the head, aided in the overthrow of the Tweed Ring. In 1872 Mr. Whitney ran for District Attorney on the Apollo Hall ticket, but was defeated. He afterward joined the Tammany Hall organization, but remained in close relations with Mr. Tilden. In 1875 he was appointed by Mayor Wickham Corporation Counsel, to succeed E. Delafield Smith, removed. He was twice reappointed to the position, resigning the office in November, 1882. He was conspicuous in organizing the Young Men's Democratic Club. After Tammany's opposition to Tilden, Mr. Whitney, with others, organized the Irving Hall Democracy. When that fell into disrepute he assisted in organizing the County Democracy.

Mr. Whitney was appointed Secretary of the Navy by President Cleveland in 1885, and served during that administration of four years with distinguished success, being intimately identified with the creation of the present navy. Upon the expiration of

his term he retired to private life, resolutely declining all offers of political preferment. Down to the present time, however, he has remained one of the most forceful and influential figures in the Democratic party in the United States.

Instead of returning to his legal practice, Mr. Whitney in 1889 interested himself in financial and general business affairs, especially in connection with the great Metropolitan Street Railway system of New York. He is a director or trustee of numerous banks, trust companies, and other corporations. He is a member of most of the leading clubs of New York city and of many in other cities. He and his family have long enjoyed conspicuous social leadership in New York, Washington, and elsewhere, and his mansion on Fifth Avenue is famed as one of the most splendid residences in New York. It is especially rich in works of art, Mr. Whitney having been for years a generous but discriminating purchaser of paintings, both old and new.

In the fall of 1897 Mr. Whitney became interested in the turf, and in the following year he appeared in the sporting world as the owner of a fine racing-stable. Since that time he has become the owner of some of the most notable horses in the world, such as Jean Beraud, Ballyhoo Bey, and Hamburg, and has won innumerable races in America, including some of the greatest on the turf, and also, in 1901, the classic English Derby, the last-named being won with the horse Volodyovski.

Mr. Whitney was married, in 1869, to Flora Payne, daughter of Henry B. Payne, United States Senator from Ohio. She died in 1892, leaving him four children. These are Harry Payne Whitney, who married Gertrude Vanderbilt, daughter of Cornelius Vanderbilt; Pauline Whitney, who married Almeric Hugh Paget of England; Payne Whitney, who married Helen Hay, daughter of John Hay, Secretary of State of the United States; and Dorothy Whitney. Mr. Whitney was married again, in 1896, to Edith S. May Randolph of East Court, Wiltshire, England, who died in May, 1899, in consequence of injuries received in a hunting-field accident more than a year before.



Chas. D. ...



CASSIUS MILTON WICKER

CASSIUS MILTON WICKER, the well-known railroad manager and president, is of New England origin. Three of his ancestors were among the *Mayflower* pilgrims—Mary Chilton, Elder Brewster, and William Latham. The Wickers, a Scotch-Irish Protestant family, were among the early colonists of Massachusetts, and did not there escape the religious intolerance from which they had suffered in the Old World. William Wicker was driven from Roxbury, Massachusetts, in 1720 by an intolerant council, settled at Leicester, Massachusetts, and remained there for the remainder of his life. His son, Jacob Wicker, married Abial Washburn, a sister of Colonel Seth Washburn, who was a member of General Washington's staff during the Revolution. A grandson of Jacob Wicker was Judge Cyrus Washburn Wicker, one of the leading men of Vermont in the middle of the last century. Judge Wicker married Maria Delight Halladay, and to them the subject of this sketch was born, at North Ferrisburgh, Addison County, Vermont, on August 25, 1846.

The "little red school-house" of his native village and the academies at Williston and Middlebury, Vermont, were the scenes of Mr. Wicker's education, so far as text-books and classes were concerned. His practical business education was begun and well carried forward in his father's country "general store." Here he had all things to do, from selling needles and pins to making out mortgages and wills. He also served as bookkeeper for the village blacksmith. At twenty-one years of age he entered a broader field, that of railroading. He became an agent of the Star Union Line at East St. Louis. For the next

three years he was cashier of the People's Dispatch Fast Freight Line and Chinese immigrant agent for the North Missouri Railway. In this capacity his activities covered the vast region from Chicago, St. Louis, and Memphis to the Pacific coast. In 1869 he became assistant general freight agent of the North Missouri Railway, and filled that place until August 1, 1871, when he became assistant general freight agent of the Chicago & Northwestern Railway, in which position he had charge of the settlement of claims for losses in the great Chicago fire of 1871. At the end of 1876 he left the Chicago & Northwestern for the Baltimore & Ohio Railroad, and between that date and January, 1880, was successively general agent, assistant-general freight agent, and traffic manager of its trans-Ohio lines. From 1880 to 1883 he was in charge of iron-mines in northern Michigan, and then became general manager of the Central Illinois Coal Company's coal-mines at Springfield, Braidwood, and Tracy, Illinois. From the spring of 1883 to August, 1887, he was commissioner of the Chicago Freight Bureau, in which position he had charge of the transportation interests of the wholesale merchants and manufacturers of that city, and also of those of the stock-yards, lumber-yards, and Board of Trade.

In 1887 Mr. Wicker became vice-president of the Colorado Eastern Railway, and removed from Chicago to New York city. Since 1889 he has been vice-president of the Fort Worth & Rio Grande Railway; from November, 1893, to December, 1897, he was vice-president and general manager of the Brooklyn, Queens County & Suburban Railroad; and from January, 1894, to May, 1899, he was president of the North Shore Traction Company, which owned all the stock of the Lynn & Boston Railroad and controlling interests in other properties. He is a trustee of the Washington Savings Bank of New York; a director and president of the Dillon-Griswold Wire Company; a director and vice-president of the Bankers' Money Order Association, of which he was one of the organizers; and a special partner in the firm of Wicker Brothers of New York. He is also interested as a director or otherwise in various other financial corporations. He has been an officer of the Vermont National Guard, and is a member of the Union League, Lotos, Colonial, Lawyers', Church, Atlantic Yacht, and St. Andrew's Golf clubs of New

York, of the Union League of Chicago, and of the Metropolitan Museum of Art, the American Geographical Society, the Sons of the Revolution, and the New England Society. He is president of the Chicago Society of New York, and a member of the Society of *Mayflower* Descendants and of the Order of Founders and Defenders of America. He is a vestryman and treasurer of All Angels' Protestant Episcopal Church of New York. He was married on June 5, 1872, at Lebanon, Illinois, to Miss Augusta Carroll French, daughter of Augustus C. French, a native of New Hampshire, who, as governor of Illinois, in 1851, approved the act of the Legislature of that State creating the Illinois Central Railroad. This act made the then governor of the State, by virtue of his office, the first ex-officio director of the road. Mrs. Wicker died in 1889, leaving three children, Henry Halladay Wicker, Lucy Southworth Wicker, and Cyrus French Wicker.





ISAAH COLE YOUNG

THE Young family under present consideration came from England about 1636 and settled at or near Scituate, Massachusetts, there engaging in agriculture. The branch of it to which our subject belongs removed thence to Cape Cod about 1670, and exchanged farming for a seafaring life. Two generations back Noah Young was a prominent sailing-ship master. His son, Barnabas S. Young, born at Wellfleet, spent the early part of his life at sea, and then settled down as a merchant at Wellfleet. He was married in July, 1841, to Miss Hannah Cole, a member of a family that had come from Scotland in 1700, she herself being a native of Massachusetts.

Isaiah Cole Young, son of this couple, was born at Wellfleet, Massachusetts, on September 29, 1846. His education was acquired in the common and high schools of that town. At the age of only eleven years, however, he was taken to sea by his father, as cabin-boy. For sixteen years thereafter most of his life was spent at sea, with not a few rough experiences. At the age of twenty-one he became a master, and at twenty-seven he retired from his seafaring career.

His next occupation was that of a merchant at Wellfleet, in which he was eminently successful. For twelve years he was manager of the Commercial Wharf at Wellfleet. For nine years he was vice-president of the Boston Fruit Company, and then, upon its consolidation with the United Fruit Company, he became manager of the Boston division of the corporation, which place he still holds.

Mr. Young has taken an active interest in public affairs, and has more than once been chosen to serve his fellow-citizens in an official capacity. He was elected to the State Legislature of



Isaiah Young

Massachusetts from the Cape Cod District in 1886, and served during the session of 1886-87. He was chosen County Commissioner of Barnstable County in 1889, and served in that capacity for the four years 1889-92. For the ten years 1889-99 he was one of the State Fish and Game Commissioners.

In addition to the business and political engagements already mentioned, he has long been vice-president of the Wellfleet Savings Bank, and a director of several important corporations in that town and in Boston, and is well known and highly esteemed as a leader of business affairs throughout all the eastern part of Massachusetts.

Mr. Young is a member of the Exchange and Algonquin clubs of Boston, and of the New York Club of New York.

He was married in 1872, at Wellfleet, to Miss Emma Gould Newcomb, daughter of Warren and Nancy Dyer Newcomb of Wellfleet. Mr. and Mrs. Young now have two daughters, whom they have named Ada Fulton and Mae Emery.





WILLIAM ZIEGLER

WILLIAM ZIEGLER, one of the best-known business men and most public-spirited citizens of the American metropolis, is of German parentage and was born in Beaver County, Pennsylvania, on September 1, 1843. His father, Francis Ziegler, died in 1846, and in 1848 his mother, Ernestine Ziegler, married Conrad Brandt, a prominent citizen of Muscatine County, Iowa. It was at Muscatine that young Ziegler began his business career in the office of the local newspaper as a printer's assistant. Later he was employed in a drug-store and chemical works.

In the fall of 1862 the young man determined to add to his education, and with that end in view went to Poughkeepsie, New York, and entered the Eastman Business College. After completing his course there he came to New York and secured employment in a wholesale drug and chemical house, where he remained for five years, from 1863 to 1868, meantime pursuing a course in the College of Pharmacy. He began business on his own account in 1868, establishing the Royal Chemical Company for the manufacture of baking powder and other articles. The enterprise was highly successful, and in 1873 the firm was incorporated as the Royal Baking Powder Company. Litigation arose over the affairs of this company, which was finally ended by Mr. Ziegler's withdrawal from it, he receiving nearly \$3,000,000 for his interest in it. About 1879, after a careful study of the manufacture of cream of tartar abroad, he organized the New York Cream of Tartar Company, from which he retired in 1886. In 1890 he purchased the Price Baking Powder Company of Chicago, and in the following year he also purchased the Tartar Chemical Company of New Jersey. He is interested in



W. Ziegler

various other business enterprises, and is one of the largest real-estate owners and operators in Brooklyn and other parts of the metropolis and its suburbs.

Mr. Ziegler is gratefully remembered as the public-spirited plaintiff in the famous taxpayers' suit to prevent the "deal" between the Long Island Water Company and the city of Brooklyn. This suit he conducted successfully at an expense of about \$100,000 to himself, and saved nearly \$1,500,000 to the people of Brooklyn. A similar taxpayers' suit brought by him compelled the Brooklyn Elevated Railroad to pay nearly \$500,000 in taxes to the city. Another notable suit was brought by him as a minority stockholder of the Lake Elevated Railroad of Chicago. It resulted in his securing \$1,000,000 damages, and in setting a most important legal precedent.

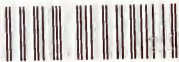
Mr. Ziegler, in the fall of 1900, organized, at his own expense, one of the best-equipped and most promising Arctic exploring expeditions ever sent to seek the North Pole, in the ships *America*, *Belgica*, and *Frithiof*. The expedition sailed from Dundee in June, 1901, under the command of Evelyn B. Baldwin, accompanied by experts in zoölogy, botany, geology, meteorology, photography, and geographical charting, with full expectations of achieving more than any former expedition. "It has been my lifelong desire," said Mr. Ziegler, "to know that the American flag was the first to float over the North Pole. If I were not so old I would go thither myself. As it is, I can only supply the means for another to make the attempt."

Mr. Ziegler is a member of the Down-Town Club of New York, the Union League Club of Brooklyn, the New York, Larchmont, and Atlantic Yacht clubs, the Union League Club of Chicago, the Metropolitan Museum of Art, the American Geographical Society, the Arctic Club of New York, and the Caughnawaga Hunting and Fishing Club of Quebec. He is a Mason and a Knight Templar. He was married, in August, 1886, to Mrs. E. M. Gamble of New York.





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