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NEW YORK STATE'S
PROMINENT
AND PROGRESSIVE MEN

AN ENCYCLOPÆDIA OF CONTEMPORANEOUS
BIOGRAPHY

COMPILED BY MITCHELL C. HARRISON

VOLUME I



NEW YORK TRIBUNE

1900

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THE DE VINNE PRESS

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PREFACE

THE history of a modern state is chiefly the history of its prominent and progressive men. Ancient history is starred with the names of monarchs, conquerors, great soldiers, daring adventurers. Only a few great names in industry, commerce, and professional life survive. There is some mention, perhaps, of the vastness of the multitude that composed city or nation; but of those who really leavened the lump there is little. The merchant princes, the captains of industry, the practitioners of law, who contributed so largely to the greatness and glory of olden communities, have vanished as completely from the record as have their shops from the forum and their galleys from the sea.

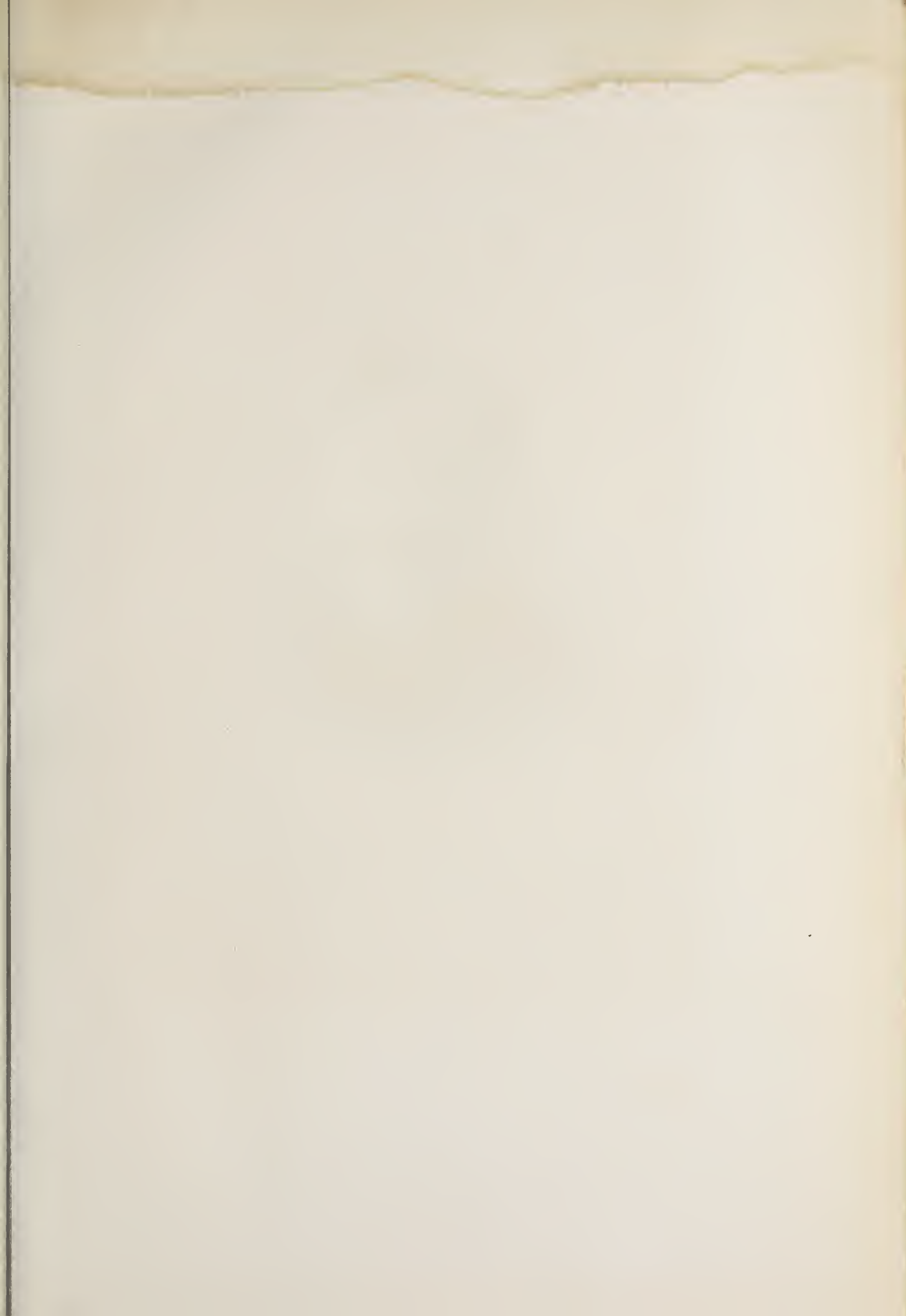
The latter-day record is more just. Men of thought and men of action win their places as surely and as securely as those who are born to theirs. The truth of Emerson's saying is more and more becoming recognized, that "the true test of civilization is not the census, nor the crops; no, but the kind of man the country turns out." It is quality, not merely quantity or numbers, that counts. There are to-day plenty of men of political or other distinction, or of vast wealth, known to the world for the reason of those conditions. There is in this closing year of the nineteenth century being taken in the United States a census which will impressively display the aggregated greatness, in numbers and in wealth, of the nation. But "the kind of man the nation turns out"—not the kind of President, or General, or millionaire only, but the kind of average, every-day man in busi-

PREFACE

ness, commercial, industrial, or professional life — is to be shown through other mediums than mere statistics. He is to be shown in the story of his life.

It is the aim of the present work, in this and the succeeding volumes, to set forth the life-records of a considerable and representative number of the prominent and progressive men of the Empire State of the American Union. They are chosen from all honorable walks of life, public and private. They represent all political parties, all departments of industry and trade, and the various learned professions which fill so large a place in the social economy of the modern community. Some of them are in affluent and some in moderate financial circumstances. Some of them have finished or are finishing their life-works, and some of them are, seemingly, only upon the thresholds of their careers. There is no intention nor attempt to choose or to compose a class, save as native ability and achieved leadership in affairs may be the characteristics of a class. There are names on the roll that will command instant recognition ; and there are others that may have in these pages their first introduction to the general public. The one qualification required, which will be found a characteristic of all, is that of such achievement as gives fair title to prominence or to a repute for progress.

A work of this kind is of necessity much like a daily newspaper in at least one respect. It deals with things as they are at the moment of publication, and as they have been down to that time. The next day may materially alter them. Before these pages are all read by those who shall read them, new items may be added to many a record which will be missing from the book. The biographer cannot forecast the future. He can do nothing more than to make his story as complete as possible down to the time when he lays down his pen, and as accurate as possible, with all research and consultation with the subjects of his sketches.





Edward D Adams



EDWARD DEAN ADAMS

EDWARD DEAN ADAMS, as his name might indicate, comes of Puritan ancestry, and was born in Boston, on April 9, 1846. He was educated at Chauncey Hall, Boston, and Norwich University, Northfield, Vermont, being graduated from the latter in 1864. After two years of travel, chiefly in Europe, he entered the banking business, and has since devoted his life largely to financial enterprises.

His first engagement was, from 1866 to 1870, as bookkeeper and cashier for a firm of bankers and brokers in Boston. In 1870 he assisted in organizing the firm of Richardson, Hill & Co. of Boston, and remained a partner in it until 1878. Then he came to New York and became a partner in the old and honored banking house of Winslow, Lanier & Co. For fifteen years he was a member of that house, and with it participated in many of the most important government, railway, and municipal financial negotiations of the active business period from 1878 to 1893. In the last-named year he retired from the firm to devote his attention to various large properties in which he had become individually interested.

While in the firm of Winslow, Lanier & Co., Mr. Adams paid especial attention to railroad construction and reorganization enterprises. Thus he organized, in 1882-83, the Northern Pacific Terminal Company, and became its president. In 1883 he organized the St. Paul and Northern Pacific Railway Company, provided its capital, and served as vice-president. In 1885 he organized and constructed the New Jersey Junction Railroad, and planned the reorganization of the New York, West Shore and Buffalo Railway, the New York, Ontario and Western Railway, and the West Shore and Ontario Terminal Company, and in the

following year his plans were exactly executed. In 1887 he rescued the New Jersey Central Railroad from a receivership, and in 1888 marketed the new issue of bonds of the Philadelphia and Reading Railroad. The American Cotton Oil Trust was rescued from bankruptcy by him in 1890, and in that same year he became president of the Cataract Construction Company, at Niagara Falls. Finally, in 1893, he became chairman of the reorganization committee of the Northern Pacific Railroad. He is now a prominent officer of the American Cotton Oil Company, the Cataract Construction Company, the Central and South American Telegraph Company, the West Shore Railroad, and the New Jersey Central Railroad.

While some men have gained prominence and fortune as "railroad-wreckers," and as the destroyers of other enterprises for their selfish gain, it has been Mr. Adams's happier distinction to save industrial enterprises from wreck, and to restore them to prosperity. Thus he saved the American Cotton Oil Company from what seemed certainly impending bankruptcy, and played a leading part in reorganizing the West Shore Railroad Company, so as to rescue it from danger and make it the substantial concern it now is. His services to the New Jersey Central Railroad Company were of the highest order, involving the taking it out of a receiver's hands and putting it upon its present solvent and profitable basis. To the Philadelphia and Reading Railroad Company, and to more than a few others, he has rendered valuable services on similar lines. It has been his business mission to build rather than to tear down, to create rather than to destroy. This admirable feature of his career has on several occasions been formally recognized by his associates and by those whose interests he has benefited.

Mr. Adams was married, in 1872, to Miss Fannie A. Gutter-son of Boston, and has a son and a daughter. He is prominently connected with the National Academy of Design, Museum of Natural History, Metropolitan Museum of Art, American Fine Arts Society, and American Society of Civil Engineers, and is a member of the Union League, Metropolitan, City, Players', Lawyers', Tuxedo, Riding, and Grolier clubs, and the New England Society, of New York, and the Chicago Club of Chicago.



James W. Alexander



JAMES WADDEL ALEXANDER

FOR many years one of the foremost preachers, teachers, and writers of the Presbyterian Church in the United States was the Rev. Dr. James Waddel Alexander, who was pastor of leading churches in New York city and elsewhere, a professor in Princeton College, editor of the "Presbyterian," and author of more than thirty religious books. He was a son of the Rev. Dr. Archibald Alexander of Princeton College, and, on his mother's side, a grandson of the "blind preacher," James Waddel, who was made famous by William Wirt. Dr. Alexander married Miss Elizabeth C. Cabell, a member of the historic Virginia family of that name, of English origin. His own family was of Scotch-Irish origin, and was first settled in this country in Virginia.

James Waddel Alexander, the second of the name, was born to the fore-mentioned couple at Princeton, New Jersey, on July 19, 1839, his father being at that time professor of rhetoric and belles-lettres at the college there. He was educated at home and in various preparatory schools, and finally at Princeton College, being in the third generation of his family identified with that institution. On the completion of his academic course he adopted the law as his profession, and, after due study, was admitted to the New York bar and entered upon practice in this city. He was a partner in the firm of Cummins, Alexander & Green.

In the year 1866 Mr. Alexander became actively identified with the vast business of life-insurance. He had already paid much attention to it in a professional way, and was particularly attracted to it through the fact that his uncle, William C. Alexander, was president of the Equitable Life Assurance Society of

New York, one of the foremost institutions of the kind in the world. In 1866, then, he became secretary of the Equitable, and thereafter gave to that great corporation a large share of his labor and thought, with mutually profitable results. His aptitude for the business showed itself, and was recognized presently in his promotion to the office of second vice-president. From that place he was again promoted to the office of vice-president, which he still occupies with eminent satisfaction. To his earnest labors and far-seeing and judicious policy, in conjunction with those of his associates, is largely due the unsurpassed prosperity of the Equitable.

But Mr. Alexander has not permitted even that great corporation to monopolize his attention. He has found time and strength to look after various other business affairs, some of them of the highest importance. He is thus a director of the Delaware and Hudson Canal Company, of the Mercantile Trust Company, and of the Western National Bank, of this city.

Mr. Alexander has held no political office, and has not figured conspicuously in party management. He has long taken, however, a deep interest in the welfare of State and nation, as a citizen loyally and intelligently fulfilling the duties of citizenship. He has ever been a loyal son of his Alma Mater, the great university with which his father and his grandfather were so conspicuously identified, and has given to Princeton ungrudgingly, and to excellent purpose, his time, his labor, his means, and his influence.

Mr. Alexander is at the present time president of the University Club, and a member of the Century, Metropolitan, University, Athletic, Lawyers', and Princeton clubs, of New York. He was married, in 1864, to Elizabeth Beasley of Elizabeth, New Jersey, a daughter of Benjamin Williamson, formerly Chancellor of the State of New Jersey. They have three children, as follows: Elizabeth, wife of John W. Alexander, the well-known artist, now resident in Paris, France; Henry Martyn Alexander, Jr., a prominent lawyer, of the firm of Alexander & Colby, of New York; and Frederick Beasley Alexander, who is at this time (1900) an undergraduate at Princeton University, in the fourth generation of his family in that venerable seat of learning.



Henry B. Anderson.



HENRY B. ANDERSON

THE name of Anderson is evidently derived from Andrew's son, or the son of Andrew, and as St. Andrew is the patron saint of Scotland, we may expect to find those who bear this name to be of Scottish ancestry. Such, at any rate, is the fact concerning Henry Burrall Anderson. His line is to be traced centuries back, among the men who made Scotland the sturdy, enlightened, and liberty-loving land it is. In colonial days some of its members came to this country and established themselves in New England, where they contributed no small measure to the growth of the colonies and their ultimate development into States and members of this nation.

The branch of the family with which we are now concerned was settled several generations ago in Maine. Two generations ago the Rev. Rufus Anderson was one of the foremost divines of that commonwealth. His home was at North Yarmouth. He was an alumnus of Dartmouth College, and a man of rare scholarship and culture. For thirty-four years he was secretary of the American Board of Commissioners for Foreign Missions, and for a much longer period than that he was noted as a traveler, writer, lecturer, and preacher. He died in 1880, as full of honors as of years.

A son of the Rev. Rufus Anderson was Henry Hill Anderson. He was born in the city of Boston in 1827. He was educated at Williams College, and was graduated there in the class of 1848. Selecting the law as his profession, he came to New York city to study it and afterward to engage in the practice of it. For many years he was one of the foremost members of the New York bar, and was prominent in other business matters and in social affairs. He was one of the founders, and for nine years

the first president, of the University Club of New York. He married Miss Sarah B. Burrall, a daughter of William P. Burrall of Hartford, Connecticut, and made his home in Gramercy Park, New York city. He died at York Harbor, Maine, in 1896.

The eldest son of Henry Hill Anderson was born in this city in 1863, and was named, after his parents, Henry Burrall Anderson. After a careful preparation he was sent to Yale University, and was graduated there in the class of 1885. Following the example of his father, he turned his attention to the legal profession, and came to this city to study for it. In due time he was admitted to the bar, and became a member of the firm of Anderson, Howland & Murray, of which his father was the head. His attention has since been given with marked earnestness to the practice of his profession, and in it he has already achieved marked success, with ample promise of succeeding to his father's conspicuous rank.

Mr. Anderson has not yet held political office of any kind, though he takes an earnest interest in all that should concern a loyal citizen. He is a member of the University Club, of which his father was first president, and also of the New York and City clubs. He is married to Marie, daughter of Joseph La-rocque, the eminent New York lawyer.

Leaving the old family home on Gramercy Park, he has moved up-town to East Fifty-seventh Street, and there founded a new home of his own. His summer residence is in the delightful suburb of Great Neck, Long Island.

It may be added that his two younger brothers, William Burrall Anderson and Chandler P. Anderson, followed him at Yale, in the classes of 1886 and 1887 respectively, and then came on to New York and engaged likewise in the practice of law. They are both members of the University Club, perpetuating in that organization the name and memory of its first president, and the elder of them abides at the old home on Gramercy Park.





Avery D. Andrews



AVERY DE LANO ANDREWS

HANNIBAL ANDREWS, merchant, of St. Lawrence County, New York, was of English stock, first settled in this country in Vermont. His wife, Harriet De Lano, was, as her name indicates, of French descent, her first American ancestor having been Philip de la Noye, who landed in New England in 1621, and Captain Jonathan De Lano of New Bedford, Massachusetts, having been her grandfather. To them was born at Massena, St. Lawrence County, New York, on April 4, 1864, a son, to whom they gave the name of Avery De Lano Andrews. They sent him to the local Union Free School for a time, and then he became clerk in a village store. Next he was, while under sixteen years of age, sole proprietor of a small job printing-office, the only one within a radius of ten miles. In 1881-82 he attended Williston Seminary, at Easthampton, Massachusetts, and then (1882) secured an appointment to a cadetship at West Point by passing a competitive examination at Ogdensburg, ordered by the Hon. Amasa X. Parker.

Mr. Andrews was graduated at West Point in 1886, as No. 14 in a class of seventy-seven members, and on July 1 of that year was commissioned as second lieutenant in the Fifth Regiment of United States Artillery. He served in that capacity until September, 1889, when he was ordered to Washington as an aide-de-camp to Lieutenant-General Schofield, commanding the United States army, and filled that place until shortly before November, 1893, when he resigned his commission and returned to civil life. He had been made first lieutenant on November 28, 1892. While stationed at Washington he found time to pursue an evening law course at the Columbian University there, and then, in 1891-93, at the New York Law School in this city,

in which latter school he was a prize tutor in 1892-94. After resigning from the army he entered upon the practice of the legal profession in this city, in the firm of Wells & Andrews, with which he is still connected. He is general counsel for the Barber Asphalt Paving Company, the National Contracting Company, and several other large corporations.

Mr. Andrews was, when only thirty years of age, appointed by Mayor Strong a police commissioner of New York city, and served in that office from February 13, 1895, to January 1, 1898, being treasurer of the department while Colonel Roosevelt was president. His performance of the duties of the commissioner-ship was of the most admirable character, entitling him to the gratitude of the city.

Mr. Andrews's military career did not end with his resignation from the United States army. He was appointed, on November 10, 1893, major and engineer on the staff of General Fitzgerald of the First Brigade, National Guard of New York, and served until February 2, 1898. On March 21, 1898, he became commander of Squadron A, N. G. N. Y., the famous cavalry organization of New York city. On the outbreak of the war with Spain his services were tendered to the national government, and from May 9, 1898, he was lieutenant-colonel of United States Volunteers. On January 1, 1899, he became adjutant-general of the State of New York and chief of staff to Governor Roosevelt, with the rank of brigadier-general.

Mr. Andrews is a member of the Century, University, Lawyers', Reform, and Church clubs, and the Bar Association of New York, the Army and Navy Club of Washington, and the Fort Orange Club of Albany. He was married, on Governor's Island, New York, on September 27, 1888, to Miss Mary Campbell Schofield, only daughter of Lieutenant-General Schofield, U. S. A. They have now two children, Schofield Andrews, aged nine years, and De Lano Andrews, aged five.



Clarence D. Ashley



CLARENCE DEGRAND ASHLEY

IN scarcely any respect is New York city more the metropolis of the nation than in that of law. Hither flock aspiring practitioners from all parts of the land, hoping to win distinction in practice in the courts, as well as fortune in profitable practice. Nowhere is the competition keener, nowhere are the requirements of success greater, and nowhere is the success to be attained more marked than here. To this city, too, come hosts of young men to study law and gain admission to the bar. They find here several great schools of world-wide reputation, besides the opportunities of private study in innumerable offices. Of these schools none is more widely or more favorably known than that of New York University. This institution was planned in 1836 by the Hon. Benjamin F. Butler, Attorney-General of the United States, though its full organization was delayed until 1859. Associated with it as professors and lecturers have been many of the most eminent lawyers of the last half-century, and from its halls have emerged, diploma in hand, a veritable army of practitioners, including a goodly share of those now most distinguished at the bar of this and other States.

The present head of the university faculty of law is a man well worthy of his distinguished predecessors. He comes of Puritan ancestry. His forefathers on both sides of the family came from England and settled in Massachusetts soon after the foundation of the latter colony, and were through many generations conspicuously and honorably identified with the development of the New England States. At the middle of the present century there were living in the ancient Puritan city of Boston one Ossian Doolittle Ashley and Harriet Amelia Ashley, his wife. Mr. Ashley is well known as a successful financier and as

a writer upon financial and other topics, and has been for many years president of the Wabash Railroad Company. To them was born, on July 4, 1851, in their Boston home, the subject of this sketch.

Clarence Degrand Ashley received a typical New England education. After some preliminary instruction in New York city, whither his parents had moved in 1858, he was sent to the famous Phillips Academy, at Andover, Massachusetts, and thence to Yale. From the latter university he was graduated in 1873. He had then decided upon his profession, and in order to make his preparation for the practice of it as thorough as possible he went to Germany, where he devoted special attention to the German language and at the same time entered the University of Berlin, pursuing courses in Roman Law for two years. He then returned to his home in New York, and continued his studies, both in school and in an office. The latter was the office of Messrs. Scudder & Carter. The former was the Law School of Columbia College. He was admitted to the bar of New York in 1879, and the next year was graduated from Columbia Law School with its degree.

He now entered upon the practice of the profession in this city, in partnership with Mr. William A. Keener, under the firm-name of Ashley & Keener. It is interesting to observe that Mr. Keener has since become the dean of the Columbia Law School, as Mr. Ashley has of the university school. A few years later Mr. Ashley became a member of the firm of Dixon, Williams & Ashley, the senior member being a brother of the United States Senator of that name from Rhode Island. Upon the death of Mr. Dixon in 1891 the firm was reorganized under the style of Williams & Ashley. In the affairs of these firms Mr. Ashley was always an active and potent factor, and he participated in many important litigations. In 1898 Mr. Ashley became associated with a new firm, under the style of Ashley, Emley & Rubino, and is still actively engaged in practice with that firm as its senior partner and general counsel. As such he constantly advises in important corporation and railroad matters. Among his many clients are, or have been, the estates of the late Samuel J. Tilden, William B. Ogden, and Courtlandt Palmer, and the eminent statesman Galusha A. Grow of Pennsylvania,

whom during six years of litigation he successfully defended against an attempt to invalidate his title to valuable coal property in Pennsylvania, formerly owned by the Brady's Bend Iron Company. He successfully contested the sale under foreclosure of the mining property at Houghton, Michigan, belonging to the Centennial Mining Company, and after several months of severe contest succeeded in bringing about a compromise whereby the rights of the stock-holders were preserved and the company reorganized upon its present strong basis. He has also for many years represented the Wabash Railroad Company in litigation, and advised that company upon many important questions. These are a few of the many matters of active practice which have occupied Mr. Ashley for years. It was not, however, his purpose to confine his activities entirely to the work of any law office, no matter how extended. His tastes were academic, and he soon began planning the establishment of a great school of law.

His plans were realized in 1891, when the Metropolis Law School was founded. Of that admirable institution he was not only one of the organizers, but also one of its chief instructors, a member of its board of trustees and of the executive committee. For several years he did excellent work there, and the school flourished. It held sessions in the evenings, thus affording facilities for study to many young men who were of necessity otherwise employed during the day.

But a few years later, and simultaneously, the Metropolis Law School inclined toward absorption into the New York University, and New York University decided upon such reorganization of its Law School as should bring the latter under university direction. The natural and praiseworthy result was the consolidation of the two schools under the university head. Mr. Ashley was made vice-dean, and head of the evening department, a feature retained from the Metropolis School. This was in the spring of 1895. A year later Dr. Austin Abbott, the dean of the university school, died, and on September 16, 1896, Mr. Ashley was elected to succeed him.

In 1895 New York University conferred upon him the honorary degree of LL. M., and in June, 1898, he received the degree of LL. D. from Miami University.



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



J. Astor.



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 juryman 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.

After some weeks of duty in the United States, Colonel Astor

was ordered to Tampa and to Cuba with the first army of invasion, and did admirable service. He served with bravery and efficiency during the battles and siege of Santiago, and was recommended for promotion by his chief, General Shafter. He fell a victim to the malarial fever that prevailed there, but his robust constitution brought him safely through an ordeal which proved fatal to many of his comrades. After the surrender of Santiago he was sent to Washington as the bearer of important despatches and other documents to the President. At Tampa, on July 27, he and his fellow-travelers were stopped by the State sanitary authorities and ordered into quarantine for a few days. Colonel Astor took it philosophically, as one of the incidents of the campaign, disregarding the personal discomfort, and only regretting the delay in placing before the President the information with which he was charged. Finally the quarantine was raised, and Colonel Astor proceeded to Washington and delivered his message, and was enabled to do some valuable work for the War Department.

On August 11, the day before the formal signing of the protocol of peace, but after the war was practically ended and the immediate restoration of peace was fully assured, Colonel Astor went on a furlough to his home at Ferncliff, and was enthusiastically welcomed by his friends and neighbors of Rhinebeck and all the country round.

Worthy of record, also, is his gift to the government of the Astor Battery. At the outbreak of the war he offered to recruit and fully equip at his own expense a battery of light artillery. The offer was officially accepted by the government on May 26. The next day recruiting was begun. Volunteers flocked in with enthusiasm. On May 30 drill was begun. The next day saw the battery complete, with one hundred and two men and six twelve-pound Hotchkiss guns. The total cost of it to Colonel Astor was about seventy-five thousand dollars. After spending some time in drilling, the battery was sent across the continent to San Francisco and thence to Manila, where it arrived in time to take part in the operation against that city and in its final capture on August 13. The guns used by this battery were imported from England, and were the best of their kind to be had in the world. The uniforms worn by the soldiers were of the famous

yellow-brown khaki cloth, such as is worn by British soldiers in tropical countries. It was light in texture, cool and comfortable, and in all respects admirable for the purpose. The soldiers also had regular service uniforms, of blue cloth with scarlet facings. Colonel Astor's immediate connection with the battery ceased when he had paid the heavy bills for its organization and equipment, but it continued to bear his name, and its record in the nation's service abides as a lasting memorial of his generous and thoughtful patriotism, which led him to give his own time and labor, and to risk his own life, and also to give freely of his wealth to enable others to serve the government in the most effective manner. There are, indeed, few names in the story of the brief but glorious war of 1898 more honorably remembered than that of Colonel John Jacob Astor.

Colonel Astor was married, in 1891, to Miss Ava Willing of Philadelphia. She is a daughter of Edward Shippen Willing and Alice C. Barton Willing, whose names suggest many a chapter of worthy American history. Thomas Willing, a great-great-grandfather of Mrs. Astor, was Mayor of Philadelphia, and first president of both the Bank of North America and the Bank of the United States. He aided in drawing up the Constitution of the United States, and designed the coat of arms of this government. Another of Mrs. Astor's ancestors was the Hon. C. W. Barton, who in 1653 was a conspicuous member of the British Parliament. By this marriage Mr. Astor not only allied himself with a family of national distinction, but gained the life-companionship of a particularly charming and congenial woman. Mrs. Astor's native talents and refinement have been added to by careful education, well fitting her for the most exalted social position. She is, moreover, fond of and proficient in those open-air recreations and sports into which her husband enters with keen enjoyment. She is an expert tennis- and golf-player, and can sail a boat like a veteran sea-captain. She also possesses the not common accomplishment of being a fine shot with a rifle or revolver, and on more than one hunting expedition has given most tangible evidence of her skill.

Colonel Astor is a member of numerous clubs in this city and elsewhere, including the Metropolitan, Knickerbocker, Union, Tuxedo, City, Riding, Racquet, Country, New York Yacht, Down-

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 Ferncliff, 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.

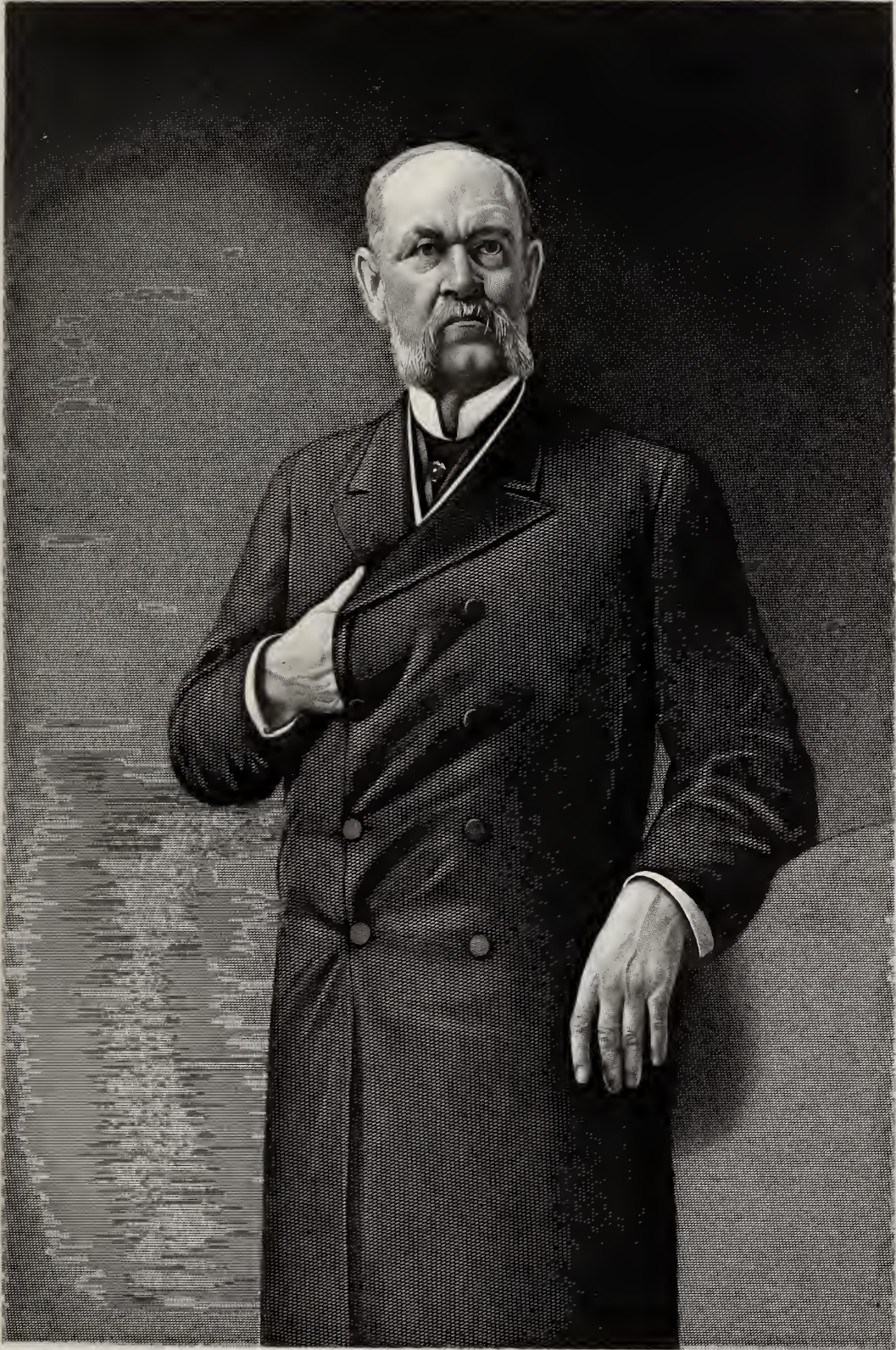
The Astor home in this city is a splendid mansion built of limestone in the French style of Francis I. It stands at the corner of Fifth Avenue and Sixty-fifth Street, and is one of the chief architectural adornments of that stately part of the metropolis. It was designed by the late Richard M. Hunt, 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.



WILLIAM ASTOR

THE Astor family, long representative of that which is foremost in America in wealth, culture, social leadership, and public spirit, was also typically American in its origin — or perhaps we should say in its renaissance — on American soil. For there are various versions of its earlier history, some declaring it to have been of ancient and exalted lineage. However that may be, the present chapter of its history opens with a household of moderate means and moderate social rank, at Waldorf, in the grand duchy of Baden, Germany. A son of that family, John Jacob Astor by name, with no means apart from his character and indomitable will, came to America in the last year of the Revolutionary War, to seek a fortune. He found it in the fur trade with the Indians in the Northwest, and invested it and vastly increased it in New York real estate. He lived to be eighty-one years old, and was actively engaged in business in New York for forty-one years. The bulk of his fortune went to his son, William Backhouse Astor, who continued to increase it, and also to use it wisely for the benefit of his fellow-citizens. Then, in the third generation, came one of the best-known members of the whole family.

This was William Astor. He was a son of William B. Astor, and grandson of John Jacob Astor, the founder of the family in this country, and he amply inherited the best qualities of both. He was born in this city, in the old Astor mansion on Lafayette Place, adjoining the Astor Library, on July 12, 1829, and at the age of twenty years was graduated from Columbia College. Being of a frank and generous nature, respecting himself, loyal to his friends, and enthusiastic and proficient in athletic sports, he was one of the most popular men of his time in college.



Mr. Estor

On leaving Columbia, he made a long tour in foreign lands, especially in Egypt and the East, and thus gained a lifelong interest in Oriental art and literature.

Mr. Astor returned to this country, and at the age of twenty-four was married, and entered his father's office, then on Prince Street, as his assistant in administering the affairs of the vast properties in houses and lands—in this city and elsewhere—belonging to the family. In time half of that estate became his own by inheritance. He continued to pay to it the closest personal attention, and largely increased its value by improvements and by purchases of additional property. Thus he maintained the tradition of the Astors, that they often buy but seldom sell land. At the same time, Mr. Astor possessed the happy faculty of so regulating his business affairs as to leave much of his time free for recreation and for social engagements. He was fond of country life and of farming, and indulged these tastes to the full on his splendid country estate, Ferncliff, at Rhinebeck, on the Hudson River.

He was also fond of the sea, and spent a considerable part of his time in yachting voyages. For this purpose he had built the *Ambadress*, the largest and probably the finest sailing-yacht ever launched. In her he made many voyages. But this splendid vessel, built in 1877, did not satisfy him. He loved sailing, but wished to be independent of wind and tide. Accordingly, in 1884, he built the *Nourmahal*, a large steam-yacht with full rigging for sailing as well as steaming. After various coasting voyages, he planned to make a trip around the world in the *Nourmahal*, but did not live to carry out the scheme. The *Nourmahal* was left to his son, John Jacob Astor, while the *Ambadress* was sold to a Boston gentleman and was afterward put to commercial uses. Mr. Astor was the owner also of the famous sailing-yacht *Atalanta*, which won a number of important races, carrying off as trophies the Cape May and Kane cups. While not given to horse-racing, Mr. Astor was fond of fine horses, and was the owner of many thoroughbreds. Among these were "Vagrant," purchased by him in Kentucky in 1877; "Ferncliff," raised by him and sold as a yearling for forty-eight hundred dollars; and a third which he bought in England in 1890 for fifteen thousand dollars and sold the next year for double that sum.

One of Mr. Astor's most important business enterprises was his development of the State of Florida. He became interested in that State during a visit in 1875, and was impressed with the great material possibilities of it. He spent much of the next ten years in leading a movement for the rebuilding of the State and the development of its resources. He built a railroad from St. Augustine to Palatka, constructed several blocks of fine buildings in Jacksonville, and did many other works, besides enlisting the interest of various other capitalists in the State. So valuable were his services reckoned to the State that the Florida government voted him, in recognition of them, a grant of eighty thousand acres of land.

Mr. Astor was married, on September 23, 1853, to Miss Caroline Schermerhorn, daughter of Abraham Schermerhorn of New York, and a member of one of the oldest and most distinguished families of that city. For many years Mr. and Mrs. Astor were foremost in the best social gatherings of the metropolis. Their eminent purity of character, discriminating taste, refinement, and generous hospitalities made them the unchallenged leaders of the highest social life of New York city. Their favor assured, and was necessary to, the success of any movement which depended upon social favor. They were both most generous in their charities and public benefactions, and equally scrupulous in avoiding notoriety on account of them.

The children of Mr. and Mrs. Astor were the following: Emily, who died in 1881, the wife of James J. Van Alen of Newport, Rhode Island; Helen, the wife of James Roosevelt Roosevelt; Charlotte Augusta, who was married to James Coleman Drayton; Caroline Schermerhorn, the wife of Marshall Orme Wilson; and John Jacob Astor, the fourth of that name and now the head of the family.

William Astor made his home in New York city, and at Rhinebeck, on the Hudson River. He died, universally respected and lamented, in Paris, France, on April 25, 1892.



J. M. Baldwin



WILLIAM DELAVAN BALDWIN

THE Baldwin family, which through many generations was prominent in many ways in the Old World, was planted in North America by John Baldwin, who in early colonial times came over the Atlantic and was one of the first settlers in Dedham, Massachusetts. His descendants played a worthy part in the development of the colonies, and in the upbuilding of the nation, and are now to be found scattered far and wide throughout the States.

From John Baldwin is descended the subject of this sketch, William Delavan Baldwin, the well-known manufacturer and merchant. He was born at Auburn, New York, on September 5, 1856. His grandfather on the paternal side, Sullivan Baldwin, was a native of Bennington, Vermont, and lived for part of his life at Hoosac Falls, New York, where his son, Mr. Baldwin's father, Lovewell H. Baldwin, was born. Lovewell H. Baldwin removed, in his childhood, to Auburn, New York, and there made his home. His wife, Mr. Baldwin's mother, was Sarah J. Munson, the daughter of Oscar D. Munson and Sarah L. (Bennett) Munson.

Mr. Baldwin was educated in the schools of his native city, completing his studies with the high school course. Then, having a decided bent for the mechanic arts, he entered the works of D. M. Osborne & Co., manufacturers of reapers, mowers, and general harvesting machinery. Beginning in his boyhood, and in a subordinate place, he effected a thorough mastery of the business in both its manufacturing and its commercial details. In consequence of his ability and application he was from time to time promoted in the service of the company, and on attaining his majority he was sent to Europe as its

agent in those countries. For five years he filled that important place, and discharged its duties with great acceptability, being thus instrumental in effecting a great extension of the firm's business, and also of the prestige of American manufacturers in foreign lands.

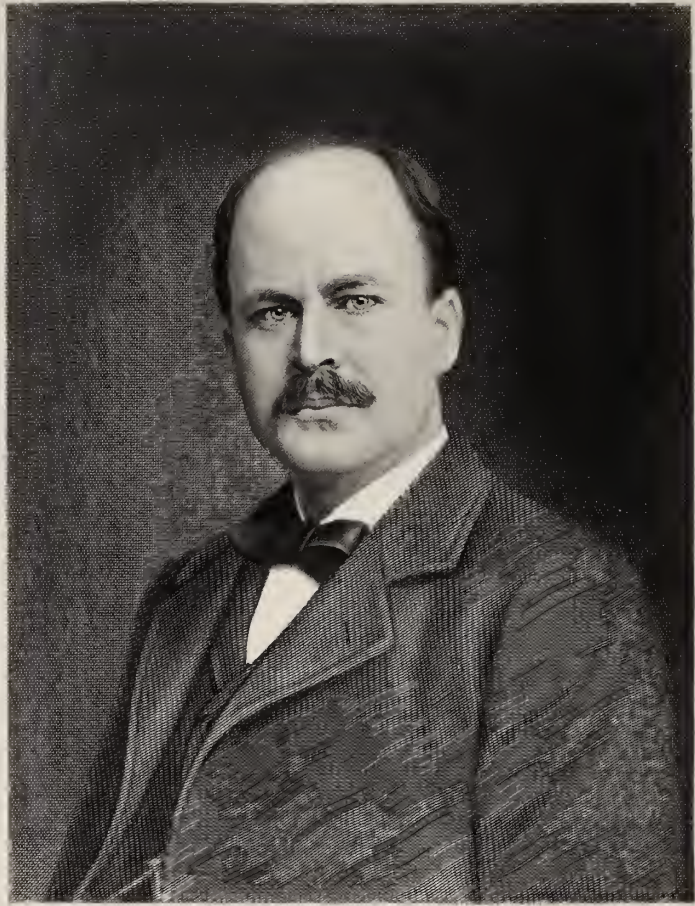
This engagement was brought to an end in 1882, by Mr. Baldwin's resignation, not only of the European agency but of his entire connection with the firm. He took this step in order to be able to devote his fullest attention to another industry which was then growing to large proportions, and in which he had conceived a deep interest. This was the manufacture of elevators for conveying passengers and freight in tall modern buildings. The firm of Otis Brothers & Co. has already established a reputation for such devices. On resigning from the D. M. Osborne Company, Mr. Baldwin purchased an interest in the Otis Company, and became its treasurer. He devoted himself with characteristic energy and effect to the extension of its business and the general promotion of its welfare. He was largely instrumental in bringing about the present organization of the concern as the Otis Elevator Company, and is now the president of that corporation.

In addition to this, his chief business enterprise, Mr. Baldwin is interested in various other corporations, and is a director and officer of several of them.

In politics Mr. Baldwin has always been a staunch Republican, and while he was a resident of the city of Yonkers, New York, where the Otis Elevator Works are situated, he took an active interest in political affairs.

He is a member of a number of clubs and other social organizations, in New York city and elsewhere. Among these are the Union League, the Lawyers', the Engineers', the Racquet and Tennis, and the Adirondack League clubs.

Mr. Baldwin was married in the year 1881 to Miss Helen Runyon, daughter of Nahum M. Sullivan of Montclair, New Jersey, a prominent New York merchant. Seven children have been born to them.



A. A. Dalton Jr.



WILLIAM HENRY BALDWIN, JR.

NEW ENGLAND has given to all parts of the land a large proportion of their most successful and eminent men in all walks of life. These are to be found in the ranks of the learned professions, in the standard "old line" businesses which have existed since human society was organized, and also in the newer enterprises which have grown up out of modern inventions to meet the needs of the most advanced modern conditions. Among the last-named the subject of the present sketch is honorably to be ranked. Both his paternal and maternal ancestors were settled in New England, in the Massachusetts Colony, in the seventeenth century, and played an honorable and beneficent part in building that colony up into the great State it has now become. At the time of their first settlement, such a thing as a railroad would have been deemed palpable witchcraft and a device of the Evil One. Yet their descendant has become one of the foremost promoters of that "strange device" in this land where railroads are one of the most familiar and most important features of industrial economy.

William Henry Baldwin, Jr., the well-known president of the Long Island Railroad Company, was born in the city of Boston on February 5, 1863. His mother's maiden name was the good old New England one of Mary Chaffee. His father, William Henry Baldwin, was and is a typical Bostonian, identified closely with the interests of that city, where for more than thirty years he has been president of the Young Men's Christian Union. The boy received a characteristic Bostonian education — first in the unrivaled public schools of that city, then in the Roxbury Latin School, and finally, of course, at Harvard University, being graduated from the last-named institution as a member of

the class of 1885. While in college he belonged to the Alpha Delta Phi and Delta Kappa Epsilon fraternities, the Hasty-Pudding and O. K. clubs, and was president and leader of the Glee Club, and president of the Memorial Hall Dining Association, and was actively interested in all athletic sports.

After receiving the degree of A. B., Mr. Baldwin took a year's course at the Harvard Law School, and then entered the employ of the Union Pacific Railroad as a clerk in the auditor's office, and later in the office of the general traffic manager at Omaha. From June, 1887, to June, 1888, he was division freight agent at Butte, Montana; then, to February, 1889, assistant general freight agent at Omaha; and to October, 1889, manager of the Leavenworth division of the Union Pacific at Leavenworth, Kansas.

In October, 1889, he became general manager, and afterward, for a short time, president, of the Montana Union Railroad, a feeder of the Union Pacific and Northern Pacific railroads, under their joint control.

In August, 1890, Mr. Baldwin was made assistant vice-president of the Union Pacific at Omaha. From June, 1891, to July, 1894, he was general manager of the Flint and Père Marquette Railroad, in Michigan, and from the latter date to October, 1895, third vice-president of the Southern Railroad, with headquarters at Washington, D. C.

In 1895 he was made second vice-president of the Southern, in charge of both the traffic and operating departments.

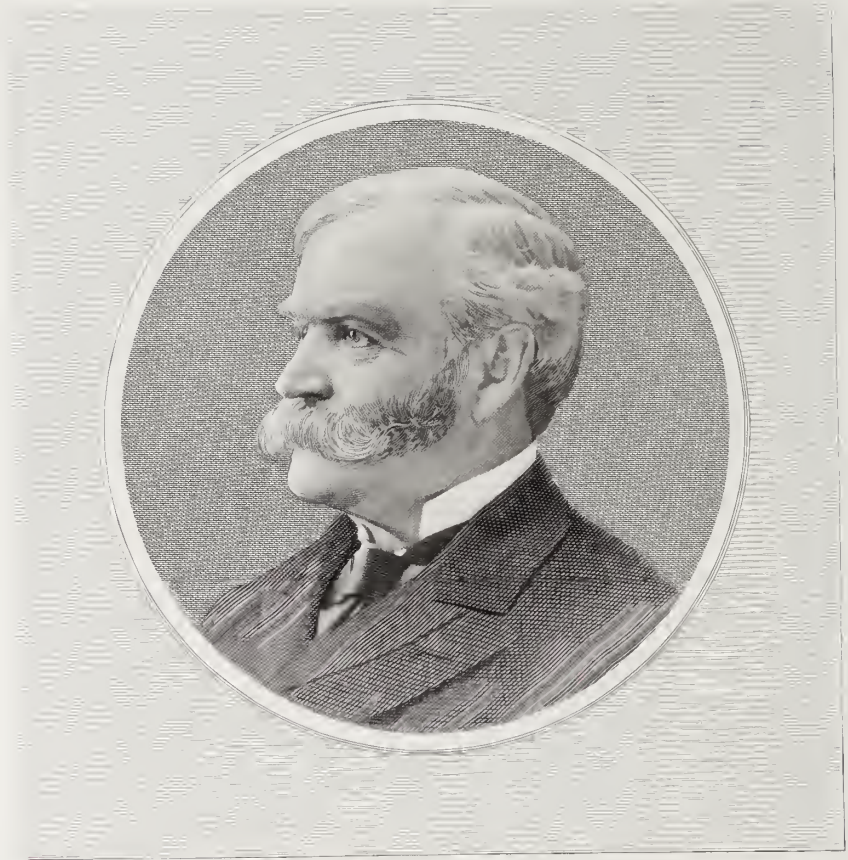
On October 1, 1896, he took charge of the Long Island Railroad as its president, and still occupies that position. He is also interested in various other enterprises on Long Island.

In addition to his business occupations, Mr. Baldwin has paid considerable attention to social, economic, and educational questions.

He is a trustee of the Tuskegee Industrial School for negroes in Alabama, and a trustee of Smith College at Northampton, Massachusetts.

He is a member of the University and Harvard clubs of New York, and of the Hamilton Club of Brooklyn.

Mr. Baldwin was married, on October 30, 1889, to Ruth Standish Bowles of Springfield, Massachusetts, daughter of the late Samuel Bowles, editor of the "Springfield Republican."



A. H. Chester
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AMZI LORENZO BARBER

AMZI LORENZO BARBER is a descendant, in the fourth generation, of Thomas Barber, who, with his two brothers, came to America in ante-Revolutionary days and settled in Vermont. They were of Scotch-Irish stock, but were born in England. Mr. Barber's father, the Rev. Amzi Doolittle Barber, was graduated from the theological department of Oberlin College in 1841. Oberlin was at that time celebrated for its advanced and fearless attitude on the slavery question, just then bitterly agitating all classes in the United States. The Rev. Mr. Barber, after leaving college, returned to Vermont, where for many years he was pastor of the Congregational church at Saxton's River, Windham County. His wife was Nancy Irene Bailey of Westmoreland, Oneida County, New York, a descendant of English and French ancestors.

Amzi Lorenzo Barber was born at Saxton's River, Vermont, in 1843. In his early childhood his parents moved to Ohio, and he received his education in that State. He was graduated from Oberlin College in 1867, and took a postgraduate course of a few months in theology. He then went to Washington and assumed the charge of the Normal Department in the Howard University, at the request and under the direction of General O. O. Howard. After filling several positions in the university he resigned from the staff, and in 1872 went into real-estate business in Washington.

He devoted much thought and study to questions of street-paving and improvements, and they coming finally to claim his entire attention, he went into the occupation of constructing asphalt pavement on a large scale. In 1883 the Barber Asphalt Paving Company, known all over the country, was incorporated.

Besides being at the head of this company, Mr. Barber is a director in the Washington Loan and Trust Company of Washington, D. C., and in the Knickerbocker Trust Company, Westchester Trust Company, New Amsterdam Casualty Company, and other companies in New York.

He is a member of the Metropolitan, the University, the Engineers', the Riding, and the Lawyers' clubs, the New England and Ohio societies, and the American Geographical Society. He is a fellow of the American Society of Civil Engineers, a patron of the Metropolitan Museum of Art, and a member of the Society of Arts in London. Mr. Barber's favorite diversion is yachting, and he gives much of his time not devoted to business to this pleasure. He keeps a steam-yacht in commission throughout the season, and has made many voyages, with his family, in American waters, the Mediterranean and other European seas. He is a member of the New York, the Atlantic, the American, and the Larchmont yacht clubs of America, and of the Royal Thames Yacht Club of London.

Mr. Barber has been twice married. His first wife was Celia M. Bradley of Geneva, Ohio. She died in 1870, two years after her marriage with Mr. Barber. His second wife was Miss Julia Louise Langdon, a daughter of J. Le Droict Langdon of Belmont, New York. They have four children: Le Droict, Lorena, Bertha, and Rowland Langdon Barber. The eldest daughter is the wife of Samuel Todd Davis, Jr., of Washington. Mr. Barber lives most of the year at Ardsley Towers, a large and beautiful country estate at Irvington, New York. It was once the property of Cyrus W. Field. For many years Mr. Barber's town house was the Stuart mansion, at Fifth Avenue and Sixty-eighth Street, now owned by William C. Whitney. His winter home is the beautiful and well-known Belmont at Washington, D. C.

Mr. Barber has for many years been a trustee of Oberlin College in Ohio, and takes great interest in the success of that institution.





Geo Barrett



GEORGE CARTER BARRETT

UPON the side of his father, the Rev. Gilbert Carter Barrett of the Church of England, Justice Barrett is of English descent. He has in his possession a Waterloo medal which was given to his grand-uncle, Lieutenant John Carter Barrett, for distinguished gallantry on the field of that "world's earthquake." Upon the side of his mother, whose maiden name was Jane M. Brown, he is of Celtic and Irish descent.

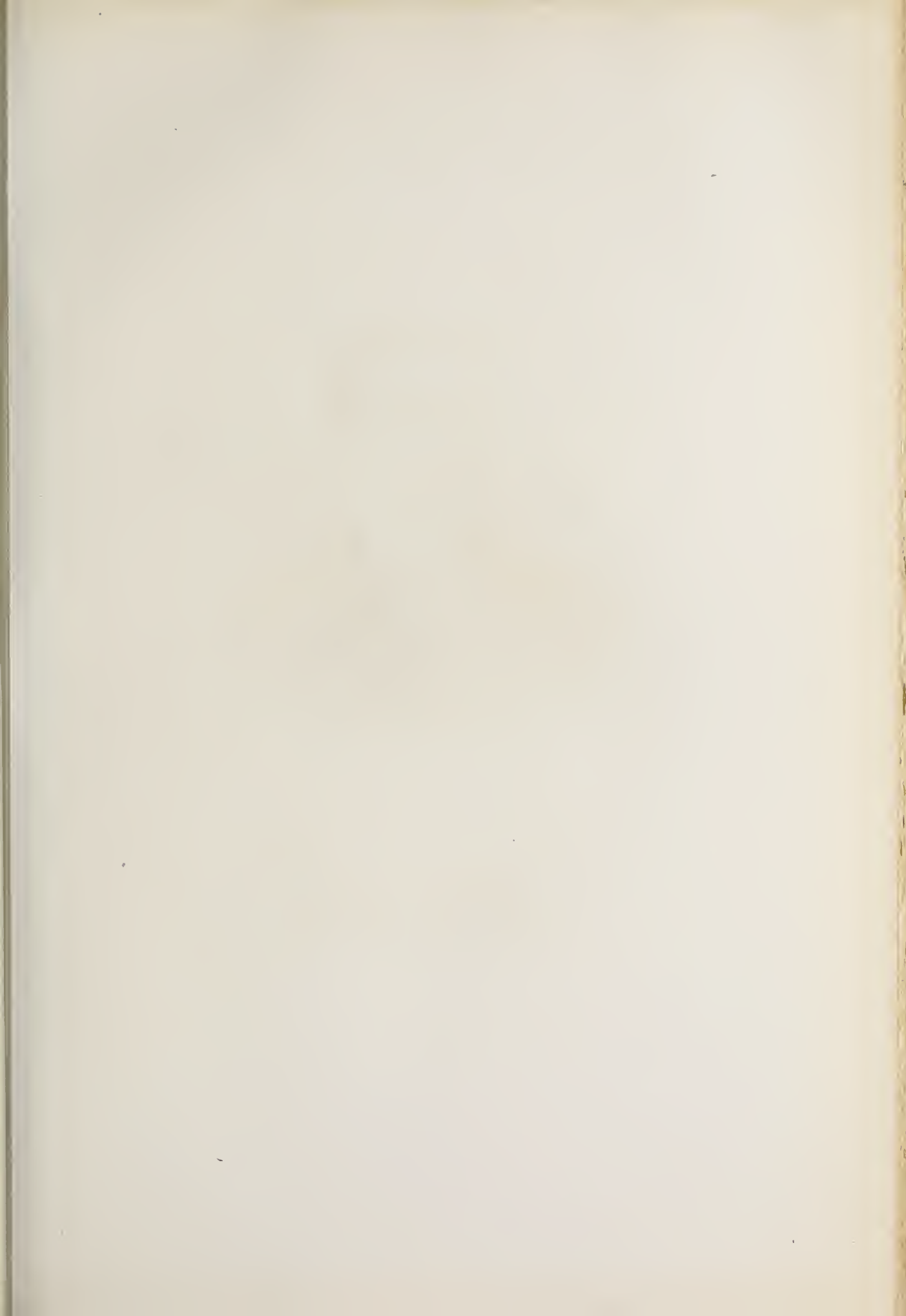
George Carter Barrett was born in Dublin, Ireland, on July 28, 1838, and in early life was brought to North America by his father, who was sent as a missionary to the Muncey and Oneida tribes of Canadian Indians. For six years he lived with his father at the Canadian mission, and subsequently went to school at Delaware, Ontario, then Canada West.

At the age of fifteen he came to New York and attended Columbia College Grammar-School and Columbia College. At the end of his freshman year he was compelled to leave college to earn his own living and to help other members of his family, especially a younger brother, who subsequently died at sea. When he was sixteen years old he began writing for various newspapers. In his work he was greatly aided by Charles G. Halpine ("Miles O'Reilly"), who was a good friend to him. At eighteen he became a law clerk, and devoted his attention to preparing himself to practise law. Upon his majority he was admitted to the bar, and at the age of twenty-five was elected justice of the Sixth Judicial District Court for a term of six years. After serving four years in that place he was elected to the bench of the Court of Common Pleas. There he served for nearly two years in company with Chief Judge Charles P. Daly

and Judge John R. Brady, two of the most respected jurists of the day. He then resigned his place and went back to his law office for two years. In 1871 he was elected a justice of the Supreme Court by an overwhelming majority, and at the end of his term, fourteen years later, was reëlected without opposition, being nominated by Democrats and Republicans alike. When the Appellate Division of the Supreme Court was created, in 1894, Justice Barrett was appointed one of its original seven members.

Justice Barrett has held no political office, in his high view of the case judicial offices being entirely non-political. He has, however, taken an important part in political affairs as a lawyer and a citizen. He resigned his place on the Common Pleas bench just as the popular uprising against the corrupt Tweed Ring was taking form. He promptly identified himself with that movement. He was president of the Young Men's Municipal Reform Association, which strenuously fought against the Ring, and was a prominent member of the famous Committee of Seventy. He spoke at a great anti-Ring meeting at Cooper Union, with Samuel J. Tilden and Henry Ward Beecher, and was one of the counsel for the Committee of Seventy and also for John Foley in the great injunction suit against the Ring, which was tried before Justice Barnard, and which resulted in the appointment of Andrew D. Green as deputy controller, and the exposure of the rascalities of the Ring.

Justice Barrett is a member of the Century, Metropolitan, Manhattan, Democratic, Barnard, Riding, and Mendelssohn Glee clubs of this city. He was married in November, 1866, to Mrs. Gertrude F. Vingut, widow of Professor Francisco Javier Vingut, and daughter of Sumner Lincoln Fairfield, the New England writer and poet. Only one child was born to them — a daughter, Angela Carter Barrett, now deceased. Justice Barrett has made his home in New York ever since he came here at the age of fifteen. His father died at that time, and his mother had died before his father and he left Ireland. He has throughout his long and distinguished career commanded the fullest measure of esteem and confidence of the entire community, "unsullied in reputation, either as a man, a lawyer, or a judge."





J. R. Carbutt



JOHN RICHARD BARTLETT

THE paternal ancestors of John Richard Bartlett were, as the name indicates, of English origin. The name of Oakes, borne by Mr. Bartlett's mother, similarly indicates English ancestry on the maternal side. The Bartletts came to this country about the year 1700, and settled in Boston, Massachusetts. The name has since that date been conspicuously identified with the growth of the New England colonies and States. The latter fact is equally applicable to the family name of Oakes.

In the early part of the nineteenth century, however, some members of the families were settled in the British colony of New Brunswick. There Richard Bartlett was successively a school-teacher, a farmer, a lumber manufacturer, and merchant. He married Louisa Oakes, and to them was born at Fredericton, New Brunswick, on May 17, 1839, the subject of this sketch.

John Richard Bartlett was educated at first in the schools of Fredericton, then at St. John, New Brunswick, and finally in Boston, Massachusetts. He was not, however, left to devote his youth undisturbedly to the pursuit of knowledge. At the age of fourteen he was called from school to work for the support of himself and his mother and sisters. Thereafter, with invincible determination, he pursued his studies as best he could at night, on holidays, and during the winter seasons.

His first occupation, at the age of fourteen, was that of carrying the measuring-line for a party of surveyors. Three years later he was engaged in designing and building carriages of various kinds; and so great was his success in this work that at the age of twenty he engaged in the business of manufacturing on his own account, at Haverhill and in Boston, Massachusetts.

Desiring, however, still more extended scope for his executive abilities, he in 1865 engaged in a mercantile career in Boston, presently embracing New York city also in his business relationships. In 1873 he removed his home and office to New York city, and has since been chiefly identified with that city's business life. His early training in constructive mechanism and his mercantile experience proved of great service to him in laying the foundations of his eminently successful career.

Mr. Bartlett is to-day a unique figure in the business life of New York, having for the past fifteen years been the moving spirit in the creation and reorganization of a number of large corporations. A good illustration of his peculiar creative ability may be found in his conception and successful creation of the great water system now supplying the cities and towns of northern New Jersey. The needs of these large communities had for many years baffled all attempts at solution, until Mr. Bartlett took up the subject, and gathering about him the necessary legal, engineering, and financial aid, formulated and put into execution the plans which are to-day responsible for the public supplies of potable water to Newark, Jersey City, Paterson, Passaic, Montclair, the Oranges, and other communities. This successful accomplishment by private enterprise of what the State had been trying in vain to do for years did not proceed without opposition, but he pushed the work with such courage and vigor that in a short time its completion, in spite of all opposition, was an accomplished fact. The accomplishment of this great work engaged his attention between the years of 1885 and 1890.

In the latter year he relinquished the management of the several water corporations which he had created to others, and responded to a call from stock-holders and bankers of the American Cotton Oil Company, to reorganize and rehabilitate the manufacturing and commercial business of that corporation in this country and Europe. An idea of the magnitude of this work can be had from the mention of the fact that this company embraced thirty-five separate corporations, with mills and refineries located in seventeen States of the Union, as well as in Europe, and involved a capital of more than thirty-three million dollars. On the successful completion of this reorganization,

Mr. Bartlett was elected to the presidency of the company. In 1893, needing rest, he resigned the presidency, leaving the business in a highly prosperous condition, but was almost immediately elected to the chairmanship of the Reorganization Committee of the Nicaragua Canal Company, which had passed into receivers' hands.

The reorganization of the Nicaragua Canal presented a rather complicated problem; but the plan formulated by Mr. Bartlett so well fulfilled the requirements of the situation that it received unanimous adoption by the stock-holders, and secured to the American pioneers in this great work a preservation of the rights originally granted the company, and which had been imperiled by the financial distress into which the company had fallen before he was called upon to take control.

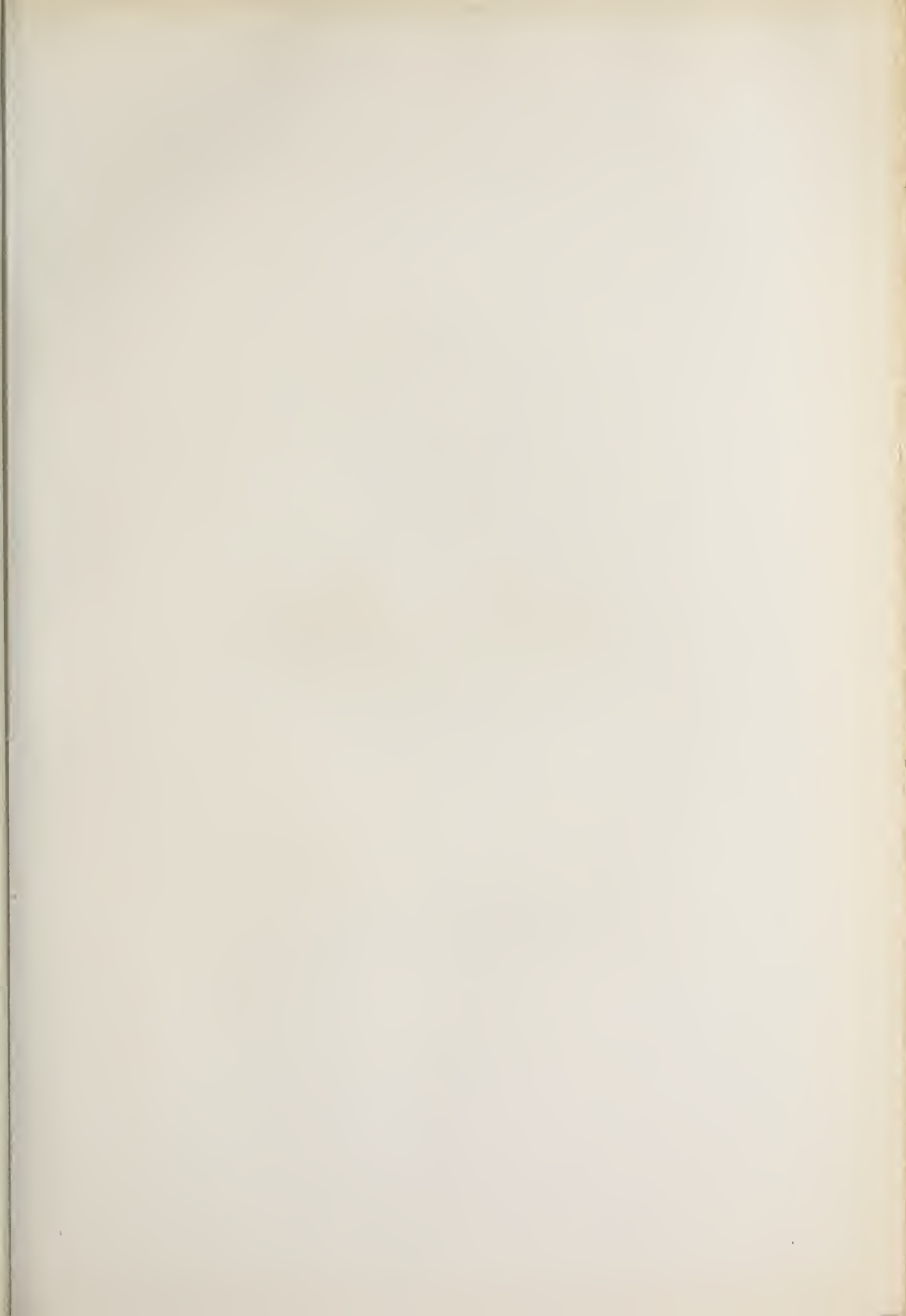
An outline of the various other enterprises, in the organization or reorganization of which Mr. Bartlett has taken a leading part, would require more space than can be allotted to this sketch; but the largest and perhaps most remarkable of his achievements was the organization of a great British industrial corporation, styled the British Oil and Cake Mills, Limited, with a capital of eleven million two hundred and fifty thousand dollars. This corporation is an amalgamation of twenty-eight mills and twelve refineries in Great Britain, engaged in manufacturing and refining cotton-seed and linseed oil and cake. It is similar to big industrial consolidations with which we are familiar in the United States, except that, unlike most large American industrials, Mr. Bartlett organized it on a cash basis, with absolutely no "water" in the capital stock. He strenuously opposed any attempt at over-capitalization, and in this was supported by the leading English interests, the good will of each business being purchased at its cash value.

The signal triumph scored by Mr. Bartlett in the creation of this British combination attracted considerable attention, both in this country and in Europe, because it offered a convincing proof that great industrial corporations, against which there is such an outcry in this country, can be formed with facility in Great Britain, when undertaken with the intelligence, tact, and good business judgment which Mr. Bartlett displayed in the accomplishment of this work.

A catalogue of the places held by Mr. Bartlett in important corporations includes the following: managing director of the Society for Establishing Useful Manufactures (founded by Alexander Hamilton, in 1772); vice-president and treasurer of the Maconpin Railroad; vice-president of the New Jersey General Security Company; treasurer of the West Milford Water Storage Company, and of the Montclair Water Company; director of the Passaic Water Company, of the Acquackanock Water Company, of the Fairbanks Company, of the W. J. Wilcox Lard and Refining Company, of the Union Oil Company of New Orleans, of the Maritime Canal Company, of the Pennsylvania Iron Works Company, and of the Siemens and Halske Electric Company of Chicago; and president of the Drawbaugh Telephone and Telegraph Company, of the American Cotton Oil Company, of the Niagara Canal Company, and of the Bay State Gas Company of Boston.

At the present time Mr. Bartlett is connected with a large number of corporations, in many of which he is a director, and is a member of a number of social organizations of the first class in several countries, among them being the Union League Club, the Lotus Club, the Lawyers' Club, and the New England Society, of New York, the Laurentian Club of Montreal, and the American Society of London, England.







Henry A. Bellman



HENRY RUTGERS BEEKMAN

A MAN who bears a distinguished name, and has himself pursued a distinguished career, is the subject of this sketch. On his father's side he is descended from Gerardus Beekman, a sturdy Hollander who was a member of the Council of New Amsterdam at the time of the Revolution of 1688, and was for a time acting Governor of New York early in the eighteenth century. The father of Henry R. Beekman was William F. Beekman, in his day one of the foremost citizens of New York; and his mother was Catherine A. Neilson Beekman, a daughter of William Neilson, a prominent New-Yorker of Irish origin.

Henry Rutgers Beekman was born in this city on December 8, 1845. At the age of sixteen he entered Columbia College, where he was known as a careful and industrious student. At the end of his four years' course he was graduated in the class of 1865, and at once entered the Law School of Columbia, from which, two years later, he was graduated with the degree of LL. B. He was then admitted to the bar, and at once began the practice of his profession. For many years he was associated in the practice of the law in this city with David B. Ogden and Thomas L. Ogden.

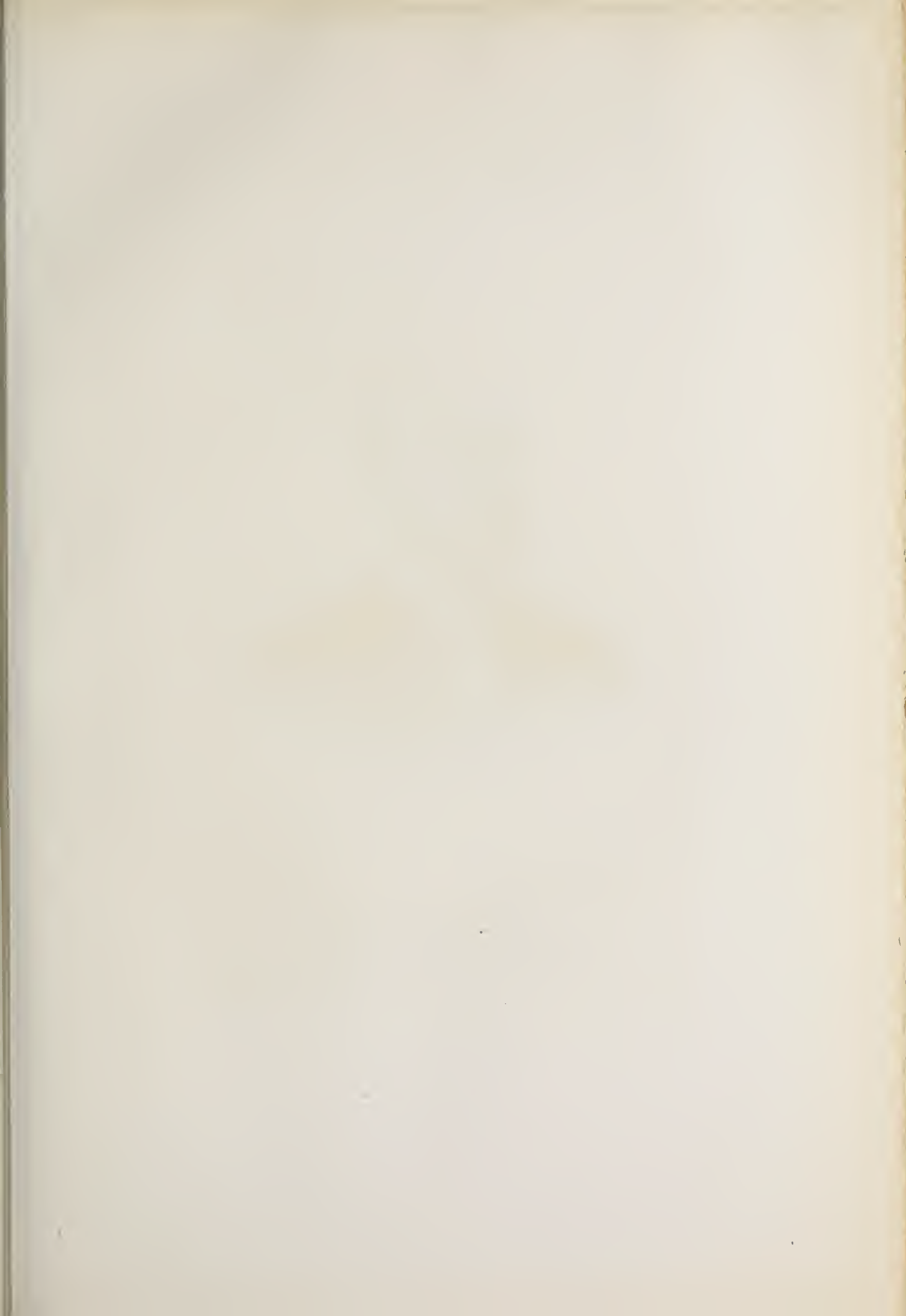
Although he has taken an interest in public affairs all his life, Mr. Beekman did not hold office until 1884, when he was appointed a school trustee for the Eighteenth Ward. The next year Mayor Grace made him park commissioner. The year after that he was elected president of the Board of Aldermen, on the ticket of the United Democracy. Two years later Mayor Hewitt appointed him corporation counsel, to succeed Morgan J. O'Brien, who had been elected a justice of the Supreme Court. In this latter office Mr. Beekman gained the reputation of being the

most forcible and effective legal representative New York had ever had before the legislative committees at Albany. Governor Hill afterward appointed him a member of the commission on uniformity of marriage, divorce, and other laws. He also served as counsel to the Rapid Transit Commission. Finally, in 1894, he was nominated by the Committee of Seventy for a place on the Superior Court bench, and was elected by an overwhelming majority. When the new constitution went into force, that court was merged into the Supreme Court, and he became a justice of the latter tribunal.

While he was president of the Board of Aldermen he secured the enactment of the law creating a system of small parks in this city, and also established the policy of maintaining public bath-houses for the poor in the crowded parts of the city. In many other directions he gave his attention to promoting the welfare of the people.

Justice Beekman is a conspicuous figure in the best social life of the metropolis. He belongs to many organizations, among which may be named the University, Century, Union, Reform, Manhattan, and Democratic clubs. He was married, in 1870, to Miss Isabella Lawrence, daughter of Richard Lawrence, a prominent East Indian merchant. They have four children: Josephine L., William F., Mary, and Henry R. Beekman, Jr.

Justice Beekman has, like many other of the "Knickerbockers," a fondness for the old central or down-town parts of New York city. He has, therefore, not joined the migration to the fashionable up-town region, but still lives in a solid, old-fashioned mansion on East Eighteenth Street. There he has a rare collection of old Dutch colonial furniture, which he inherited from his ancestors, and a valuable collection of paintings and other works of art. He has a large library of well-chosen books, including standard and professional works and the best current literature of a lighter vein, and in it much of his time is spent.





Sincerely yours
Henry Bischoff



HENRY BISCHOFF, JR.

IN common with a large number of New York's most active and useful citizens in all professions and business callings, Judge Bischoff is of German descent. His grandfather was a famous church builder at Achim, Prussia, and also a lumber merchant and brick manufacturer. His father, Henry Bischoff, gained prominence as a banker. He was a resident of this city, and here his son, the subject of this sketch, was born, on August 16, 1852.

Henry Bischoff, Jr., was carefully educated, at first in the public schools of New York, then at the Bloomfield Academy at Bloomfield, New Jersey, and then under a private tutor. Afterward came his professional and technical education, which was acquired in the Law School of Columbia College, from which he was graduated, with honorable mention in the Department of Political Science, in 1871. For two years thereafter he read law in the office of J. H. & S. Riker, and then, in 1873, was admitted to practice at the bar.

His first office was opened in partnership with F. Leary, and that connection was maintained until 1878. The partnership was then dissolved, and Mr. Bischoff continued his practice alone, and has since remained alone in it. From the beginning he addressed himself exclusively to civil practice, and especially to cases involving real-estate interests and those before the Surrogate's Court. In these important branches of litigation he rapidly rose to the rank of a leading authority.

He had not long been practising before he became interested in politics as a member of the Democratic party, and his ability being recognized, political preferment was presently within his grasp. He was appointed to collect the arrears of personal taxes in this city, a task of considerable magnitude. The duties of that place were discharged by him effectively, and to general

satisfaction, for nearly ten years. Then, in 1889, he was elected a judge of the Court of Common Pleas. Five years later that court was merged into the Supreme Court, whereupon he became a justice of the latter tribunal, which place he still occupies. With two other justices he holds the Appellate Term, before which all appeals from the lower courts are taken.

Early in his career, during and just after his work in college, Mr. Bischoff had not a little practical experience in his father's banking-house, at times occupying a place of high trust and responsibility there. This business and financial training has proved to be of great value to him in his legal and judicial life, giving him an expert knowledge of financial matters, which are so often brought into court for adjudication, and adding to his professional qualities the no less important qualities of a practical business man.

Mr. Bischoff was one of the founders of the Union Square Bank, and is still a director of it. He belongs to the Tammany Society, the Manhattan and Democratic clubs, the German, Arion, Liederkrantz, and Beethoven societies, and various other social and professional organizations. He comes of a music-loving family, and is himself a fine performer upon the piano and other instruments. He is also an admirable German scholar, speaking the language with purity, and cultivating an intimate acquaintance with its literature.

He was married, in 1873, to Miss Annie Moshier, a daughter of Frederick and Louise Moshier of Connecticut. They have one daughter, who bears her mother's name.

Justice Bischoff has invariably commanded the cordial esteem of his colleagues at the bar and upon the bench, and has frequently been the recipient of tangible proofs of their regard. A well-deserved tribute to him is contained in James Wilton Brooks's "History of the Court of Common Pleas," in the following words:

"His moral courage, his self-reliance, his independence of character, his firm adherence to the right cause, have rendered his decisions more than usually acceptable to the bar. Though one of the youngest judges on the bench, he has become already noted for his industry, his uniform courtesy, and the soundness of his decisions."



James A. Blanchard



JAMES ARMSTRONG BLANCHARD

JAMES ARMSTRONG BLANCHARD was born, in 1845, at Henderson, Jefferson County, New York. His father was of mingled English and French Huguenot and his mother of Scotch descent. When he was nine years old the family moved to Fond du Lac County, Wisconsin. A few years later the elder Blanchard died, leaving the family with little means. The boy was thus thrown upon his own resources in a struggle against the handicap of poverty. For some years he worked on the farm, attending the local school in winter.

Before he attained his majority, however, he left the farm for the army, enlisting, in the summer of 1864, in the Wisconsin Cavalry. He served through the war, and was honorably mustered out in November, 1865. His health had been impaired by the exposures and privations of campaigning, and he went back to the farm for a few months. With health restored, he entered the preparatory course of Ripon College. From that course he advanced duly into the regular collegiate course. He was still in financial straits, and was compelled to devote some time to teaching to earn money for necessary expenses. In spite of this, he maintained a high rank in his class, and was graduated in the classical course, with high honors, in 1871. During the last two years of his course he was one of the editors of the college paper.

On leaving Ripon Mr. Blanchard came to New York and entered the Law School of Columbia College. During his course there he supported himself by teaching. He was graduated in 1873, and was admitted to practice at the bar. Forthwith he opened and for eight years maintained a law office alone, building up an excellent practice. In 1881 he became the senior member of the firm of Blanchard, Gay & Phelps, which, the next

year, moved into its well-known offices in the Tribune Building. The firm had a prosperous career, figuring in numerous cases involving large interests. It was dissolved in 1896, and since that time Mr. Blanchard has continued alone his practice in the offices so long identified with the firm.

For many years Mr. Blanchard has been one of the foremost leaders of the Republican party in this city. He has been president of the Republican Club of the City of New York, which is one of the best-known and most influential social and political clubs of the metropolis, and he was one of its five members who, in 1887, formed a committee to organize the National Convention of Republican Clubs in this city that year. He was active in the formation of the Republican League of the United States, and for four years was chairman of its sub-executive committee. He was a member of the Committee of Thirty which, a few years ago, reorganized the Republican party organization in this city, and a member of the Committee of Seventy that brought about the election of a reform mayor in 1894.

Although often importuned to become a candidate for political office, Mr. Blanchard steadily refused to do so, declaring that his ambition was to occupy a place upon the judicial bench. This ambition was fulfilled in December, 1898. At that time Justice Fitzgerald resigned his place in the Court of General Sessions to take a place on the bench of the Supreme Court. Thereupon Governor-elect Roosevelt selected Mr. Blanchard to be his successor, and in January, 1899, made the appointment, which met with the hearty approval of the bar of this city.

Judge Blanchard is a member of the Bar Association, the American Geographical Society, the Union League Club and the latter's Committee on Political Reform, Lafayette Post, G. A. R., and various other social and political organizations. He is married, and has one child, a son, who is a student at Phillips Exeter Academy.







Cornelius A. Bliss



CORNELIUS NEWTON BLISS

AMONG the citizens whom this city, and indeed this nation, might most gladly put forward as types of the best citizenship, in probity, enterprise, and culture, the figure of Cornelius Newton Bliss stands conspicuous. As merchant, financier, political counselor, social leader, and public servant, he holds and has long held a place of especial honor. He comes of that sturdy Devonshire stock which did so much for old England's greatness, and is descended from some of those Puritan colonists who laid in New England unsurpassed foundations for a Greater Britain on this side of the sea. His earliest American ancestor came to these shores in 1633, and settled at Weymouth, Massachusetts, afterward becoming one of the founders of Rehoboth, in the same colony and State. The father of Mr. Bliss lived at Fall River, Massachusetts, and in that busy city, in 1833, the subject of this sketch was born. While Cornelius was yet an infant his father died, and his mother a few years later remarried and moved to New Orleans. The boy, however, remained in Fall River with some relatives of his mother, and was educated there, in the common schools and in Fiske's Academy. At the age of fourteen he followed his mother to New Orleans, and completed his schooling with a course in the high school of that city.

His first business experience was acquired in the counting-room of his stepfather in New Orleans. His stay there was brief, and within the year, in 1848, he returned to the North, and found employment with James M. Beebe & Co., of Boston, then the largest dry-goods importing and jobbing house in the country. His sterling worth caused his steady promotion until he became a member of the firm which succeeded that of Beebe & Co. In 1866 he formed a partnership with J. S. and Eben

Wright of Boston, and established a dry-goods commission house under the name of J. S. & E. Wright & Co. A branch office was opened in New York, and Mr. Bliss came here to take charge of it. Since that time he has been a resident of this city and identified intimately with its business, political, and social life. Upon the death of J. S. Wright, the firm was reorganized as Wright, Bliss & Fabyan. Still later it became Bliss, Fabyan & Co., of New York, Boston, and Philadelphia, with Mr. Bliss at its head. Such is its present organization. For many years it has ranked as one of the largest, if not the very largest, of dry-goods commission houses in the United States, its office and its name being landmarks in the dry-goods trade.

Upon his removal to New York, Mr. Bliss became identified with the interests of this city in a particularly prominent and beneficent manner. There have been few movements for promoting the growth and welfare of New York in which he has not taken an active part, giving freely his time, services, and money for their success. He has been influential in business outside of his own firm, being vice-president of the Chamber of Commerce, vice-president and for a time acting president of the Fourth National Bank, a director of the Central Trust Company, the Equitable Life Assurance Company, and the Home Insurance Company, and governor and treasurer of the New York Hospital.

In politics Mr. Bliss has always been an earnest Republican, devoted to the principles of that party, and especially to the national policy of protection to American industries. For some years he has been the president of the Protective Tariff League. From 1878 to 1888 he was chairman of the Republican State Committee. President Arthur offered him a cabinet office, but he declined it. In 1884 he led the Committee of One Hundred, appointed at a great meeting of citizens of New York to urge the renomination of Mr. Arthur for the Presidency. In 1885 he declined a nomination for Governor of New York, and he has at various other times declined nomination to other high offices. For years he was a member of the Republican County Committee in this city, and also of the Republican National Committee, of which latter he was treasurer in 1892. He has been active in various movements for the reform and strength-

ening of the Republican party in this city, and has often been urged to accept a nomination for Mayor. He was a leading member of the Committee of Seventy in 1894, and of the Committee of Thirty, which reorganized the Republican local organization.

Mr. Bliss accepted his first public office in March, 1897, when President McKinley appointed him Secretary of the Interior in his cabinet. He was reluctant to do so, but yielded to the President's earnest request and to a sense of personal duty to the public service. He filled the office with distinguished ability, and proved a most useful member of the cabinet as a general counselor in all great affairs of state. At the end of 1898, however, having efficiently sustained the President through the trying days of the war with Spain, and having seen the treaty of peace concluded, he resigned office and returned to his business pursuits.

Mr. Bliss is a prominent member of the Union League Club, the Century Association, the Republican Club, the Metropolitan Club, the Players Club, the Riding Club, the Merchants' Club, the American Geographical Society, the National Academy of Design, the Metropolitan Museum of Art, the American Museum of Natural History, and the New England Society of New York.





EMIL LEOPOLD BOAS

THE name of Boas is of English origin. The family which bears it was, however, prior to the present generation, settled in Germany. Two generations ago Louis Boas was a prosperous merchant, and he was followed in his pursuits and in his success by his son. The latter married Miss Mina Asher, and to them Emil Leopold Boas was born, at Goerlitz, Prussia, on November 15, 1854. The boy was sent first to the Royal Frederick William Gymnasium, at Breslau, and then to the Sophia Gymnasium of Berlin.

At the age of nineteen he entered the office of his father's brother, who was a member of the firm of C. B. Richard & Boas of New York and Hamburg, bankers and general passenger agents of the Hamburg-American Line of steamships. After a year he was transferred to the New York office. In 1880 Mr. Boas was made a partner in the Hamburg end of the firm. He had scarcely arrived there, however, when he was recalled and made a member of the New York firm also.

Ten years later he withdrew from the firm, and took a vacation. During that time the Hamburg-American Line established offices of its own in New York. Mr. Boas was thereupon appointed general manager of the Hamburg-American Line, which office he has continued to hold up to the present time. He now has supervision and management of all the interests of the Hamburg-American Line on the American continent. He is also president of the Hamburg-American Line Terminal and Navigation Company. It may be mentioned that the Hamburg-American Line, owning over two hundred vessels, is probably the largest steamship enterprise in the world.

Mr. Boas has acted in a semi-public capacity as the represen-



Emil Poas.

tative of the New York shipping interests on a number of occasions, taking the lead in urging upon Congress the need of a deeper and more commodious channel from the inner harbor of New York to the ocean. He has taken a similar part in the movement for the extension of the pier and bulkhead lines so as to meet the enlarged requirements of modern shipping, and in the improvement of the New York State canals, being treasurer and chairman of the finance committee of the Canal Association of Greater New York.

Mr. Boas has found time to travel extensively in America and Europe, and to devote much attention to literature and art. He has a private library of thirty-five hundred volumes, largely on history, geography, political economy, and kindred topics. The German Emperor has made him a Knight of the Order of the Red Eagle, the King of Italy a Chevalier of the Order of St. Mauritius and St. Lazarus. The King of Sweden and Norway has made him a Knight of the first class of the Order of St. Olaf, the Sultan of Turkey a Commander of the Order of Medjidjie, and the President of Venezuela a Commander of the Order of Bolivar, the Liberator.

In New York Mr. Boas is connected with numerous social organizations of high rank. Among these are the New York Yacht Club, the New York Athletic Club, St. Andrew's Golf Club, the National Arts Club, the Deutscher Verein, the Liederkranz, the Unitarian Club, the Patria Club, the German Social and Scientific Club, the American Geographical Society, the American Statistical Society, the American Ethnological Society, and the American Academy of Political and Social Science, the New York Zoölogical Society, the American Museum of Natural History, the Metropolitan Museum of Art, the German Society, the Charity Organization Society, the Maritime Association, the Produce Exchange, and the Chamber of Commerce of the State of New York.

Mr. Boas was married in New York, on March 20, 1888, to Miss Harriet Betty Sternfield. They have one child, Herbert Allan Boas. Mrs. Boas came from Boston, Massachusetts, and is identified with the New England Society, the Women's Philharmonic Society, the League of Unitarian Women, and various other organizations.

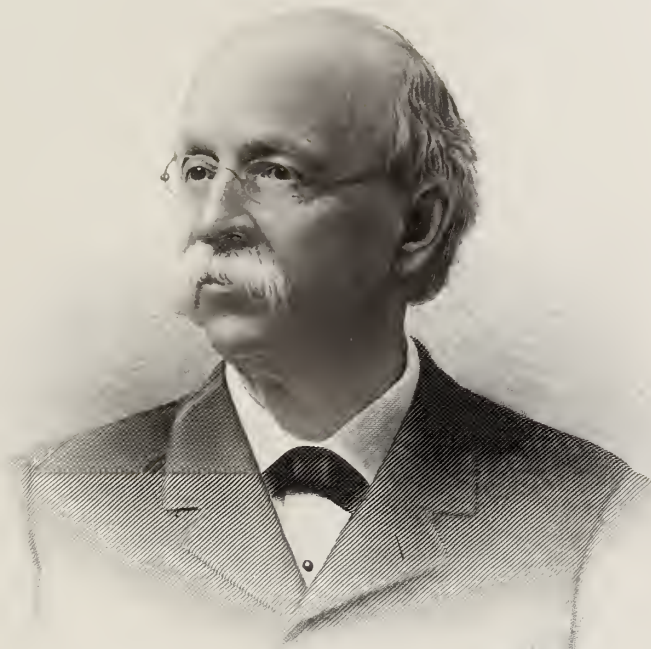


FRANK STUART BOND

THE Bond family in England is an ancient one, its authentic records dating as far back as the Norman Conquest, and many of its members have risen to eminence. In the United States, or rather in the North American colonies, it was planted early. Its first member here was William Bond, grandson of Jonas Bond, and son of Thomas Bond of Bury St. Edmunds, Suffolk, England, who was brought to this country in his boyhood, in 1630, by his aunt, Elizabeth Child. They settled at Watertown, Massachusetts, on the Jennison farm, which remained in the possession of the family for more than one hundred and seventy years. From William Bond, the sixth in direct descent was Alvan Bond of Norwich, Connecticut, an eminent Congregational minister, who married Sarah Richardson, and to whom was born, at Sturbridge, Massachusetts, on February 1, 1830, the subject of this sketch.

Frank Stuart Bond was educated at the Norwich Academy, and at the high school at Hopkinton, Massachusetts. He then entered the railroad business, which was beginning to develop into great proportions. His first work was in the office of the treasurer of the Norwich and Worcester Railroad, in 1849-50. Next he went to Cincinnati, entered the service of the Cincinnati, Hamilton and Dayton Railroad, and became its secretary. In 1856 he came to New York, and from 1857 to 1861 was secretary and treasurer of the Auburn and Allentown and Schuylkill and Susquehanna railroads.

The war called him into the service of the nation. He was in 1862 commissioned a lieutenant of volunteers in the Connecticut State troops, and went to the front as an aide on the staff of Brigadier-General Daniel Tyler. He served under General



Frank R. Bond



Pope in Mississippi, at Farmington, and in other engagements leading to the capture of Corinth. Then he went upon the staff of General Rosecrans, commanding the Army of the Cumberland. He was at Stone River, Tullahoma, Chickamauga, and Chattanooga. Finally he went into the Missouri campaign, and served until November 18, 1864, when he resigned his commission.

He returned to railroading in 1868, when he became connected with the Missouri, Kansas and Texas Railroad Company, then recently organized. He resigned its vice-presidency in 1873, and became vice-president of the Texas and Pacific Company, in which capacity he served until 1881. He then became for two years president of the Philadelphia and Reading Railroad, in a trying time in the history of that company. From 1884 to 1886 he was president of five associated railroad companies — the Cincinnati, New Orleans and Texas Pacific, the Alabama and Great Southern, the New Orleans and Northeastern, the Vicksburg and Meridian, and the Vicksburg, Shreveport and Pacific. The combination operated some eleven hundred and fifty-nine miles of completed road. Then in 1886 he became vice-president of the Chicago, Milwaukee and St. Paul Railroad, and still remains in that office, with headquarters in the city of New York.

Mr. Bond has not been conspicuous in public life, nor has he taken more than a citizen's interest in politics. He is a member of the Military Order of the Loyal Legion of the United States, and also of the Society of the Sons of the American Revolution, Union League, Union, Century, and Metropolitan clubs.

Mr. Bond's life-work has been given, save for his military career, almost exclusively to railroading, which has long been one of the foremost industries of this nation. It has, however, been sufficiently varied in its scope to give him a wide experience and knowledge of the land of his birth, and of the people who are his countrymen. He has put his personal impress upon many important lines of transportation in various parts of the Union, and of the developments of American railroads in the last fifty years can truly say, "All of them I saw, and a large part of them I was."



HENRY WELLER BOOKSTAYER

BUCHSTABE was the original form of the name now known as Bookstayer, and it was borne, in the sixteenth century, by a notable religious reformer of Switzerland, Henry Buchstabe. The family thereafter removed to Germany and to Holland, and at the beginning of the eighteenth century one Jacobus Boockstayers, a lineal descendant of Henry Buchstabe, came to this country and settled in Orange County, New York. One of his direct descendants was Daniel Bookstayer, who married Miss Alletta Weller, a lady of Teutonic descent, and lived at Montgomery, Orange County, New York.

To this latter couple was born at Montgomery, on September 17, 1835, a son, to whom they gave the name of Henry, in memory of his famous ancestor, the Swiss reformer, and that of Weller, in memory of his mother's family. The boy was educated at the academy at Montgomery, and then at Rutgers College, New Brunswick, New Jersey. From the latter institution he was graduated A. B., with high honors, in 1859, and from it he subsequently received the degrees of A. M. and LL. D.

Henry Weller Bookstayer then decided upon the practice of the law as his life-work. He entered as a student the office of Messrs. Brown, Hall & Vanderpoel in this city, and by 1861 was able to pass his examination and be admitted to the bar. A little later he was made a partner in the firm with which he had studied. Since that time he has constantly been in successful practice of the law in this city, with the exception of the considerable period during which he has been on the judicial bench. He has had a large and lucrative private practice, and has also been attorney to the sheriff, counsel to the Police Board, and counsel to the Commissioners of Charities and Corrections.



A. W. Bookstaver



His defense of Sheriff Reilly gave him the reputation of one of the most eloquent pleaders at the bar of this city.

Mr. Bookstaver was elected a justice of the Court of Common Pleas in 1885, and had an honorable career on that bench. He was retained in that office until 1896, when the Court of Common Pleas was merged into the Supreme Court, and then he became a justice of the latter tribunal, which place he still adorns.

The judicial office is, of course, in a large measure removed from politics. Considerations of politics are not supposed to enter into the influences which determine judicial decisions. Nevertheless, under our system judges are largely elected on political tickets, as party candidates, and it not infrequently happens that an earnest partizan becomes an impartial and most estimable judge. Such is the case with Justice Bookstaver. He has long been an active member of the Democratic party, and was, before his elevation to the bench, interested in its activities. His engagements as counsel to various city officers and departments were semi-political offices. For fifteen years, however, he has been on the bench, the dispenser of impartial justice without regard to party politics.

Important as his professional and official work has been, it has not entirely absorbed Justice Bookstaver's attention. He has found time to cultivate literary and artistic tastes, and to do much for their promotion in the community. He has often served as a public speaker at dinners and on other occasions. He is a member of the Archæological, Geographical, and Historical societies of this city, and also of the Metropolitan Museum of Art and of the Museum of Natural History. He has retained a deep interest in the welfare of his Alma Mater, Rutgers College, and is a member of its board of trustees.

Justice Bookstaver is a member of the Manhattan, St. Nicholas, and Zeta Psi clubs of this city, and was one of the founders of the last-named. He is also a member of the Casino Club of Newport, Rhode Island.

He was married, on September 6, 1865, to Miss Mary Bayliss Young of Orange County, New York.



HENRY PROSPER BOOTH

ONE of the foremost names in the shipping world of New York to-day is that of Henry Prosper Booth, long identified with the famous "Ward Line" of steamships. He is of New England ancestry, and was born in New York city on July 19, 1836. His education was acquired in local schools and in the Mechanics' Institute, and was eminently thorough and practical.

His business career was begun as a clerk for a firm of shipping merchants, and thus was begun his lifelong alliance and identification with the commercial interests of the port of New York. In 1856 he was admitted to partnership in the firm of James E. Ward & Co., and in time became the head of that firm, and finally president of the New York and Cuba Mail Steamship Line, commonly known as the "Ward Line."

He is a member of the Manhattan and Colonial clubs of New York, and is well known in social circles. The dominant feature of his busy life, however, has been his devotion to shipping and commercial interests, and the true and characteristic record of his life is found in the great commercial establishment of which he is the head and of which he has long been the directing force.

The Ward Line is one of the most important fleets of coast-wise steamships in the world. Its home port is New York. From New York its swift, stanch vessels ply with the regularity of shuttles in a loom to the Bahamas, Cuba, and Mexico. They touch at numerous ports of Cuba and all the Gulf ports of Mexico, and with their extensive railroad connections afford access to all parts of those countries. There are practically four distinct routes from New York, and many more short side routes in the Gulf of Mexico and the Caribbean Sea, in all covering about ten thousand miles of service.



Mary P. Smith



The fleet comprises the steamers *Havana* and *Mexico*, of 6000 tons each; the *Vigilancia* and *Seguranca*, of 4115 tons each; the *Yucatan* and *Orizaba*, of 3500 tons each; the *Matanzas*, of 3100 tons; and the *Saratoga*, *City of Washington*, *Santiago*, *Niagara*, *Cienfuegos*, *City of San Antonio*, *Santiago de Cuba*, *Hidalgo*, *Cometa*, *Hebe*, *Juno*, *Manteo*, *Edwin Bailey*, *Atlantica*, and *Moran*, of from 2820 tons down. At this writing there are under construction two more steamships of 5000 tons each and one of 7000.

The steamers of the Ward Line embrace as stanch and comfortable ships as are in service from any part of the world. They are new full-powered steamers, of most modern construction, built expressly for the service, and they offer all the luxuries of travel, including a most excellent and well-maintained cuisine, large and well-ventilated state-rooms, perfect beds, electric lights, handsome smoking-rooms and social halls, baths and barber shops, and all details necessary to insure comfort to the traveler in the tropics.

The freight facilities of these steamers have also been carefully provided for, and they are equipped with necessary appliances to provide not only for heavy machinery, etc., but also for fresh vegetables, fresh beef, etc., which places them in the lead of all means of transportation for rapidly advancing commercial industries between this country and its Southern neighbors.





SIMON BORG

A FINE example of the "self-made" man is found in Simon Borg, the well-known banker and railroad president. He is of German origin, having been born on April 1, 1840, at Haupersweiler, a village in the Rhine Province of Prussia. His father, Model Borg, was a merchant, and was of German birth, though his ancestors came from Holland and, still earlier, from Sweden. His mother, Babetta Borg, was of pure German stock.

Simon Borg was educated in Germany until he was fourteen years old. Then he was left an orphan, both his parents dying within about fifteen months. He was the eldest of four children, and was largely thrown upon his own efforts for support. For a couple of years he remained in Germany, seeking to find a promising opening in some business, but without success. He then decided to emigrate to the United States. This he did, landing in New York, and thence proceeding to Memphis, Tennessee.

At Memphis he apprenticed himself to the firm of N. S. Bruce & Co., carriage manufacturers, in the trimming department, and from his seventeenth to his twenty-first year worked at the trade. His wages were two dollars and a half a week the first year, three dollars and a half a week the second year, five dollars the third, and seven dollars the fourth year of his apprenticeship. He was, however, permitted to work overtime and to earn extra pay, and thus he was enabled to make a comfortable living. Moreover, he received much encouragement from his employers, who appreciated his efforts and took an interest in his welfare.

After completing his apprenticeship Mr. Borg worked for several years as a journeyman. But the Civil War had so im-



Simon D. Jones

poverished the people of the South that for a time there was little demand for fine carriages, and he was accordingly moved to seek another occupation. He became a cotton-buyer, but in that business met with another difficulty. Most of the planters would take nothing in payment for cotton except Southern bank-notes. As these notes varied according to the financial condition of the banks, dealings in them became necessary in order to facilitate the purchase of the cotton. Such dealing in notes increased in volume, while it became more and more the custom to leave the purchasing of cotton to the spinners and their agents. Mr. Borg accordingly gave up the latter business and devoted his entire attention to dealing in notes. The State of Tennessee, however, imposed so heavy a tax upon this business as to discourage him from pursuing it in its simple form, and he decided to become a fully fledged banker.

He accordingly entered into a partnership with Mr. Lazarus Levy, and the two opened at Memphis, Tennessee, a banking house under the firm-name of Levy & Borg. A little later Mr. Jacob Levy was also taken into the firm, and the business was successfully conducted for many years. The next change came when the State and city began to consider the adoption of legislation oppressive to private banking enterprises. Messrs. Levy & Borg then, in self-protection, applied to the State for a State bank charter, and thus established the Manhattan Bank of Memphis. Under this name the business went on prosperously for a time. Then it was transformed into the Manhattan Savings Bank and Trust Company, which is still in profitable existence and in which Mr. Borg still has an interest.

The closing of the old State banking system did away entirely with the State bank currency and with the business of dealing in it. But at this time the Southern people were in great need of funds, and accordingly began to sell their city and railroad bonds. Mr. Borg's bank engaged largely in the business of purchasing these securities and placing them upon the market, chiefly in New York. It became necessary for some one to attend to the business in New York as the bank's representative, to sell the securities in the money market of that city, and Mr. Borg was chosen for the task. He came to New York in 1865, and since that date has spent most of his time here. In 1869 he

established the firm of Levy & Borg in New York, and it remained until 1881, when it was dissolved by mutual consent, and the present banking firm of Simon Borg & Co. took its place.

Mr. Borg has been much interested in railroads as well as banking. For five years, during its construction period, he was president of the New York, Susquehanna and Western Railroad. Under his direction the road was built from Stroudsburg to Wilkesbarre, Pennsylvania, about sixty-five miles, and from Little Ferry Junction to Edgewater, on the Hudson, with a double-track tunnel a mile long under the Palisades. He was also instrumental in constructing various other railroads, and in the development of the coal and coke industry at Lookout Mountain, and has served on the reorganization committees of many of the railroads throughout the United States.

Mr. Borg has held no political office. Neither has he actively entered into club life. He is interested in many benevolent enterprises, however, being president of the Home for Aged and Infirm Hebrews, a trustee of the United Savings Bank, a member of the Board of Trade and Transportation, and similarly connected with the Mount Sinai Hospital, the Montefiore Home for Chronic Invalids, the Hebrew Technical Institute, the Young Men's Hebrew Association, the Young Men's Christian Association, the Charity Organization Society, the American Museum of Natural History, the New York Postgraduate Hospital, the New York Juvenile Asylum, the Children's Aid Society, the Dewey Arch Committee, and many others.

He was married, on August 10, 1870, to Miss Cecilia Lichtenstadter of New York, who has borne him seven children: Mortimer S., Sidney C., Myron I., Walter B., Beatrice C., Edith D., and Elsie H. Borg. He declares that what success he has had in life is largely to be attributed to the good influence and wise counsel of his wife, and to the happy domestic life which she has created for him, and to the fact that he has taken pleasure in the faithful performance of his daily duties.





Archer Brown



ARCHER BROWN

ABOUT the time of the Revolutionary War, or a little before it, two families, named respectively Brown and Phelps, came from England, settled in Connecticut, and then migrated as pioneers to what is now the central part of New York State. Thomas Brown, a member of the one, became a member of the New York Legislature from Chenango County. He was blessed with no less than sixteen children, of whom the youngest was E. Huntington Brown, a farmer of Otsego County. Elisha Phelps, a member of the other family named, was a farmer who, because of his enthusiasm in Whig politics, left his crops unharvested and took the stump to speak and sing for "Tippecanoe and Tyler, too!" His daughter, Henrietta Phelps, became the wife of E. Huntington Brown, but was soon left a widow with a six-months-old boy, the subject of this sketch. Some years later she married Hiram Adams of Flint, Michigan, and removed to the latter place.

Archer Brown was born near the village of New Berlin, Otsego County, New York, on March 7, 1851. In 1859 he was taken by his mother, as above stated, to Flint, Michigan, and was prepared for college in the schools of that place. In 1868 he entered the University of Michigan, and four years later was graduated with the degree of A. B. During his college life he showed a strong inclination toward literary and journalistic work, and was one of the editors of the "University Chronicle."

On leaving the college in 1872, Mr. Brown decided to enter the newspaper profession. He accordingly went down to Cincinnati and became attached to the staff of the Cincinnati "Gazette," then controlled by Richard Smith. He was successively telegraph editor, correspondent, reporter, and managing editor, holding the

last-named place for five years, ending in 1880. In 1874 he wrote a history of the famous Woman's Temperance Crusade in Ohio, from which he realized enough money to pay for a European trip. During his life in the "Gazette" office he served as correspondent for the New York "Times" and Chicago "Tribune."

In the fall of 1880 Mr. Brown gave up newspaper work, and joined W. A. Rogers in forming the pig-iron firm of Rogers, Brown & Co. of Cincinnati. His capital was eight thousand dollars, the savings of his years of newspaper work. The firm identified itself with the new iron district then being developed in Alabama, and prospered. It soon established a branch in St. Louis, then another in Chicago, and later six more in other leading cities. In 1890 an enlargement and reorganization of the firm took place, Mr. Rogers going to Buffalo, New York, to take charge of the Tonawanda Iron and Steel Company as president. Five years later Mr. Brown came to New York to direct the affairs of the firm in the East. At the present time the firm is reputed to handle about one third of the iron marketed in the United States.

Mr. Brown is vice-president of the Tonawanda Iron and Steel Company, chairman of the executive committee of the Empire State Steel and Iron Company, and a director of the Plano Manufacturing Company of Chicago. He has held no political office, save that of member of the School Board of Avondale, Cincinnati. He is a member of the Commercial Club of Cincinnati, the Lawyers' Club of New York, the Essex County Club, New Jersey, and is president of the Mosaic Club of East Orange, New Jersey. He removed his home to East Orange in 1896. He was married, on June 29, 1880, to Miss Adelaide Hitchcock, daughter of the Rev. Dr. Luke Hitchcock, of Hitchcock & Walden, the Methodist Book Concern firm of Cincinnati. They have four children: Archer H., Lowell H., Marjorie, and Constance.





as Amos C



ALONZO NORMAN BURBANK

IT is not only in new lands and places that great new enterprises are undertaken. Vast is the development and wonderful is the enterprise of our Western States, beyond all question. But in the oldest States of the East, even of that New England which is now so old, we may find energy and enterprise, and opportunity too, equally great. Many of the pushing, successful men of the West have gone thither from the East, or are sons of those who did so. But those who remain behind in New England and the Middle States are not lacking in the same success-compelling qualities. We shall find that in these old States some of the greatest of the new enterprises have been conceived, organized, and developed into full success, and that by those who began life in the more quiet and conservative ways of their ancestors.

There is, for example, no more settled and conservative State than the old commonwealth of New Hampshire. Its citizens have for generations been pursuing their routine ways of agriculture, manufactures, and shipping. Its name is not identified with "hustling" or "booms"; yet we shall find some of its citizens taking leading parts in some of the greatest new enterprises of the day.

Peleg N. Burbank, in the last generation, was a steady and successful shoe manufacturer at Franklin, New Hampshire. To him and his wife, Sarah, was born, at that place, on October 9, 1843, a son, to whom the name of Alonzo Norman Burbank was given. The boy was sent to the common school at Franklin, and then to the local high school or academy. These were excellent institutions, as were most New England schools, though, of course, not of collegiate rank. Young Burbank was an apt scholar, and learned, with practical thoroughness, all there was

to learn in those schools, and a great deal besides from inquiry and observation outside of the school-room. His training was not, however, of a professional type, and he was apparently destined to enter some such occupation as his father's.

His first work, indeed, was in his father's factory, and consisted of the simple task of putting strings and laces into shoes. That was work he was able to do in his childhood. Later he became a clerk in a local store, dealing out dry-goods, groceries, and what not, to the rural customer. From the counter of the "general store" he went to the railroad, and became a brakeman, and then a station agent and telegraph operator. Such have been the occupations of thousands of New England youths who have never risen to more lucrative or important places. There was little to indicate that this one was to make a "new departure." But he presently did so.

From the railroad he went to a paper-mill, as bookkeeper. That was in the old days of paper-making, when the materials used were linen, straw, old paper, etc. But the trade was on the verge of a mighty revolution, of which New England and New York were to be the chief scenes. The experiment of making paper from wood was essayed. At first success seemed doubtful. But persistence won the day. It was found that paper could be made thus, with a promise of far greater cheapness than from any other material. The vast spruce and hemlock forests with which the New England hills were clothed thus became store-houses of raw material, while close at hand, in the unfailing mountain streams, lay the water-power that would transfer the logs into pulp and then into sheets of paper. The first process was to reduce the logs to pulp by grinding mechanically. Later, the same end was attained by chemical treatment. Thus, within the last quarter of a century, the paper trade of the country, and indeed of the world, has been completely revolutionized.

Nor is it merely the paper trade, in itself, that is thus revolutionized. The publishing trade in all its branches is equally affected. The reduction of the price of paper stock to a small fraction of what it formerly was, has made possible the reduction in price of newspapers, magazines, and books, in a manner not dreamed of a generation ago. This has caused an enormous increase in the circulation and sale of publications of all kinds,

and a commensurately wider diffusion of knowledge and extension of those influences which are exerted through the agency of the printing-press. In brief, this great cheapening of paper is to be ranked second only to the invention of printing itself.

It has been Mr. Burbank's lot to play a prominent part in this work, and last of all to be a member of the gigantic corporation which has combined within itself a large proportion of the paper-manufacturing business of the North American Continent. To this his clerkship in the paper-mill directly led. Without enumerating all the successive steps in his advancement it will suffice to say that he has been treasurer of the Fall Mountain Paper Company, and an officer also of the Winnipiseogee Paper Company, the Green Mountain Pulp Company, the Mount Tom Sulphite Company, and the Garvin's Falls Company. Finally, when a short time ago the International Paper Company was organized, including within itself more than a score of the leading paper, pulp, and sulphite works in the country, and dominating the major part of the paper trade of America, Mr. Burbank became an active and influential member of it.

In addition to these interests, Mr. Burbank is a director of the International Trust Company of Boston, and of the Mercantile Trust Company of the same city.

Mr. Burbank now makes his home in New York, and is here a member of the Metropolitan and Colonial clubs. He is also a member of the Algonquin, Temple, and Exchange clubs of Boston, and of the Westminster Club of Bellows Falls, Vermont.

Mr. Burbank was married in 1865, at Andover, New Hampshire, to Miss Anna M. Gale. They have four children: Etta M., Frederick W., Margaret H., and Harriet.





SAMUEL ROGER CALLAWAY

THE executive head of the New York Central and Hudson River Railroad, which forms the backbone of one of the greatest railroad systems in the world, is perhaps as typical a "railroad man" as can anywhere be found. He has been a railroad man all his business life. He started at the bottom of the ladder, and step by step, through sheer energy, industry, and integrity, has made his way to the top. At middle age he stands at the head of and the acknowledged master of one of the greatest business enterprises of the nineteenth century.

Samuel Roger Callaway is of Scotch ancestry and of Canadian birth. He was born in the province of Ontario, Canada, on December 24, 1850, and was educated in the local public schools. While yet a mere boy, however, he began railroad work in the employ of the Grand Trunk Railroad of Canada. He was only thirteen years old when, in 1863, he filled a junior clerkship in the auditor's office of that corporation. His first salary was eight dollars and thirty-three cents a month. For eleven years he remained in the service of the Grand Trunk, in which time he became proficient in many departments of railroad work.

Mr. Callaway came to the United States in 1874 to act as superintendent of the Detroit and Milwaukee Railroad. The president of that road was C. C. Trowbridge, and it is interesting to recall that he one day gave Mr. Callaway a note of introduction to Commodore Cornelius Vanderbilt, in which he said that Mr. Callaway was the kind of man for whom the Vanderbilts would have use some day. But not at once was Mr. Callaway to realize that prophecy. He went from the Detroit and Milwaukee road to the Grand Trunk, and had charge of its lines west of the St. Clair River. Next he was president of the Chicago and Western Indiana Railroad, and then vice-president

and general manager of the Union Pacific. During the construction period of the Toledo, St. Louis and Kansas City Railroad he was its president, and afterward he was its receiver.

It was from this latter place that he went into the service of the great Vanderbilt railroad system. He was first called to become president of the New York, Chicago and St. Louis or "Nickel Plate" Railroad. This was in 1895. John Newell, president of the Lake Shore Railroad, had died, D. W. Caldwell, president of the "Nickel Plate," had been promoted to succeed him, and Mr. Callaway was made Mr. Caldwell's successor. Upon Mr. Caldwell's death, Mr. Callaway was chosen to succeed him again, as president of the Lake Shore Railroad. Thus he was at the same time president of those two roads, and also of the Pittsburg and Lake Erie Railroad. This was in August, 1897.

While Mr. Callaway was holding these offices, Chauncey M. Depew, president of the New York Central and Hudson River Railroad, resigned his place to become chairman of the combined boards of directors of all the Vanderbilt roads, and Mr. Callaway was promptly elected to succeed him on March 30, 1898. He at the same time, by virtue of the latter election, assumed executive control of the Rome, Watertown and Ogdensburg Railroad and a number of minor lines. Thus he became the immediate head of the gigantic railroad system with which his name is now inseparably connected, and the prophecy of President Trowbridge, made twenty-four years previously, was strikingly fulfilled.

Mr. Callaway's capacity for work is prodigious. He is systematic, careful, reticent, yet straightforward and frank in all that he has to say. He is prompt and decisive, and a strict disciplinarian, yet popular with his subordinates, for the reason that, like all real leaders of men, he subjects himself to the same discipline that he imposes upon them. He is genial, and makes and holds many friends.

His social side is as charming and attractive as his business side is masterful and successful. Mrs. Callaway has borne to him a daughter and two sons. The family had just settled in a fine home in Cleveland, Ohio, when Mr. Callaway was called to New York. Their home is now in the latter city, and it is a well-known center of delightful hospitality.



JUAN MANUEL CEBALLOS

ALTHOUGH the Spaniards planted no colonies on the North American continent north of the Floridas, there is a considerable sprinkling of their race in the northern parts of the United States, and especially in the city of New York. Some of these Spanish residents and citizens are of comparatively recent immigration to these shores, while others, of the purest blood, have been settled here for several generations. Among them are not a few who occupy the foremost rank in business affairs and in social life.

Conspicuous among these is Juan Manuel Ceballos, who, while a native of New York city, may be taken as a representative Spaniard. Indeed, he is peculiarly representative of all Spain, for his father, Juan M. Ceballos, long established in New York as a merchant, came from Santander, in the north of Spain, while his mother, whose maiden name was Juana Sanchez de Herrera, came from Malaga, in the southern part of the peninsula.

Of this parentage Mr. Ceballos was born in New York on September 19, 1859. He was educated at the then famous Charlier Institute, up to the age of fifteen years. Being an apt scholar, and maturing early, as is the rule with the Southern Latin races, he then left school and entered his father's office to begin the career of a merchant. There he showed an aptitude similar to that displayed at school, and consequently soon mastered the details of the business and won promotion. Before he was twenty-one years old he was invested with full power of attorney, and was admitted into the firm as a partner.

Mr. Ceballos continued to be his father's partner until the death of the latter, which occurred in 1886. Thereupon Mr. Ceballos, who was then only twenty-seven years old, became the



Myerballer



head of the business and assumed entire charge thereof. Shortly afterward he founded the India Wharf Brewing Company, and the New York and Porto Rico Steamship Company, and began the development of important industrial and commercial interests in Cuba.

At the present time Mr. Ceballos is president of the India Wharf Brewing Company, of the New York and Porto Rico Steamship Company, and of several sugar-plantation and other foreign corporations. He is also a director of the Western National Bank of New York. He is largely interested in the rehabilitation and development of Cuba, and is identified with the trolley-car systems of Havana and other important enterprises.

Mr. Ceballos is, of course, an American citizen of most loyal spirit, though he naturally has a strong affection for the race and country of his ancestors. When the Infanta Eulalia of Spain visited this country in 1893, in connection with the quadricentenary of Columbus, he entertained her and her suite as his guests. Upon the outbreak of the war between the United States and Spain in 1898 he was placed in a trying position, in which he acquitted himself with faultless tact. He promptly resigned the office of Spanish vice-consul, which he had held for some time, in order that there might not be any possibility of misinterpreting his position as an American citizen. Later, when the war ceased and the treaty of peace was signed, he entered into negotiations for the return of the Spanish prisoners to Spain from Santiago de Cuba, and carried out the undertaking to the entire satisfaction of both governments. Still later he similarly managed the transportation of the Spanish prisoners from the Philippine Islands to Spain. Mr. Ceballos has held no political office, and has taken no part in politics beyond that of a private citizen.

He is a member of a number of clubs and other organizations, among which are the Union, New York, Democratic, New York Athletic, and Fifth Avenue Riding clubs.

He was married, on May 10, 1886, to Miss Lulu Washington, who has borne him two children: Juan M. Ceballos, Jr., and Louisa Adams Ceballos.



WILLIAM ASTOR CHANLER

AMONG the scions of distinguished New York families, no one has achieved at an early age a more honorable position than William Astor Chanler. At an age when most young men are concerned principally with the proper fit of their coats or the pattern of their neckties, he was at the head of an exploring expedition in the heart of Africa, and in his later career as a member of the State Legislature, a patriot, and a soldier, he has proved himself a worthy descendant of sturdy ancestors.

For the present purpose it will be sufficient to trace back Mr. Chanler's paternal ancestry three generations. Dr. Isaac Chanler was one of the foremost physicians in this country in colonial times. He served with conspicuous merit as a surgeon in the American army in the Revolutionary War, and was the first president of the Medical Society of South Carolina, his home being at Charleston in that State. His son, the Rev. John White Chanler, will be remembered as a prominent and honored clergyman of the Protestant Episcopal Church. A son of the Rev. Mr. Chanler was the Hon. John Winthrop Chanler of this city. He was born in 1826, was graduated from Columbia College, and became one of the leading lawyers of his day. He was also a political leader, being a member of Tammany Hall, and for three terms a Representative in Congress from a New York city district.

On the maternal side Mr. Chanler is a member of the Astor family, being directly descended from the first John Jacob Astor, founder of that family in America. The latter's son, William Backhouse Astor, married Miss Margaret Armstrong, the daughter of the younger of the two General Armstrongs famed in the earlier history of this nation. General Armstrong became a Rep-



W^m Lester Charles

representative in Congress from New York in 1787; a Senator of the United States from New York in 1800; United States minister to France and Spain in 1804-10; a brigadier-general in the United States army in 1812; and Secretary of War in President Madison's cabinet in 1813. One of the children of William B. Astor and Margaret Armstrong Astor was Miss Emily Astor, who became the wife of the Hon. John Winthrop Chanler, named above.

The offspring of the marriage of John Winthrop Chanler and Emily Astor included the subject of the present sketch. William Astor Chanler was born in this city in 1866, and was educated with more than ordinary care, at first by private tutors, then at St. John's School, Sing Sing, New York, then at Phillips Academy, Exeter, New Hampshire, and finally at Harvard University. In the last-named institution he pursued a brilliant career, and was graduated with the degree of A. B. in 1887. Later he received the advanced degree of A. M. from his Alma Mater.

On leaving college he literally had the world before him. In perfect physical health, of admirable intellectual attainments, with ample wealth, and of unsurpassed social standing and connections, he had only to choose whatever career he pleased. To the surprise of most of his friends he deliberately turned his back upon the fascinations and luxuries of society, and set out to be for a time a wanderer in the most savage and inhospitable regions of the known — or rather the unknown — world. It was while he was spending a winter in Florida that he conceived the desire — and with him desire and determination were synonymous — to explore the Dark Continent of Africa. Forthwith he organized an experimental trip, a mere hunting excursion. He went to the savage east coast, and landed in Masailand, perhaps the most perilous region in all Africa. There he boldly struck inland, and spent ten months in the jungle, penetrating to the scarcely known region around Mount Kenia and Mount Kilimanjaro. His experiences there convinced him of his ability to stand the fatigues and labors of such adventures, and also confirmed him in his taste for African exploration.

He accordingly resolved to make another venture on a more elaborate scale, and one which should be productive not only of

sport for himself, but of real benefit to the scientific, and possibly the commercial, world. Accordingly, he made his plans with much care and at great expense, bearing all the latter himself. He had only two white companions, one of them being the Chevalier Ludwig von Hohnel, a lieutenant in the Austrian navy, who had also had some practical experience in African exploration. An ample caravan was organized, and on September 17, 1892, the start was made inland from the Zanzibar coast. The first objective point was Mount Kenia, from the slopes of which the sources of the great Victoria Nyanza were supposed to proceed. That mountain was at that time all but unknown, and the wilderness lying at the north of it was still less known, save the fact concerning it that it was infested by some particularly savage tribes. The expedition also proposed to explore the shores of the great Lake Rudolph.

Lieutenant Hohnel wished to explore the river Nianan, which flows into the lake from an unknown source, and, if possible, verify the conjectured existence of another river running into the lake from the northwest. Afterward it was expected to march east-northeast and visit Lake Stephanie and the Juba River, thus covering some five hundred miles of the least-known portion of the earth's surface.

For many months nothing was heard from the party, and much anxiety was felt for their safety. At length a rumor reached civilization that the caravan was stranded at Daitcho, a few miles north of the equator and not far northeast of Mount Kenia. The rumor was subsequently corroborated by information received by the Geographical Society in London. The report stated that the climate was particularly fatal to the camels and other animals in the caravan. In one day they lost one hundred and fifty donkeys and fifteen camels. In February of the following year, Mr. Chanler, after being deserted by many of his native followers, and suffering great hardships, succeeded in reaching the coast. The caravan, when it started in September, 1892, consisted of one hundred and fifty porters, twenty interpreters, cooks, and tent-boys, twelve Sudanese soldiers, seven camel-drivers, and a large number of camels, donkeys, oxen, sheep, goats, ponies, and dogs. On October 1 there were left of living things in the expedition one hundred and twelve black men,

twelve donkeys, Mr. Chanler, Lieutenant von Hohnel, who had been wounded by a rhinoceros and returned to the coast, and Mr. Chanler's servant, Galvin. Notwithstanding the terrible climate and the hardships of the journey, Mr. Chanler's health was not impaired. His expedition was exceedingly fruitful of results, and many important additions were made to the geographical knowledge of Africa. He discovered and mapped a hitherto unknown region equal in area to that of Portugal. He wrote an extremely entertaining account of his experience, entitled "Through Jungle and Desert."

Mr. Chanler resumed his residence in New York, and in 1895 entered political life. Somewhat to the dismay of his family, and to the surprise of all his associates, he joined Tammany Hall, and under that banner was elected to the Assembly from the Fifth District.

In 1898 he made a gallant and successful fight to win congressional honors in the Fourteenth District, although the opposing candidate, the Hon. Lemuel Ely Quigg, was very strong in the district and had carried it the year before by ten thousand. The district runs from Fifty-second Street to Spuyten Duyvil, bounded on the east by Central Park and Seventh Avenue, and the other section runs from Fifty-ninth Street to Seventy-ninth Street on the East Side, the East River being the eastern boundary, the park the western. The district has a population of three hundred thousand people, and a voting strength of sixty thousand. Rich and poor are to be found among the voters, and Captain Chanler, despite his wealth, won the good will of the laboring man as well as that of the capitalist.

When the war with Spain broke out Mr. Chanler was one of the young men of wealth and social standing who disappointed the pessimists by being among the first to offer their services to their country. Mr. Chanler's patriotism went even further. As soon as it was apparent that the government would make a call for troops, he set about recruiting a regiment of volunteers, which he intended to arm and equip at his own cost. He was deeply disappointed when Governor Black intimated that he could not accept the regiment that was being formed by Mr. Chanler. Thereupon he left the city with a few companions, and proceeded to Tampa, with the intention of joining the staff

of Lacret, the Cuban general. Before he could reach Cuba, however, he was commissioned by the President as an assistant adjutant-general, with the rank of captain, and assigned to General Wheeler's staff. He served throughout the Santiago campaign, and was several times under fire, and was mentioned for conspicuous gallantry in action in General Wheeler's despatches to the War Department. On October 3 he was honorably discharged by direction of the President, his services being no longer required. At an extra session of the Assembly in July, 1898, the following resolution was unanimously carried by a rising vote :

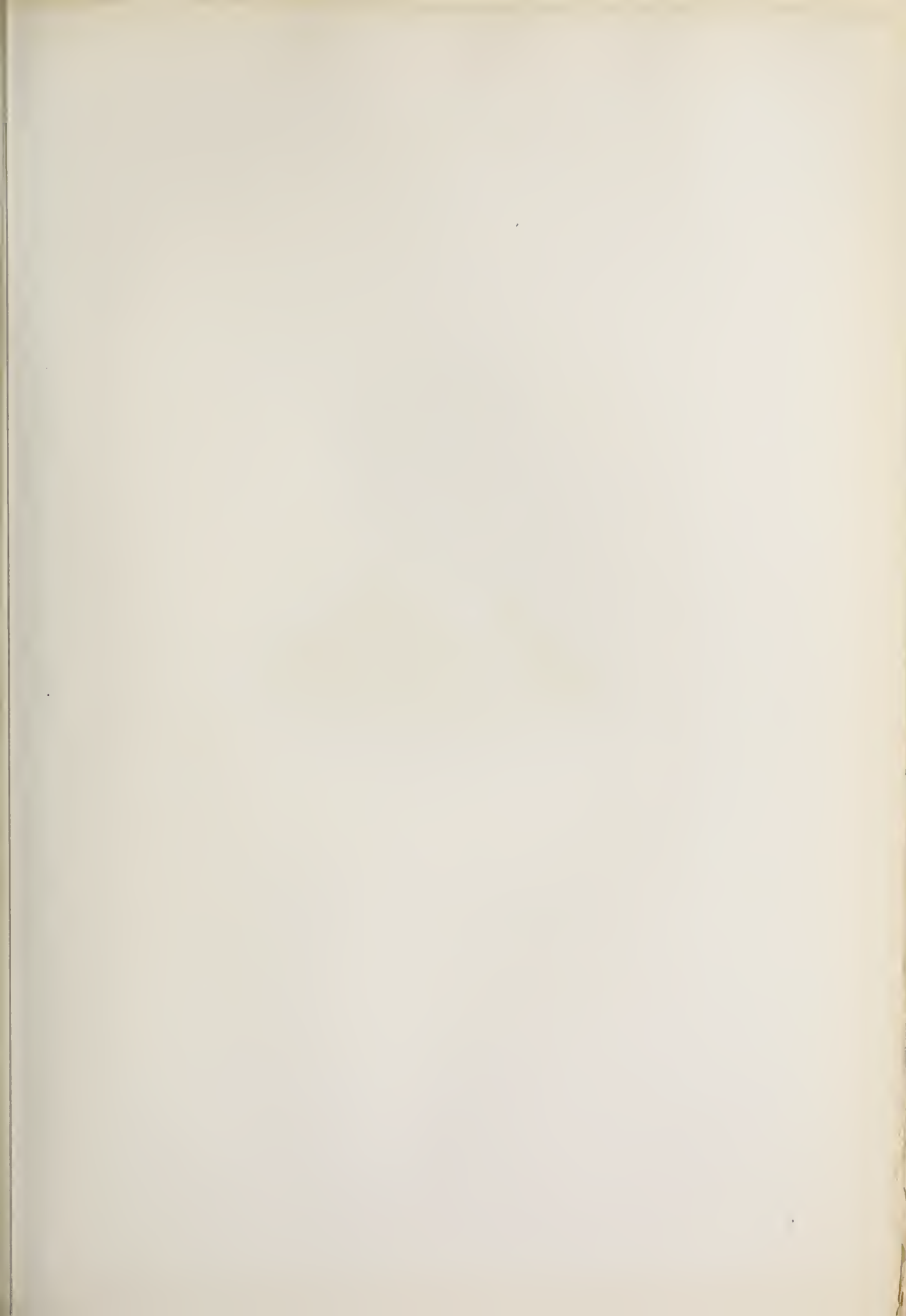
"WHEREAS, The Honorable William Astor Chanler, one of the members of this body, has gone to the front with a large number of other patriots from this State, and is now at Santiago de Cuba fighting the country's cause upon the field of battle ; therefore be it

" *Resolved*, That the Assembly of the State of New York, in extraordinary session assembled, sends cordial message of greeting to Captain Chanler, and wishes him and all of New York's gallant, brave soldiers a safe return from the field of battle ; and be it further

" *Resolved*, That Mr. Chanler be, and he is, granted indefinite leave of absence from the House ; and that a copy of this preamble and resolution be spread upon the Journal."

Mr. Chanler is a member of the Knickerbocker, Union, Players', Turf, and Field clubs, and of the American Geographical Society. He is unmarried. One of his sisters, Miss Margaret Chanler, is a member of the Red Cross Society.

Mr. Chanler, as already stated, is a Democrat in politics, as was his father before him. He has expressed himself as favoring a generous national policy, including the enlargement of the army and navy to a size proportionate to the nation's needs, the construction of an interoceanic canal across the Central American isthmus, the establishment of suitable naval stations in the Pacific and elsewhere, the annexation of Hawaii, the control of the Philippines, and perhaps the ultimate annexation of Cuba, whenever the people of that island shall desire it.





Joseph J. Chickster



HUGH JOSEPH CHISHOLM

SCOTCH by ancestry, Canadian by birth, true American by choice, is the record of Hugh Joseph Chisholm, the head of the International Paper Company. He was born on May 2, 1847, on the Canadian side of the Niagara River, and was educated in local schools and afterward in a business college at Toronto. Then, at the age of sixteen years, he entered practical business life. His first engagement was in the railway news and publishing line, his business covering four thousand miles of road and employing two hundred and fifty hands. But by the time he had reached his first quarter-century he began to turn his attention to the great enterprises with which he is now identified.

About the year 1882 Mr. Chisholm observed the splendid natural advantages offered by the upper reaches of the Androscoggin River, in Maine, for manufacturing purposes, in the form of an inexhaustible supply of pure water and practically unlimited water-power. For years he planned and schemed to secure there a suitable tract of land for the establishment of an industrial town. He was then in business at Portland, and made many a trip up the Androscoggin, not merely for hunting and fishing, but with great industrial enterprises in his mind's eye. In the late eighties he got control of the land he wanted, and also of the then moribund Rumford Falls and Buckfield Railroad. The latter he promptly developed into the Portland and Rumford Falls Railway, which was opened to traffic in August, 1892.

In the meantime, with his associates, he improved his eleven-hundred-acre tract of land on the Androscoggin and built the industrial town of Rumford Falls. When he organized the

Rumford Falls Power Company, in 1890, with five hundred thousand dollars capital, there were two or three cabins at the place. When the new railway was opened in 1892 there was a town of more than three thousand population, with great mills, stores, schools, churches, newspapers, fire department, electric lights, and "all modern improvements." The chief industry of the place is the manufacture of wood-pulp and paper. The Androscoggin furnishes an unsurpassed water-power and water-supply, while the surrounding forests provide the wood. The works at Rumford Falls include everything necessary for the transformation of logs of wood into sheets of paper. There are mills for cutting up the trees, chemical works for making the chemicals used in reducing wood to pulp, and paper-mills for turning out many tons of finished paper each day. The place is an unsurpassed exhibition of the achievements of American ingenuity and enterprise, and a splendid monument to the genius of the man who called it into being.

Mr. Chisholm is the president and controlling owner of the Portland and Rumford Falls Railway, and treasurer, manager, and controlling owner of the Rumford Falls Power Company. But his interests do not end there. He was, before the creation of Rumford Falls, the chief owner of the Umbagog Pulp Company, the Otis Falls Pulp Company, and the Falmouth Paper Company. He is also a director of the Casco National Bank of Portland, Maine. Nor did his enterprise stop with these things. Observing the tendency of the age toward great combinations of business interests, by which cost of production is lessened, injurious competition obviated, and profits increased to the producer and cost reduced to the consumer at the same time, he planned and with his associates finally executed such a combination in the paper trade.

The result was the formation of the International Paper Company of New York, which was legally organized in January, 1898, with twenty-five million dollars cumulative six per cent. preferred stock and twenty million dollars common stock. This giant corporation has acquired by purchase the manufacturing plants, water-powers, and woodlands of thirty paper-making concerns, which produce the great bulk of the white paper for newspapers in North America, and are as follows: Glens Falls

Paper Mills Co., Glens Falls, N. Y.; Hudson River Pulp and Paper Co., Palmer's Falls, N. Y.; Herkimer Paper Co., Herkimer, N. Y.; Piercefield Paper Co., Piercefield, N. Y.; Fall Mountain Paper Co., Bellows Falls, Vt.; Glen Manufacturing Co., Berlin, N. H.; Falmouth Paper Co., Jay, Me.; Rumford Falls Paper Co., Rumford Falls, Me.; Montague Paper Co., Turner's Falls, Mass.; St. Maurice Lumber Co., Three Rivers, Quebec, Canada.; Webster Paper Co., Orono, Me.; Plattsburg Paper Co., Cadyville, N. Y.; Niagara Falls Paper Co., Niagara Falls, N. Y.; Ontario Paper Co., Watertown, N. Y.; Lake George Paper Co., Ticonderoga, N. Y.; Winnipiseogee Paper Co., Franklin Falls, N. H.; Otis Falls Paper Co., Chisholm, Me.; Umbagog Pulp Co., Livermore Falls, Me.; Russell Paper Co., Lawrence, Mass.; Haverhill Paper Co., Haverhill, Mass.; Turner's Falls Paper Co., Turner's Falls, Mass.; C. R. Remington & Sons Paper Co., Watertown, N. Y.; Remington Paper Co., Watertown, N. Y.; Ashland Mills, Ashland, N. H.; Rumford Falls Sulphite Co., Rumford Falls, Me.; Piscataquis Paper and Pulp Co., Montague, Me.; Moosehead Pulp and Paper Co., Solon, Me.; Lyons Falls Mills, Lyons Falls, N. Y.; Milton Mills, Milton, Vt.; Wilder Mills, Olcott Falls, Vt.

These various mills produce about seventeen hundred tons of finished paper a day. The company holds the title to more than seven hundred thousand acres of spruce woodland in the United States and license to cut on twenty-one hundred square miles in Quebec, Canada.

Mr. Chisholm is the president of this corporation. Though he has held no public office, he has taken a keen interest in public affairs, and is an earnest member of the Republican party and upholder of its principles. He was married at Portland, Maine, in 1872, to Miss Henrietta Mason, daughter of Dr. Mason of that city, and has one son, Hugh Chisholm.



WILLIAM BOURKE COCKRAN

THE legend of the Blarney stone may be a legend and nothing more; but beyond question the Irish race is gifted in a high degree with persuasive eloquence of speech. Some of the most famous orators of the British Parliament have hailed from the Emerald Isle, and in the short-lived Irish Parliament on College Green there were not a few orators of exceptional power. Irishmen in America, too, have been heard from the public platform to signal purpose. And thus it is entirely fitting that one of the most popular and effective political orators of the day in New York should be a man of Irish birth.

William Bourke Cockran was born in Ireland on February 28, 1854. He was educated partly in Ireland and partly in France, and at the age of seventeen, in 1871, came to the United States, landing at New York.

His first occupation in this country was as a teacher in a private academy. Later he was the principal of a public school in Westchester County, near New York city. Meantime he diligently improved his knowledge of law, and in due time was admitted to practice at the bar. In that profession he has attained marked success, ranking among the leaders of the bar of New York. Among the noted cases in which he has been engaged may be recalled that of the Jacob Sharp "Boodle Aldermen," and that of Kemmler, the murderer who was the first to be put to death by electric shock in the State of New York.

Early in his career Mr. Cockran became interested in politics in New York city. He was a Democrat, and was a prominent member and leader of Tammany Hall. His power as a speaker made him a force in public meetings and at conventions. He first became prominent in politics in 1881, and in 1890 he was



W. B. Bouette (with Wray)



elected to Congress from a New York city district as a Tammany Democrat. He had made a notable speech in the National Democratic Convention in 1884, opposing the nomination of Grover Cleveland for the Presidency, and had thereby won a national reputation which fixed much attention upon his appearance at Washington. In Congress he had a successful career, but found the place not altogether to his liking. He served for six years, but in 1894 declined a further reëlection, in order to attend to his private interests. At the National Democratic Convention of 1892 he again opposed the nomination of Mr. Cleveland in a speech of great power.

Mr. Cockran practically withdrew from Tammany Hall in 1894, and thereafter for a time was an independent Democrat. In the Presidential campaign of 1896 Mr. Cockran, with thousands of other Democrats, as a matter of principle, openly repudiated Mr. Bryan's free-silver platform and supported the Republican candidate for President, Mr. McKinley. Mr. Cockran was a frequent and most effective speaker in that campaign, and contributed much by his persuasive and convincing eloquence to the phenomenal size of the majority by which Mr. McKinley carried the State of New York.

Mr. Cockran was married, in 1885, to Miss Rhoda E. Mack, the daughter of John Mack. She had a fine fortune in her own right, and became a social leader at the national capital when Mr. Cockran was in Congress. In 1893 her health began to fail, and various visits to places of sanatory repute failed to check the progress of the malady. She died in New York on February 20, 1895.





WILLIAM NATHAN COHEN

“**W**AIT till you come to forty year” was the genial satirist’s injunction to thoughtless youth. The mentioned age is one at which a man should still be young, though fixed in character and in estate. Beyond it lie many possible achievements, and what is gained at forty is not necessarily to be taken as the full measure of a man’s doings. In the present case we shall observe the career of one who began work at an early age and in the humblest fashion, who, by dint of hard work, privations, and inflexible determination, made his way steadily upward, and who, at exactly “forty year,” attained official rank which placed him at the head of his chosen profession.

William Nathan Cohen, son of Nathan and Ernestine Cohen, was born in this city on May 7, 1857. His father was a German, whose ancestors had come from Bavaria, and he followed the business of a dry-goods merchant. William was first sent to the public schools of the city, and then became a clerk in the office of Morrison, Lauterbach & Spingarn. He began this work at the age of thirteen years, and remained in the same office until he was seventeen. Then he determined to acquire a higher education which would fit him for a learned profession. In four months of private study he fitted himself for the highest class in Kimball Union Academy, Meriden, New Hampshire, and after a year in that institution he entered Dartmouth College, selecting it because it seemed most accessible to a youth of his limited means. During his whole college course he worked his way, in the summer as a law-office clerk and in the winter as a school-teacher. He was graduated in the class of 1879, taking the prize for the greatest improvement made in four years. It should be added that one of his employers, Siegmund Spingarn, generously assisted him in his early struggles.



Wm. Coker



On leaving Dartmouth he came to New York and entered the Columbia College Law School, at the same time maintaining his service as clerk in the office of Morrison, Lauterbach & Spingarn. Two years later, in 1881, he was graduated and admitted to the bar, and on the death of Mr. Spingarn, in 1883, he was made a member of the firm in which he had so long been employed. He remained in the firm, under its new style of Hoadly, Lauterbach & Johnson, until he was appointed a justice of the Supreme Court. This appointment was made by Governor Black in September, 1897, to fill the vacancy caused by the death of Justice Sedgwick.

While at the bar Mr. Cohen had a distinguished career. Besides a large general practice, he was counsel for a number of business corporations and benevolent institutions, among them being the Brooklyn Elevated Railroad Company, the Third Avenue Railroad Company, the Edison Electric Illuminating Company, the Consolidated Telegraph and Electrical Subway Company, the Hebrew Benevolent Orphan Society, and the Mount Sinai Training School for Nurses.

Justice Cohen was nominated for his place on the bench in 1898, at the earnest recommendation of the Bar Association and the bar generally, without regard to politics. He was, however, opposed by the Tammany organization because of his independence of political considerations, and was defeated in the election, to the general regret of the bench and bar.

He is a member of the Bar Association, the State Bar Association, the American Bar Association, the Lotos Club, the Alpha Delta Phi Club, the University Athletic Club, the Harmonie, Republican, and Lawyers' clubs, the Arion Society, the Society of Medical Jurisprudence, the Society of Fine Arts, the Dartmouth College Alumni, and the Phi Beta Kappa Fraternity. He is unmarried.

Mr. Cohen takes high rank as a lawyer, owing to his training, reading, and accurate insight into legal problems, and his career on the bench showed him the possessor of a judicial mind, a master of good English, and the possessor of that inflexible integrity and impartiality that should distinguish the acceptable administrator of justice.



BIRD SIM COLER

ABOUT a century ago a family named Coler came to this country from the quaint old German city of Nuremberg, and soon became thoroughly identified with the young republic. Half a century ago its head, William N. Coler, was a leading lawyer and Democratic politician of Illinois. He was for a time a member of the Democratic State Committee. After that he went to Chicago and became a banker, and became interested in lands and railroads in the Southwest. Finally, he came to New York city, making his home in Brooklyn, and engaged here in the business of a banker and broker. He married Cordelia Sim, a lady of Scotch descent, related to General Hugh Mercer of Revolutionary fame.

Bird Sim Coler, son of the foregoing, was born at Champaign, Champaign County, Illinois, on October 9, 1868. Two years later the family removed to Brooklyn, and there, in time, the boy was educated at the Polytechnic Institute, afterward taking a course at Phillips Andover Academy. On leaving school, he entered his father's banking house in New York city, and was initiated into the ways of Wall Street. He was at first a mere clerk and secretary in his father's office, but in 1889 had so far mastered the business as to be deemed worthy of a partnership. He also became a member of the New York Stock Exchange, not for speculative purposes, but in order to conduct a brokerage business for customers. The house was a large dealer in municipal bonds, and to these Mr. Coler paid particular attention. He traveled extensively in the West and Northwest, examining the financial condition of the cities whose securities he dealt in, and thus became an expert authority on municipal finance, a circum-



Burr S. Colver



stance which was destined to have an important bearing upon his after career.

From an early date Mr. Coler took a keen interest in politics, as a Democrat. He became a member of his ward association in Brooklyn, and then of the County Committee. For several years he was chairman of the Finance Committee of the County Committee. He enjoyed the confidence of the party leaders, and was regarded as one of the rising men of the party. In 1893 he was nominated for the office of alderman at large, but that was a Republican year in Brooklyn, and he was defeated. He ran far ahead of his ticket, however. In 1897 his chance came again. The consolidation of the cities of Brooklyn and New York was about to go into effect, and officers were to be elected for the whole metropolis. Mr. Coler was nominated by the Democrats for the office of Controller, the chief financial post in the municipal government, and, after a hot campaign, he was elected. The term being four years, he is still in that office.

In addition to the Stock Exchange, Mr. Coler is a member of the Democratic, Brooklyn, and Grolier clubs. As his membership in the last-named club indicates, he is a book-lover, and has collected in his Brooklyn home a large and valuable library. He has traveled much, including several trips around the world. He is a lover of fishing, hunting, and similar sports. He is a member of one of the leading Methodist Episcopal churches of Brooklyn, and is active in all its work.

Mr. Coler was married, on October 10, 1888, to Miss Emily Moore, daughter of Benjamin Moore of Brooklyn, and they have one son, Eugene Coler.





M. W. Cohen



M. W. Colver.



Mr. Coler organized the Twenty-fifth Illinois infantry regiment, and went to the front as its colonel. After the battle of Pea Ridge he resigned his commission and returned to Urbana and resumed his law practice. He made a specialty of laws relating to municipal bonds and finance, and became an authority upon that branch of practice.

That fact finally led him, in 1870, to come to New York city and found the house of W. N. Coler & Co., bankers and brokers, which has since enjoyed a highly prosperous career.

Colonel Coler married Miss Simm of Urbana, Illinois, a descendant of General Mercer, of Revolutionary fame, who bore him several sons. One of these is the subject of the present sketch.

Frank W. Coler was born at Urbana, Illinois, on August 22, 1871. He was brought to New York city in his infancy, and was educated at first in its schools. Then he studied successively at Cornell University, at the University of Halle, Germany, at the School of Economics and Political Sciences, Paris, France, and at the Law Department of the Northwestern University, Evanston, Illinois.

With such preparation he entered upon the practice of the law in the city of Chicago. He was a partner there of Judge Adams A. Goodrich and of Judge William A. Vincent. After three years of successful practice, however, he withdrew from it and left Chicago for the metropolis.

In New York Mr. Coler entered the banking house of W. N. Coler & Co., which had been founded by his father, and of which his father was head and his two brothers partners. In 1895 he became a partner in it, and still maintains that connection. His father having retired from active business, Mr. Coler's elder brother, W. N. Coler, Jr., became, in 1898, the head of the firm. The third brother, Bird S. Coler, was in 1897 elected Controller of the city of New York.

Mr. Coler was married, on July 7, 1894, to Miss Cecile Anderson. They have one child, Kenneth Anderson Coler.



WILLIAM NICHOLS COLER, JR.

THE remote ancestors of the subject of this sketch were men of parts and substance in central and southern Germany. The archives of Nuremberg tell that, in the fourteenth and fifteenth centuries, members of the family were wardens or custodians of the great forests which form so important a part of that region. Their services entitled them to elevation to noble rank, but, through their own choice, they steadfastly remained commoners. In later years the family became more widely dispersed throughout Europe, in various nations. In comparatively recent years one of its members was prevailed upon to accept the rank of a baron, in recognition of his services as Medical Director of the Germany army.

The family was first settled in America soon after the War of the Revolution. The pioneer member of it settled in Philadelphia, Pennsylvania, and there two sons were born to him. One of these, Isaac Coler, removed to Knox County, Ohio, and became a farmer. There a son was born to him, to whom he gave the name of William Nichols Coler. The latter has had an interesting career as a private in the Mexican War, a law student and a practising lawyer at Bloomington, Illinois, a leading lawyer and friend of Abraham Lincoln in Urbana, Illinois, a colonel in the Civil War, and the founder and head of a banking house in New York city. He married a Miss Simm, who was maternally descended from General Mercer of Revolutionary fame, and she bore him several sons. The oldest of these received his father's name.

William Nichols Coler, Jr., was born at Urbana, Illinois, on July 6, 1858. His education was received in the public schools of that place and in Illinois University. While he was yet in



W. H. C. G.



his boyhood his father left Urbana to become a banker in New York city, with a home in Brooklyn, and young Mr. Coler, of course, came with him to the metropolis.

His inclinations were toward the business in which his father was so successfully engaged, and he, therefore, entered his father's counting-house, at first as an employee to learn the business, but soon as a partner. With that house, W. N. Coler & Co., bankers and brokers, he has been continuously connected ever since. His father retired from the head of the firm on November 1, 1898, and Mr. Coler, Jr., succeeded him in that place.

Mr. Coler has been eminently successful in his business life, and has won the esteem and confidence of his acquaintance and of the public in an enviable degree. He has become officially connected with numerous other corporations, chiefly banks and trust companies. Many of these are out-of-town banks and other institutions. Among those in the metropolis may be mentioned the Western National Bank of New York, the American Deposit and Loan Company of New York, the Brooklyn Bank of Brooklyn, and the Fidelity Trust Company of Newark, New Jersey, which, by reason of its proximity to New York, may practically be reckoned a metropolitan institution. Of all these Mr. Coler is a director.

Mr. Coler has held no political office, and taken no especially active part in political affairs, although his younger brother, Bird S. Coler, was, in the fall of 1897, elected Controller of the city of New York for a term of four years.

Mr. Coler is a member of the Hamilton Club of Brooklyn, the Lawyers', Calumet, and Knickerbocker clubs of New York, and the Essex Club of Newark, New Jersey.

He was married, on February 8, 1888, to Miss Lillie E. Seeley, and has two sons: William Nichols Coler III, born in August, 1889, and Eugene Seeley Coler, born in January, 1896.





WASHINGTON EVERETT CONNOR

THE "old Ninth Ward" of this city was the birthplace of Washington Everett Connor—the old village of Greenwich, where his father and grandfather had lived, and indeed been born, before him. He was born on December 15, 1849, and was educated at the public schools and the College of the City of New York. He was an excellent scholar, especially in mathematical studies. On leaving college at the end of his first year, he entered the banking and brokerage house of H. C. Stimson & Co. as a clerk, and there acquired a thorough training in the business of Wall Street, and made the acquaintance of many leaders of finance.

Mr. Connor became a member of the Stock Exchange on October 6, 1871, and soon became a conspicuous figure in that body. Clear-headed, prompt, devoted to the interests of his clients, and agreeable in manner, he won a large number of important patrons. He soon attracted the notice of Jay Gould, and was intrusted by him with some important commissions. These Mr. Connor executed with brilliant success, and the result was that Mr. Gould, a keen judge of men, in 1881 formed a partnership with the young broker, under the name of W. E. Connor & Co. Of this firm George J. Gould became a member on attaining his majority. For many years Mr. Connor was Jay Gould's confidential representative, and had the management of most of his important operations on Wall Street. Mr. Connor was also a favorite broker of Russell Sage and other prominent capitalists.

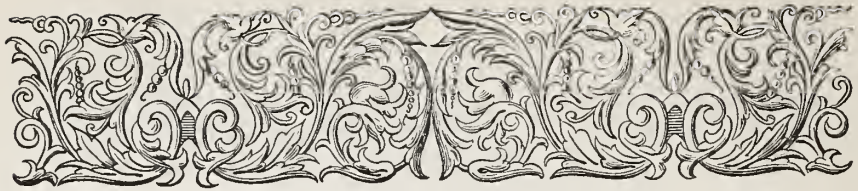
In all his operations Mr. Connor has been distinguished by his ability to keep his own counsel. When, for example, Jay Gould made his famous Western Union Telegraph campaign, which re-

sulted in the transfer of the control of that corporation from the Vanderbilts to him, Mr. Connor personally conducted all the operations, and did it so skilfully that Wall Street was under the impression that his firm was heavily short of the stock, when, in fact, it was the principal buyer of it.

In the panic of 1884 it was ascertained that W. E. Connor & Co. were borrowers to the extent of twelve million dollars, and a combination was promptly formed to drive them into bankruptcy. The attack was made chiefly upon Missouri Pacific stock. But Mr. Connor and Mr. Gould were more than a match for the Street. They not only held their own, but, when the day of reckoning came, no less than one hundred and forty-seven houses were found short of Missouri Pacific, and were forced to "cover" at heavy losses to themselves, and at great profit to W. E. Connor & Co.

Mr. Gould retired from Wall Street in 1886, and a year later Mr. Connor, having amassed an ample fortune, followed his example. He retained, however, an active interest in many railroad and other corporations. Among these are the Louisville, New Albany and Chicago, and the Wheeling and Lake Erie railroads, the Western Union Telegraph, the *Crédit Mobilier*, the Texas and Colorado Improvement Company, the Manhattan Elevated Railway, the New Jersey Southern Railroad, and the Central Construction Company.

Mr. Connor has a fine home in New York city, and a summer home at Seabright, New Jersey. He is devoted to yachting and other forms of recreation, and is a conspicuous figure in metropolitan society. He belongs to the Union League, Lotus, Republican, American Yacht, and various other clubs, the Metropolitan Museum of Art, the Museum of Natural History, and the Metropolitan Opera House Company. He is a member of the highest standing of the Masonic fraternity. In 1877-78 he was master of St. Nicholas Lodge 321; in 1879 he was District Deputy Grand Master of the Sixth Masonic District; in 1884 he was Grand Representative of the Grand Lodge of New York, and in 1887-89 Grand Treasurer of the same. He has also been Grand Representative of the Grand Lodge of England.



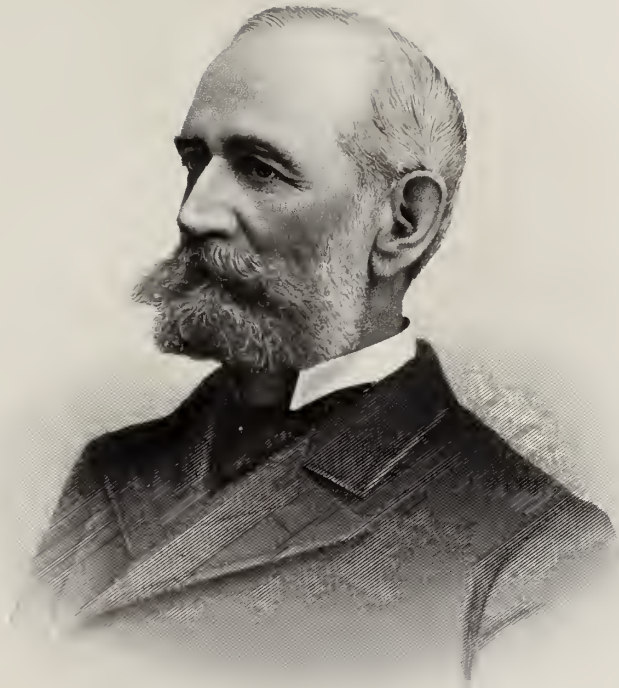
HENRY HARVEY COOK

FROM ancient records it appears that Captain Thomas Cook of Earle's Colne, Essex, England, came to Boston early in the seventeenth century, and in 1637 settled at Taunton, in the Plymouth Colony, of which place he was one of the proprietors, and finally, in 1643, removed to Pocasset, now Portsmouth, Rhode Island. His family in England was of noble extraction, with annals dating back almost to the Norman Conquest. In New England the family became conspicuous for its private virtues and its energy in promoting the public weal.

In the last generation Judge Constant Cook lived at Warren, New York, and married Maria Whitney. To them was born at Cohocton, New York, on May 22, 1822, a son, to whom they gave the name of Henry Harvey Cook. The boy was sent to school at Cohocton until his eighteenth year, and then to an academy at Canandaigua for two years, thus completing his studies. After leaving school he served for a year as a dry-goods clerk at Auburn, New York, and then another year in the same capacity at Bath. Then, in 1844, he opened a store of his own at Bath, and conducted it with such success that at the end of ten years he was able to retire from it with a handsome fortune.

Mr. Cook's next venture was the organization, in company with his father, of the Bank of Bath, a State institution, in April, 1854. Of it he was cashier, and it had a prosperous career for just ten years. Then, in April, 1864, it was organized as a national bank, and again for just ten years Mr. Cook served as its cashier, and its prosperity remained unabated. In 1874 his father, the president of the bank, died, and Mr. Cook was elected its president in his place, and still holds that office.

The presidency of the bank was not sufficient, however, to



Henry, H. Cook



engross all his attention. In 1875 he came to New York and entered its financial and railroad businesses, in which he has achieved marked success. He has become a director of the Union Pacific, the New York, Lake Erie and Western, and the Buffalo, New York and Erie railroads, the American Surety Company, the State Trust Company, the National Bank of North America, and the Washington Life Insurance Company.

Mr. Cook has made his home chiefly in this city since 1875, his house on the upper part of Fifth Avenue ranking among the finest on Manhattan Island. He has also a splendid place at Lenox, Massachusetts, which he has named "Wheatleigh," after the estate of one of his ancestors, Sir Henry Cook of Yorkshire, England. In his houses he has large and valuable libraries and collections of paintings and other works of art.

The clubs of which Mr. Cook is a member include the Union League, Metropolitan, and Riding, of New York, and he belongs also to the Metropolitan Museum of Art, the American Natural History Museum, the American Fine Arts Society, the New York Geological Society, and the New York Historical Society. Like his father, he belongs to the Protestant Episcopal Church, and is a vestryman of St. Thomas's parish in New York.

Mr. Cook was married, on September 27, 1848, to Miss Mary McCay, daughter of William Wallace McCay of Bath, New York, who for many years was the principal agent and manager of the Poultney estate. They have five daughters: Mariana, wife of Clinton D. McDougall of Auburn, New York; Maria Louise, wife of Judge M. Rumsey Miller of Bath; Sarah McCay, wife of Charles F. Gansen of Buffalo; Fanny Howell, wife of John Henry Keene of Baltimore, Maryland; and Georgie Bruce, wife of Carlos de Heredia of Paris, France.





PAUL DRENNAN CRAVATH

THOSE who remember the days "before the war," the days of antislavery agitation and of the realignment of political parties, will readily recall the name of Orren B. Cravath, of Homer, New York. He was one of the most earnest of antislavery men, and one of the founders of the Republican party in the State of New York, being a delegate to its first State Convention. He had come to New York from Connecticut, and his ancestors, originally from England, had lived for five generations in Massachusetts. His son, Erastus Milo Cravath, became a clergyman, lived for some years in Ohio, and has now been for a long time president of Fisk University, at Nashville, Tennessee. He married Miss Ruth Jackson, daughter of Caleb Sharpless Jackson of Kennett Square, Pennsylvania, a prominent abolitionist and member of the Society of Friends, and descendant of a family that had come from England and had lived in Chester County, Pennsylvania, for six generations before him.

To the Rev. Dr. Erastus Cravath a son was born at Berlin Heights, Ohio, on July 14, 1861, to whom he gave the names of Paul Drennan, and whom, when he became old enough, he sent to that institution beloved of antislavery folk, Oberlin College. There Paul D. Cravath was graduated in 1882. Four years later he was graduated from the Law School of Columbia College, receiving the first prize in municipal law and the prize appointment as instructor in the law school for three years following graduation. It may be added that he had gone from Oberlin to Minneapolis in 1882, and had read law at the latter place for some months, until his studies were interrupted by illness. Then he traveled and engaged in business for more than a year, not coming to Columbia until the fall of 1884.



James Bravath



After graduation in law, and while acting as instructor in Columbia, he served as a clerk in the law office of Messrs. Carter, Hornblower & Byrne.

That firm was dissolved in 1888, and Mr. Cravath then became a member of the firm of Carter, Hughes & Cravath. Two years later it, too, dissolved, and then the firm of Cravath & Houston was formed, which still exists. Mr. Cravath has since his admission to the bar applied himself exclusively to the practice of his profession, and has achieved marked success. He has been for some years counsel for the Westinghouse Air Brake Company, the Westinghouse Electric and Manufacturing Company, and several important electric illuminating companies in New York, Brooklyn, and elsewhere. His professional work has, in fact, been largely in connection with corporations.

Mr. Cravath has long taken a loyal citizen's interest in public affairs, and has lent his time and influence to the cause of good government. He has been conspicuously identified with various movements for political reform, but has never allowed the use of his name as a candidate for office. His only approach to office-holding was his service as a delegate to the Republican State Convention in 1898. He is a member of the Union League Club, the University Club, the Lawyers' Club, the New England Society, and the Ohio Society, and takes an active interest in promoting the prosperity of them all.

In 1893 Mr. Cravath was married to Miss Agnes Huntington, a member of the well-known New York family of that name, who was at that time famed as one of the most accomplished singers of the world. They have one child, who bears the name of Vera Agnes Huntington Cravath.





GEORGE CROCKER

THE history of the world is rudely divided into the records of various so-called ages. There is the half-mythical stone age. There is the golden age, of which we have prophecy of a better repetition in this land. There are the dark ages. And so the story goes, each era being designated according to its most conspicuous feature. The present age has many claims to distinction for many of its salient features. Perhaps it might be as worthily known as in any way as the age of railroading, or, at any rate, of engineering. It is probable that no feature of nineteenth-century civilization has been more potent for changing the face of the world and improving the condition of the race than the use of steam-power for transportation on land and sea, and especially on land, for the contrast between the sailing-ship and the steamship is scarcely as great as between the stage-coach and the express-train.

There were also, of old, certain classes of men who dominated their respective ages, such as the knights in the age of chivalry. There were merchant princes in the days of Tyre and Sidon who almost vied with monarchs in wealth and power. We have to-day our merchant princes and captains of industry. But to none are we to give higher rank than to the railroad kings, who have literally cast up a highway and made the rough places smooth. They have covered the lands of the earth with roads for the facilitation of commerce, of industry, and of social intercourse. They have all but abolished time and space. They have made near neighbors of those who dwell at opposite sides of the continent.

The careers of such men are supremely typical of the genius of the century which produced them, and which they, in turn, so



George Toward



largely shaped ; and among them, in this country, there are none more worthy of attention than the members of that remarkable group of men who developed the interests of the Pacific coast, and connected that region with the Eastern States, and with all the nation, with great highways of steel.

The Crocker family is of English ancestry, and was settled in the United States several generations ago. In the last generation it rose to especial distinction in the person of Charles Crocker, the son of a storekeeper at Troy, New York. He was compelled by his father's reverses in his early boyhood to take to selling newspapers and other occupations for self-support. His earnings went into the common fund of the family, which in time amounted to enough for the purchase of a farm in Indiana, whither the family removed when he was fourteen years old. Three years later the boy left home to make his own way in the world. He successively worked on a farm, in a sawmill, and at a forge, getting what schooling he could meanwhile. At twenty-three he started iron-works of his own at Michawaka, Indiana, and conducted that enterprise successfully for four years. Then, in 1849, gold was discovered in California, and he joined the great procession of fortune-seekers that removed to the Pacific coast.

Mr. Crocker did not, however, spend much time in the mines. He opened a dry-goods store at Sacramento, which soon became the leading concern of the kind in that place, and proved highly profitable. In 1854 he was elected to the Common Council, and in 1860 to the Legislature. Then he became impressed with the importance of having railroad communication between California and the Eastern States, and in 1861 gave up his other business and devoted all his energy, ability, attention, and fortune to the task of building the Central Pacific Railroad. He was one of the four men who agreed to pay, out of their own pockets, for the labor of eight hundred men for one year, and who pledged their entire fortunes to the accomplishment of the great task before them. The others were Leland Stanford, Mark Hopkins, and Collis P. Huntington. Each of these men played a separate part in the enterprise. Mr. Crocker was the superintendent of construction. He personally directed the building of some of the most difficult parts of the line over the Sierra Nevada, and never relaxed his efforts until the line was completed in 1869.

Then he joined his three associates in building the Southern Pacific Railroad, and became its president in 1871, as well as vice-president of the Central Pacific. He personally superintended the building of much of the Southern road. He was also a large purchaser of land in California, including much of the water-front of Oakland. He was the principal owner of the Crocker-Huffman Land and Water Company at Merced, and his estate now owns the assets of that enterprise, comprising forty-two thousand acres of land, a lake of seven hundred acres, and eighteen miles of irrigating canals.

Late in life Mr. Crocker made his home in New York, where he had a fine house, with notable collections of paintings, bronzes, and ceramics. He was married, in 1852, to Miss Mary Ann Deming, a lady of English origin, and granddaughter of Seth Read, a lieutenant-colonel in the Revolutionary army. He left four children: Colonel Charles F. Crocker, lately vice-president of the Southern Pacific Railroad, and director of the corporation of Wells, Fargo & Co., who married Miss Easton, a niece of Mr. D. O. Mills; George Crocker; William H. Crocker; and Harriet Crocker, wife of Charles B. Alexander of New York.

George Crocker, the second son of Charles Crocker, was born at Sacramento, California, on February 10, 1856. He was educated at first in the schools of that city, and afterward at the Polytechnic Institute of Brooklyn, New York. After leaving the latter institution, he spent some time in European travel. On his return to the United States he naturally turned his attention to the business in which his father had won so great distinction. His father's wealth made it unnecessary for him to engage in any struggle for a livelihood, but in order thoroughly to acquaint himself with the business he began at the bottom of the ladder, in a clerkship in the operating department of the Southern Pacific Railroad. After a time he purchased an extensive cattle-ranch in Utah and undertook the management of it.

From the last-named enterprise he was recalled, in August, 1888, by the death of his father. He then joined his elder brother in assuming the management of the vast railroad and other interests of the estate, devoting his attention chiefly to the railroads. He has, indeed, since that time, been following the railroad business with exceptional zeal.

Mr. Crocker is now second vice-president of the Southern Pacific Railroad Company, of which his brother, the late Charles F. Crocker, was first vice-president. He is also president of the Oriental and Occidental Steamship Company, president of the Crocker Estate Company, president of the Carbon Hill Coal Company, president of the Rocky Mountain Coal and Iron Company, president of the Promontory Ranch Company, vice-president of the Pacific Improvement Company, and a special partner in the brokerage firm of Price, McCormick & Co. He is also interested as an investor in many other enterprises.

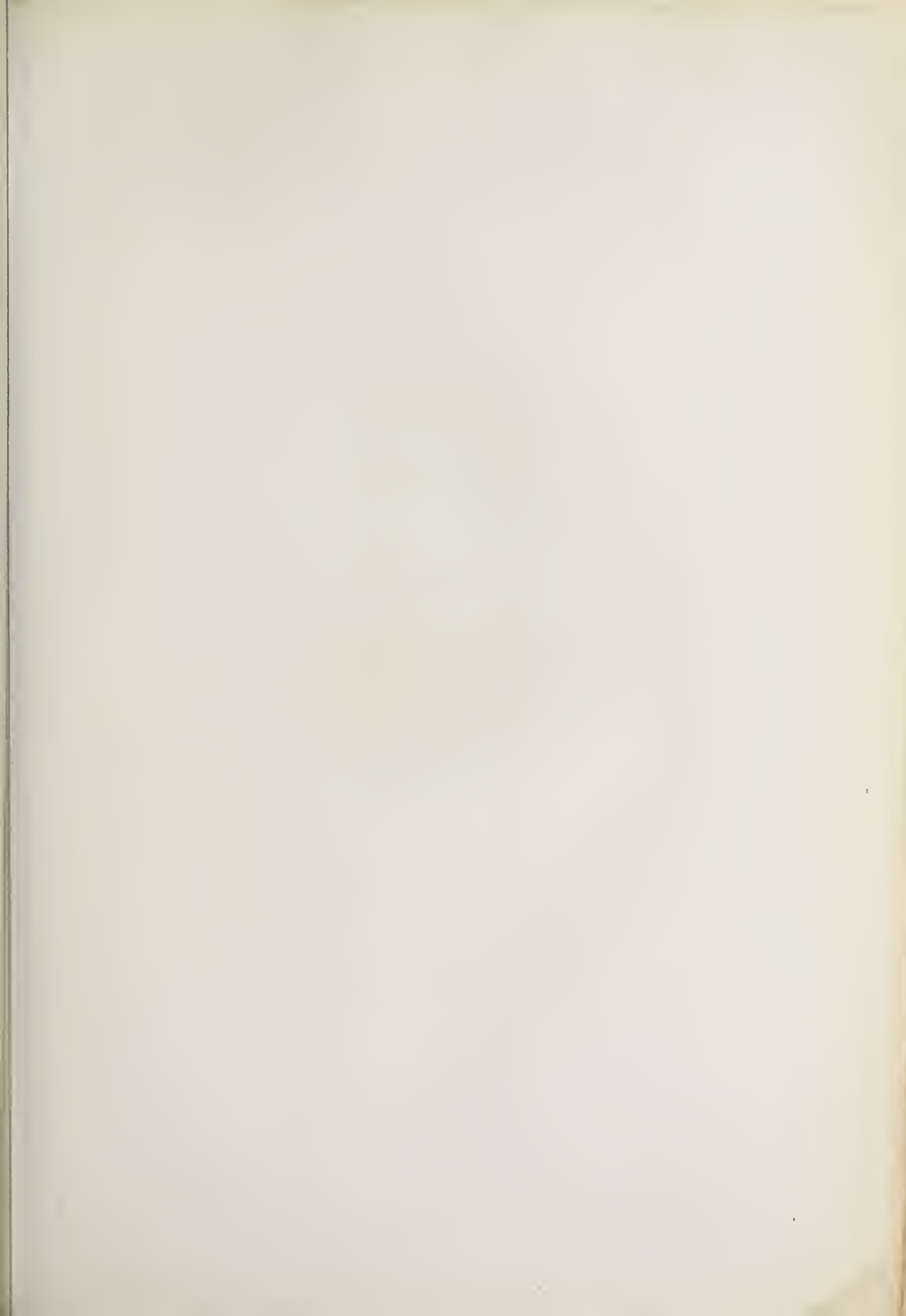
In the early fall of 1899 it was announced that the Crocker interests in the Southern Pacific Railroad had been purchased by an Anglo-American syndicate of which Collis P. Huntington was the head. These holdings, it was said, amounted to some three hundred and forty thousand shares of stock, of which the value was variously stated at from ten million dollars to fifteen million dollars. It was said that the figures paid by the purchasers were a little above the latter amount, and that George Crocker's share of the proceeds of the sale would be something better than four million dollars. This sum he was reported to be about to invest in real estate, largely in New York, but to some extent in San Francisco and Chicago. It was also stated that henceforth Mr. Crocker will make his home chiefly in New York, out of deference to the desire of his wife.

Mr. Crocker has made his home in this city for a great part of the time in recent years, and is a familiar figure in the best social circles of the metropolis. He is a member of the Metropolitan, New York, Lawyers', New York Athletic, Transportation, Westchester, and Stock Exchange Lunch clubs, and is a governor of the Eastern Fields Trial Club. In San Francisco, where he is equally at home, he belongs to the Pacific, Union, University, Country, and Olympic clubs.

He was married at St. Thomas's Church, in this city, on June 5, 1894, to Mrs. Emma Hanchett Rutherford of San Francisco. He owns a home at the corner of Fifth Avenue and Sixty-fourth Street, having recently built it, where he lives when in New York. Mr. Crocker has become interested in New York real estate and business buildings to the extent of several millions of dollars.

Mr. Crocker made, in the summer of 1879, one of the swiftest railroad rides on record in the United States. He was in New York when he heard of the hopeless illness of his elder brother, Charles F. Crocker, and was informed that only the utmost expedition would offer him any promise of seeing him alive. At the earliest possible moment the start was made, in a desperate race against time from one side of the continent to the other. It was then seen what the highest achievements and resources of modern engineering, acting in response to the dictates of unlimited wealth, could do. All the way across the continent phenomenal time was made, and on the home stretch all former records were broken. The run from Ogden to Oakland was by far the quickest ever made on that section of the Pacific Railroad. A few days before, the younger brother, W. H. Crocker, had made a flying trip over it on the same errand, but George Crocker surpassed his record by some hours. Leaving Ogden at 12:49 P. M., the wharf at Oakland was reached at 9:10 A. M. the next day, the run of eight hundred and thirty-three miles being made without a stop. A swift ferry-boat bore him to the other side of the bay, where another special train was in waiting, to bear him to San Mateo. He reached the latter place to find his brother still alive, though unconscious.

Colonel Charles F. Crocker, to whose death-bed his brother thus hastened, was the eldest of the family, being two years older than George Crocker. He received an education similar to that of George Crocker, and then devoted himself to the railroad and other interests of his father. He was also interested in educational and other affairs, being president of the California Academy of Sciences, and a trustee of Leland Stanford University. On his death he left one daughter and two sons. The daughter, Miss Mary Crocker, reached the age of eighteen years in the fall of 1899, and at that time came into possession of the great fortune bequeathed to her by her father and held for her by the trustees of his will. This fortune, amounting to about four million dollars, made her the wealthiest unmarried woman in California.





Joseph F. Daly



JOSEPH FRANCIS DALY

THE distinguished jurist whose name heads this sketch is of pure Irish ancestry. His father, Dennis Daly of Limerick, was a purser's clerk in the British navy, and afterward came to this country and engaged in the shipping trade. In Jamaica, West Indies, he met Elizabeth Theresa Duffey, daughter of Lieutenant John Duffey of the British army, and married her in this city. Afterward he settled at Plymouth, North Carolina, in the house once occupied by John Randolph of Roanoke, and there were born his two sons, Augustin, the eminent dramatic manager, and Joseph Francis.

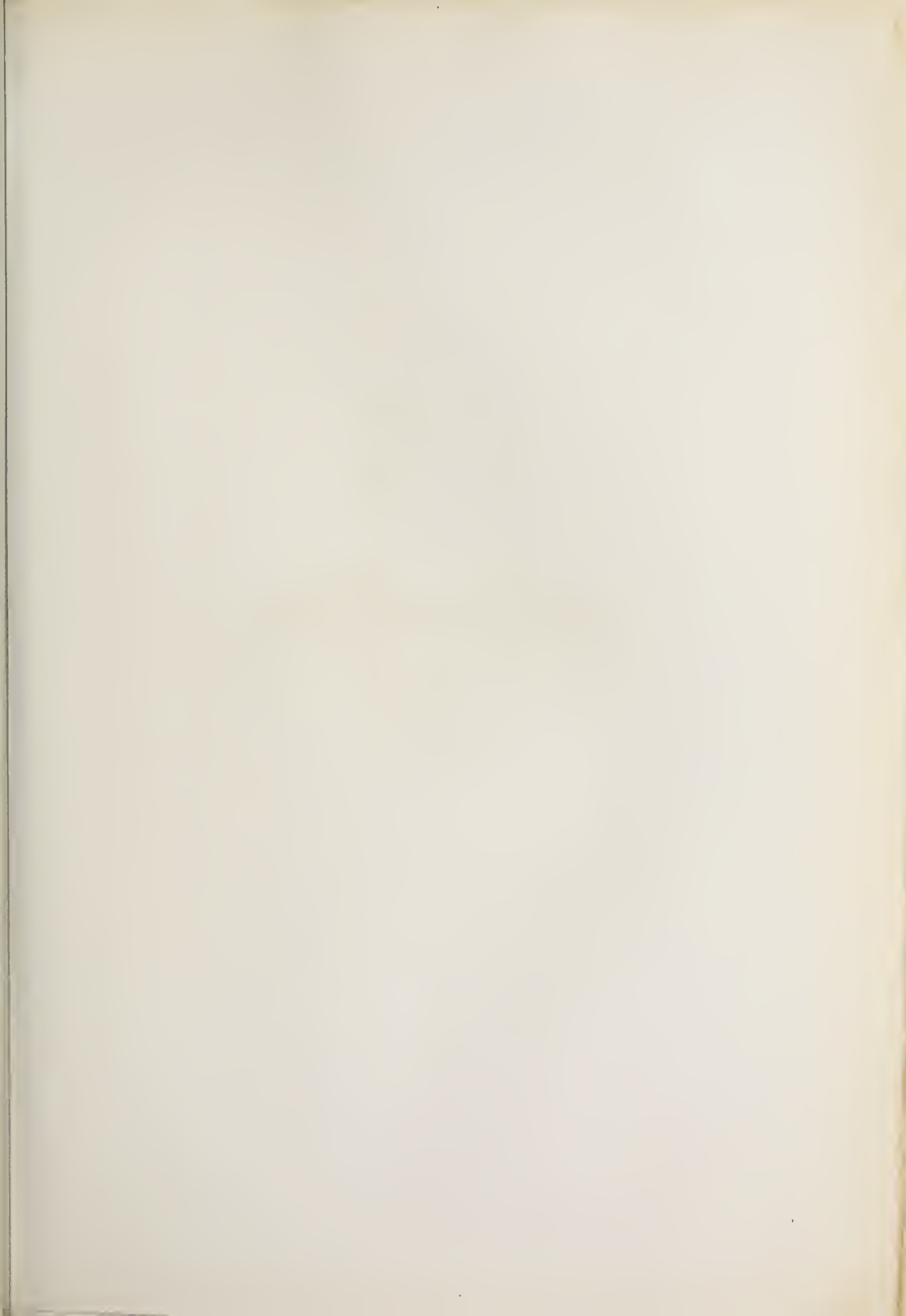
The latter was born on December 3, 1840. At the age of nine years he was brought by his widowed mother to New York, and was educated in the public schools. In 1855 he became a clerk in a law office, and in 1862 was admitted to the bar. He soon rose to prominence, especially in the movement for reform of the municipal government. He was associated with Charles O'Connor, Benjamin D. Silliman, and other eminent men, and drafted many statutes which are still on the books as bulwarks of good government. In 1865 he appeared before the governor to argue for the prosecution of unfaithful officials. In 1870 he was elected a judge of the Court of Common Pleas for a term of fourteen years, and in 1884 he was reelected for another such term. In 1890 his associates chose him to be chief judge of that bench, and when that court was consolidated with the Supreme Court, he became a justice of the latter, and thus served out the remainder of his term.

Upon the bench Justice Daly was eminently dignified and impartial. He was unwilling to submit to any political or other extraneous influences. On more than one occasion he refused to

obey the dictates of the "boss" of the Democratic party. The latter accordingly marked him for punishment, and, on the expiration of his term in 1898, directed that he should not be re-nominated. Justice Daly's eminent fitness for the bench was generally recognized. The Republican party, though he was a Democrat, nominated him for reëlection, and the Bar Association enthusiastically approved its action and worked for his success. He was recognized to stand for the principle of a pure and impartial judiciary. But the power of the "boss" was too great, and he was defeated, though such defeat was no dishonor.

Justice Daly has long been a favorite orator on public occasions, and a strong friend of Ireland in her struggles for self-government. As a trustee of the National Federation of America he presented the address of welcome to the Earl of Aberdeen on his visit here in 1892, and as president of the Catholic Club he welcomed the Lord Chief Justice of England, Lord Russell of Killowen, in 1896. He was chairman of the joint committee of the Catholic Historical Society and Catholic Club on the quadricentenary of the landing of Columbus, and presided at the meeting of citizens on May 5, 1898, in honor of the twenty-fifth anniversary of the episcopate of the Archbishop of New York. In 1889 he, with his brother Augustin, Edwin Booth, Lawrence Barrett, Joseph Jefferson, and others, incorporated the now famous Players' Club. He is still a member of it, is president of the Catholic Club, member of the Metropolitan, Manhattan, and Democratic clubs, the Southern Society, Dunlap Society, Friendly Sons of St. Patrick, Gaelic Society, Law Institute, Bar Association, American-Irish Historical Society, American Geographical Society, Legal Aid Society, Catholic Summer School, Champlain Club, manager of the Roman Catholic Orphan Asylum, and member of the advisory board of St. Vincent's Hospital. In 1883 he received the degree of LL. D. from St. John's College, Fordham.

He married, in 1873, the stepdaughter of Judge Hamilton W. Robinson, Miss Emma Robinson Barker, who died in 1886, leaving him two sons and a daughter. In 1890 he married Miss Mary Louise Smith, daughter of Edgar M. Smith.





Elliot Danforth



ELLIOT DANFORTH

ELLIOT DANFORTH, who for many years has been prominent as a lawyer, political leader, and public official in the State of New York, was born at Middleburg, Schoharie County, New York, on March 6, 1850. His mother, whose maiden name was Aurelia Lintner, was of German descent. His father, Peter Swart Danforth, was of English descent, and was a State Senator in 1854-55, and became a justice of the Supreme Court of the State in 1872.

Elliot Danforth early manifested a particularly studious disposition, and this led to his acquiring the most thorough education possible, in the common schools and in Schoharie Academy. He then turned his attention to legal studies in his father's office, and at the age of twenty-one years, in 1871, was admitted to practice at the bar. For a few years he practised in his native village with much success. Then, in 1878, he removed to Bainbridge, Chenango County, where he formed a partnership with the Hon. George H. Winsor, one of the foremost lawyers of that part of the State, and that association lasted until Mr. Winsor's death, in 1880. Mr. Danforth's legal career has since that date been marked with much success, and he has served as a member of numerous committees of the State Bar Association.

Mr. Danforth began in his childhood to take an ardent interest in politics, and upon reaching years of manhood he became what might be termed a practical politician, identified with the Democratic party. His first public office was that of President of the village of Bainbridge, to which he was elected for several terms. He was a delegate to the National Democratic Convention in 1880, and was the youngest of all the New York State delegates. In the fall of that year he was unanimously nominated for Rep-

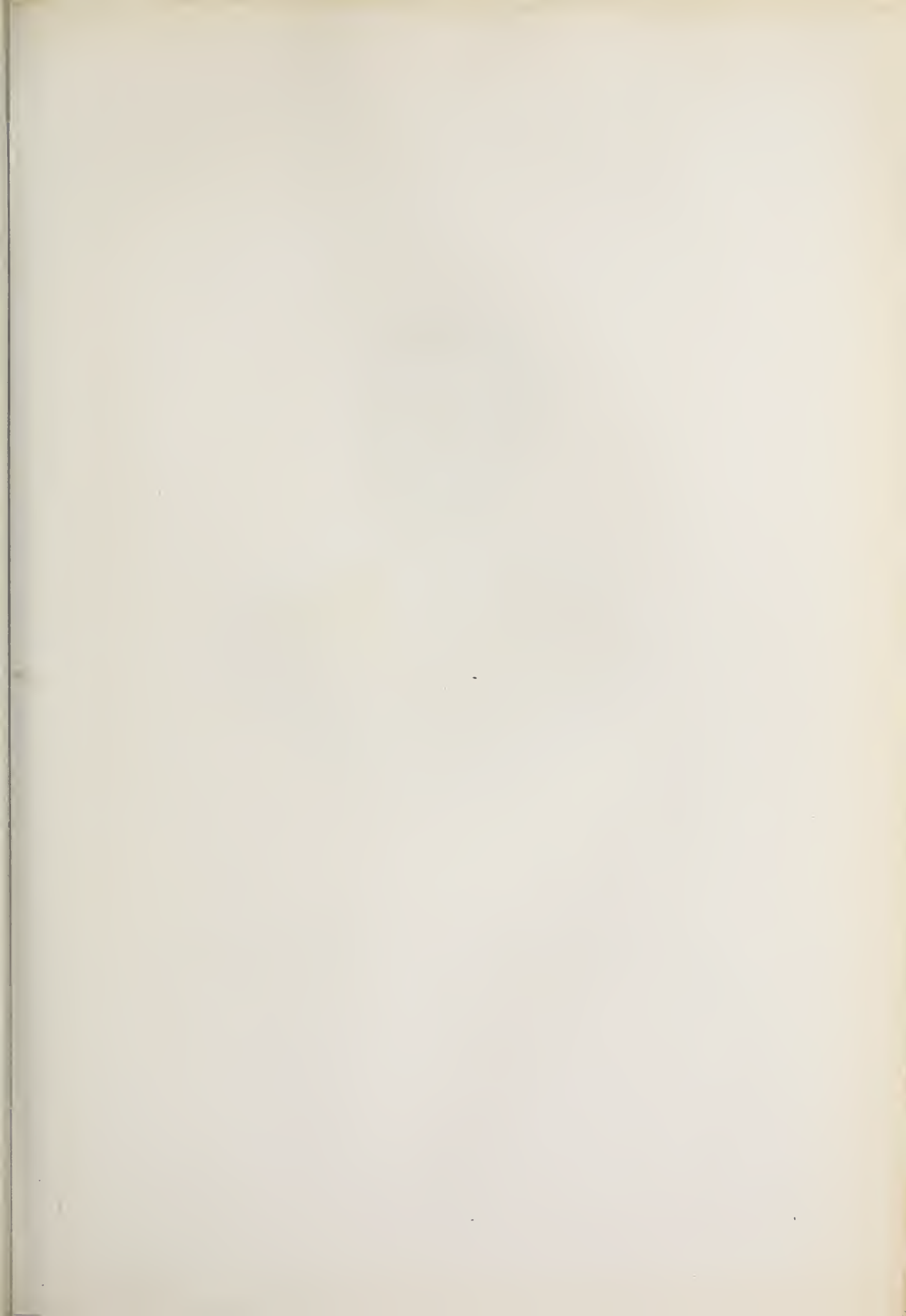
representative in Congress by the Democratic Convention of his district, but declined the nomination. He was also widely mentioned as a candidate for State Treasurer. Four years later he was again a delegate to the National Democratic Convention, and in that year's campaign gave earnest and effective support to the Presidential candidacy of Mr. Cleveland, who was elected.

Soon after the election of L. J. Fitzgerald as State Treasurer, in 1885, Mr. Danforth was appointed to be his Deputy, and at the expiration of his term was reappointed, thus serving through the years of 1886-89. At the Democratic State Convention in 1889 he was unanimously nominated for State Treasurer, and was duly elected by more than 16,000 plurality. Two years later he was renominated for another term in the same office, and was reëlected by about 50,000 plurality.

Mr. Danforth was the Democratic candidate for Lieutenant-Governor in 1898, but was defeated, although leading the head of the ticket by 12,000 votes. He was a delegate to the National Democratic conventions of 1892 and 1896, chairman of the New York State Democratic Committee in 1896-98, and chairman of the executive committee of that committee in 1899. He was for several years president of the First National Bank of Bainbridge, New York, and also president of the Board of Education of that place.

Mr. Danforth is now practising law in the city of New York, and is identified with its professional and social activities. His law offices are in the Home Life Insurance Company's Building, on Broadway, opposite City Hall Park. He is a member of the Democratic Club, the chief social organization of the Democratic party, the Lotus Club, and the orders of Free Masons, Odd Fellows, Knights of Pythias, and Elks.

In 1874, on December 17 of that year, Mr. Danforth married Miss Ida Prince, the only daughter of Dr. Gervis Prince, president of the First National Bank of Bainbridge. She died in New York city on October 5, 1895, leaving him two children, Edward and Mary. He married a second time, in New York, on November 30, 1898, his second bride being Mrs. Katharine Black Laimbeer.





Julien T. Davis



JULIEN TAPPAN DAVIES

JULIEN TAPPAN DAVIES, who ranks among the most successful lawyers of the metropolis, is of Welsh descent. His family line is traced back to Rodic Maur, from whom the seventh in descent was the famous Cymric Efell, Lord of Eylwys Eyle, who lived in the year 1200. From him, in turn, was descended Robert Davies of Gwysany Castle, Mold, Flintshire, who was born in 1606, and who was high sheriff of Flintshire and Knight of the Royal Oak. A descendant of Robert Davies, named John Davies, came to America in 1735, and settled in Litchfield, Connecticut. He was a man of wealth and influence. From him, in turn, was descended the late Thomas John Davies, judge of St. Lawrence County, New York. The three sons of the latter were Professor Charles Davies, the eminent mathematician, the late Chief Justice Henry E. Davies of New York, and Major-General Thomas Alfred Davies.

The subject of this sketch is the fourth son of the late Chief Justice Henry E. Davies. He was born in New York city on September 25, 1845, and was carefully educated. He was sent to the famous Mount Washington Collegiate Institute, on Washington Square, New York city. Next he studied at the Walnut Hill School, at Geneva, New York, and thence proceeded to Columbia College. From the last-named institution he was graduated in 1866, with the degree of A. B.

Upon leaving college, Mr. Davies, who had already fixed upon the law as his profession, entered as a student the law office of Alexander W. Bradford of New York, and there was prepared for admission to the bar. Such admission was secured on November 6, 1867. Such early entrance to the bar was due to the responsibilities which had been thrust upon him by the death of

Mr. Bradford. That gentleman left the conduct of his business, by will, to his partner, Mr. Harrison, and to Mr. Davies. This made it necessary for Mr. Davies to seek immediate admission to the bar. He also entered into partnership with Mr. Harrison, and thus came into a large law practice. At the same time he continued his studies in the Law School of Columbia College, from which he was graduated in 1868 with the degree of LL. B., at the same time receiving the degree of A. M. from the college. Mr. Davies was afterward associated in practice with his father, who retired from the bench and resumed legal practice in January, 1869.

Mr. Davies joined the Twenty-Second Regiment, N. G. N. Y., in 1863, as a private, being then only eighteen years old. He saw active service in the campaign which culminated at Gettysburg.

The law practice of Mr. Davies has been chiefly in connection with two great corporations. He has been for many years counsel of the Manhattan Elevated Railway Company, and carried through the courts a most important series of cases establishing its franchises and the principles of its liability for damages to property. He is also counsel for and a trustee of the Mutual Life Insurance Company. He is a Republican in politics, and is actively interested in the duties of citizenship and the elevation of the standard of municipal administration, but has held no political office.

Mr. Davies is a member of various professional and social organizations of the highest class. He was married on April 22, 1869, to Miss Alice Martin, daughter of Henry H. Martin, a banker of Albany, New York.





William Gilbert Davies



WILLIAM GILBERT DAVIES

THE name of Davies is unmistakably of Welsh origin. It has been well known in Wales and the adjacent parts of England for centuries, and is at the present time a common one there, and is borne by many men of light and leading. The branch of the Davies family now under consideration traces its history back to ancient times in Flintshire, where its members were among the foremost men of their day, and the family one of the most distinguished. From Flintshire some members of it removed, centuries ago, to the town of Kington, in the Welsh-English county of Hereford, and there John Davies was born and lived to manhood. He came to this country in 1735, being the first of his family to do so, and settled at Litchfield, Connecticut, within sight of the hills which reminded him to some degree of his native hills of Wales. He married Catherine Spencer, a lady of English ancestry, and for many years was one of the foremost citizens of Litchfield, and indeed of the western part of Connecticut.

A son of this couple, also named John Davies, married Elizabeth Brown, and continued to live at Litchfield. His son, the third John Davies, married Eunice Hotchkiss. His son, Thomas John Davies, removed from Litchfield to St. Lawrence County, New York, in 1800, and became sheriff and county judge. His son, Henry E. Davies, the fifth of the line in this country, became a lawyer, came to New York city, and was long a prominent figure in professional and public life. He was successively an alderman, corporation counsel, justice of the Supreme Court, and chief justice of the Court of Appeals. He married Rebecca Waldo Tappan of Boston, a niece of the abolitionist leaders, Arthur and Lewis Tappan, and a descendant of one of the most

distinguished of New England families. Miss Tappan was also related by descent to the Quincys, Wendells, Salisburys, and other New England families, and also to that famous Anneke Jans whose heirs have so often laid claim to vast possessions in New York city.

William Gilbert Davies is a son of Henry E. Davies and Rebecca Tappan Davies, and was born in this city on March 21, 1842. He acquired collegiate education at Trinity College, Hartford, Connecticut, where he was graduated in 1860, and at the University of Leipzig, Germany. In 1863 he was admitted to practise law at the bar of the State of New York, and entered earnestly upon the pursuit of the profession his father had so greatly adorned. During the Civil War, then raging, he served for a time in the Twenty-second Regiment, New York Militia, during the Gettysburg campaign.

It was in the law office of Slosson, Hutchins & Platt, and in the Law School of Columbia College, that Mr. Davies was prepared for his career as a lawyer. His first partnership in practice was formed with Henry H. Anderson, but on August 1, 1866, the partnership was dissolved, and Mr. Davies entered the service of the Mutual Life Insurance Company of New York. The law department of that corporation was fully organized in September, 1870, with J. V. L. Pruyn as solicitor, and with Mr. Davies as his assistant. In that place Mr. Davies remained until May 20, 1885, when he became the head of the department.

The law of life-insurance was then practically an unknown quantity, the system itself being in its infancy, and but few questions having been presented to the courts for decision. During the succeeding quarter of a century, with the enormous growth of that form of insurance, new problems were constantly presented for solution, and Mr. Davies, as counsel for one of the leading companies, was largely instrumental in establishing the rules of law relating to that subject as they exist to-day. He resigned his position in December, 1893, to resume the active practice of his profession, since which time he has been chiefly engaged as a referee and in street-opening proceedings, having received many appointments to such positions. His most conspicuous service of this character was on the commission for widening and extending Elm Street from Great Jones Street to

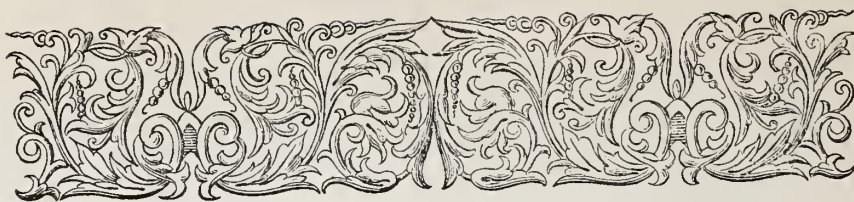
the City Hall, which great public improvement was carried through in an unprecedentedly short time, thus effecting a great saving of expense to the city, and greatly diminishing the injury to the property-owners.

Important as have been the duties of his profession, they have by no means monopolized Mr. Davies's attention. His ripe scholarship and finished literary style have made him a welcome contributor to current literature. His discussion of "Mysterious Disappearances and Presumptions of Death in Insurance Cases" has been published and become a classic. He was engaged as a lecturer in the New York University Law School in 1891. He was one of the chief promoters of the Medico-legal Society, and from 1886 to 1889 was chairman of its board of trustees.

A paper on "Medical Jurisprudence and its Relations to Life-Insurance," read before the Insurance Convention held at Chicago during the Centennial Exposition of 1893, was widely quoted and favorably commented upon by the insurance press at the time.

Mr. Davies is a prominent member of numerous professional and social organizations. Among these are the New York Historical Society, the New York Biographical and Genealogical Society, the Medico-legal Society, the New England Society, the Society of the Sons of the Revolution, the New England Historical-Genealogical Society, the Virginia Historical Society, the Phi Beta Kappa Alumni Association, the Liederkrantz Society, the Society of Colonial Wars, the Century Association, and the Union, University, Lawyers', Manhattan, Tuxedo, Grolier, Democratic, and St. Nicholas clubs. He belongs also to the American, New York State, and New York City bar associations, and the Law Institute.

He was married, in 1870, to Miss Lucie Rice, daughter of the Hon. Alexander H. Rice, who was for three terms Governor of the State of Massachusetts. His New York home is at No. 22 East Forty-fifth Street.



CHARLES WILLOUGHBY DAYTON

CHARLES WILLOUGHBY DAYTON'S American ancestry has included merchants, authors, soldiers, physicians, and statesmen. His grandfather, Charles Willoughby Dayton born at Stratford, Connecticut, became a leading merchant of New York. He married a daughter of Francis Child, of Huguenot descent, and they had a son named Abraham Child Dayton, who was a contributor to some of the foremost periodicals of his day, and was also a leading member of the New York Stock Exchange. His wife was Marie A. Tomlinson, a daughter of Dr. David Tomlinson of Derby, Connecticut, and afterward of Rhinebeck, New York, a member of the New York Legislature and a prominent member of the medical profession. Dr. Tomlinson's wife, Cornelia Adams, was a granddaughter of Andrew Adams, one of the signers of the Articles of Confederation, Speaker of the Continental Congress, and chief justice of the State of Connecticut.

The son of Abraham Child Dayton and Marie Tomlinson Dayton, who forms the subject of this present sketch, was born in Brooklyn, New York, on October 3, 1846, but since childhood has lived in the city of New York and the borough of Manhattan. He entered the College of the City of New York in 1861, and was graduated from the Law School of Columbia University in 1868, and has since been a practising lawyer of this city.

From his youth Mr. Dayton has been an ardent Democrat and has taken an active part in political affairs. In the campaign of 1864 he took the stump and made many effective speeches for General McClellan. In 1881 he was a member of the State Assembly and of its judiciary committee. The next year he organized the Harlem Democratic Club, and was a leader of the

Citizens' Reform movement, which gave Allan Campbell seventy-eight thousand votes for Mayor after a campaign of only ten days. In 1884 he was secretary of the Electoral College of the State of New York. In 1881, 1882, 1883, and 1892 he was a delegate to Democratic State conventions, and in 1893 he was elected a member of the New York State Constitutional Convention.

In the last-named year he was appointed by President Cleveland as Postmaster of New York. In that office he introduced many reforms which were appreciated by the employees, the public, and his superiors at Washington. His resignation as postmaster, on May 22, 1897, was followed, in June of that year, by a banquet tendered to him by fifteen hundred letter-carriers at the Grand Central Palace. There is now in the New York Postmaster's room a bronze portrait bust of Mr. Dayton, the cost of which was provided by fifty-cent subscriptions from four thousand postal employees, inscribed as follows :

CHARLES WILLOUGHBY DAYTON,

Postmaster at New York,

Appointed by President Cleveland

June 3, 1893.

Erected February, 1897,

by the employees of the New York Post-Office,
who desire to perpetuate Mr. Dayton's record for
efficiency, discipline, justice, courtesy, and kindness.

In the Democratic convention of 1897 he was the most popular candidate for Mayor of Greater New York. His nomination did not suit the purposes of "Crokerism," which so dominated the "leaders" that his name was not presented, notwithstanding the imminence of a stampede in his behalf.

He is a member of the Bar Association of New York city, and one of the executive committee of the State Bar Association. He is a member of the Harlem Democratic, Sagamore, and Players' clubs, the Down-Town Association, and Sons of the Revolution, and is a governor of the Manhattan Club. He is a director of the Seventh National, Twelfth Ward, and Empire City savings-banks, and the United States Life Insurance Company. He was married, in 1874, to Laura A. Newman, daughter of John B. Newman, M. D., and has three children.



HENRY WHEELER DE FOREST

IT has long been a truism that ours is the most composite of nations. Within its borders may be found men of every tribe and nation, some of recent arrival upon these shores, some descended from those who settled here centuries ago. Fittingly, too, the chief city of the nation is the most cosmopolitan of all. At least three separate nationalities contributed to its founding, while, as the principal gate of entry into the United States, it has long received the vast majority of all new-comers into the land. Conspicuous among those who have contributed to the growth of the city, and indeed one of the three founders of it, are the French, and especially the Huguenot French, who came hither with the Dutch.

The De Forest family, which has long enjoyed deserved prominence in this country, is of French Huguenot origin. Its first representative in America was Jesse De Forest, who fled from France to Leyden, and thence came to New York in 1623. A direct descendant of his, in the last generation, was Henry Grant De Forest of New York city. He married Miss Julia Mary Weeks, and to them the subject of this sketch was born.

Henry Wheeler De Forest was born in New York city on October 29, 1855. His schooling was begun in New York. Later he was sent to boarding-school at Deerfield, Massachusetts, and thence to Williston Seminary, at Easthampton, Massachusetts, where he was prepared for college. He entered Yale at the age of sixteen, and was graduated there in the class of 1876. From Yale he returned to New York, and entered the Law School of Columbia University, where he was graduated with the degree of LL. B. in 1877.

Upon his graduation from the Columbia Law School Mr. De



See all Focus



Forest was admitted to the bar of New York, and forthwith entered upon the practice of his profession. In 1878 he became associated with his brother, Robert Weeks De Forest, first under the firm-name of De Forest & Weeks, and more recently under the present title of De Forest Brothers.

In addition to an extensive law practice, Mr. De Forest is or has been connected with various business enterprises, corporations, and charitable associations. He was for some years president of the New Jersey and New York Railroad Company, and is a director of the Knickerbocker and Hudson Trust companies, and of the Niagara and British-American Insurance companies, a trustee of the Bank for Savings, and of the New York Infirmary for Women and Children, and one of the governors of the New York Hospital.

Mr. De Forest has never been actively engaged in politics, beyond discharging the ordinary duties of a citizen.

He is a member of various clubs and other social organizations, including among others the Union Club, the University Club, the Metropolitan Club, and the Down-Town Association.

He was married, on August 22, 1898, to Miss Julia Gilman Noyes.





ROBERT WEEKS DE FOREST

THE De Forest family in this country is of French Huguenot descent, its first ancestor here having been Jesse de Forest, who came to New York in 1623 from Leyden, whither he had fled from France after the revocation of the Edict of Nantes. Robert Weeks De Forest was born in this city on April 25, 1848, the son of Henry G. and Julia Brasher Weeks De Forest. His father was a son of Lockwood De Forest, a South Street merchant, and his mother was a daughter of Robert D. Weeks, the first president of the New York Stock Exchange.

After receiving a primary education in this city, Robert Weeks De Forest was sent to Williston Seminary, at Easthampton, Massachusetts, where he was prepared for college. Then he entered Yale, and was graduated with honors in the class of 1870. Returning then to New York, he entered the Columbia College Law School, and received therefrom the degree of LL. B. in 1872. Meantime he had been admitted to practice at the bar of the Supreme Court of New York in the spring of 1871. A brief period of postgraduate study followed at the University of Bonn, Germany.

Mr. De Forest began the practice of his profession in the firm with which his father had been connected, and of which his uncle, John A. Weeks, was the head. At his entry it assumed the name of Weeks, Forster & De Forest. Later he was a member of the firm of De Forest & Weeks, and since 1893 he has been associated with his younger brother in the firm of De Forest Brothers.

The law practice of these firms has been general in its scope. Mr. De Forest has for many years, however, been general counsel for the Central Railroad of New Jersey, having become profes-



Robert Wald Forest

sionally connected with that corporation in 1874. Since 1885 he has been president of the Hackensack Water Company, and he is a director or trustee of a number of corporations, among them being the Niagara Fire Insurance Company and the Continental Trust Company of this city. He has never sought nor held political office, but has been prominent in various public enterprises of a benevolent or educational character. Thus he was a leader in the movement for a systematization of charitable work, and has for a number of years been president of the New York Charity Organization Society. He was one of the founders of the Provident Loan Society, an admirable philanthropic institution intended to obviate the evils of the ordinary pawnbroking system. It was founded in 1894, at a time of great social distress in this city, when there was exceptional need of some means whereby the poor could raise money on temporary loans on personal property, on equitable terms. Mr. De Forest was chosen the first president of it, and much of its success was due to his wise direction. He also succeeded his father as one of the managers of the Presbyterian Hospital of this city, and also as one of the managers of the American Bible Society. In 1889 he was elected a trustee of the Metropolitan Museum of Art, and has ever since been retained in that place.

Mr. De Forest is a member of a number of clubs, their variety showing the wide range of his tastes and interests. Among them are the Century, University, Grolier, Seawanhaka Yacht, and Jekyl Island.

He was married, on November 12, 1872, to Miss Emily Johnston, the eldest daughter of John Taylor Johnston, president of the Central Railroad of New Jersey, and of the council of the University of the City of New York. Since 1880 they have lived at No. 7 North Washington Square, in the stately old mansion built by Mrs. De Forest's grandfather, John Johnston, in 1833. Their country home was for many years at Seabright, New Jersey, but is now at Cold Spring Harbor, Long Island.

Mr. and Mrs. De Forest have four children. The two sons, Johnston and Henry Lockwood, were graduated at Yale in 1896 and 1897 respectively. The two daughters are named Ethel and Frances Emily.



RICHARD DELAFIELD

THE Delafield family of England and America descend from the Counts de la Feld of Alsace, whose lineage is one of the oldest in France. Authentic records of them appear before the year 1000. The ancient castle which still bears their name is situated in a pass of the Vosges Mountains, near the town of Colmar. Pope Leo IX. is said to have rested there on his way to Strasburg. In the cathedral of that city were monuments to two of the De la Felds, and a perpetual chantry with a pension of two marks per annum to provide masses for the repose of the souls of their dead.

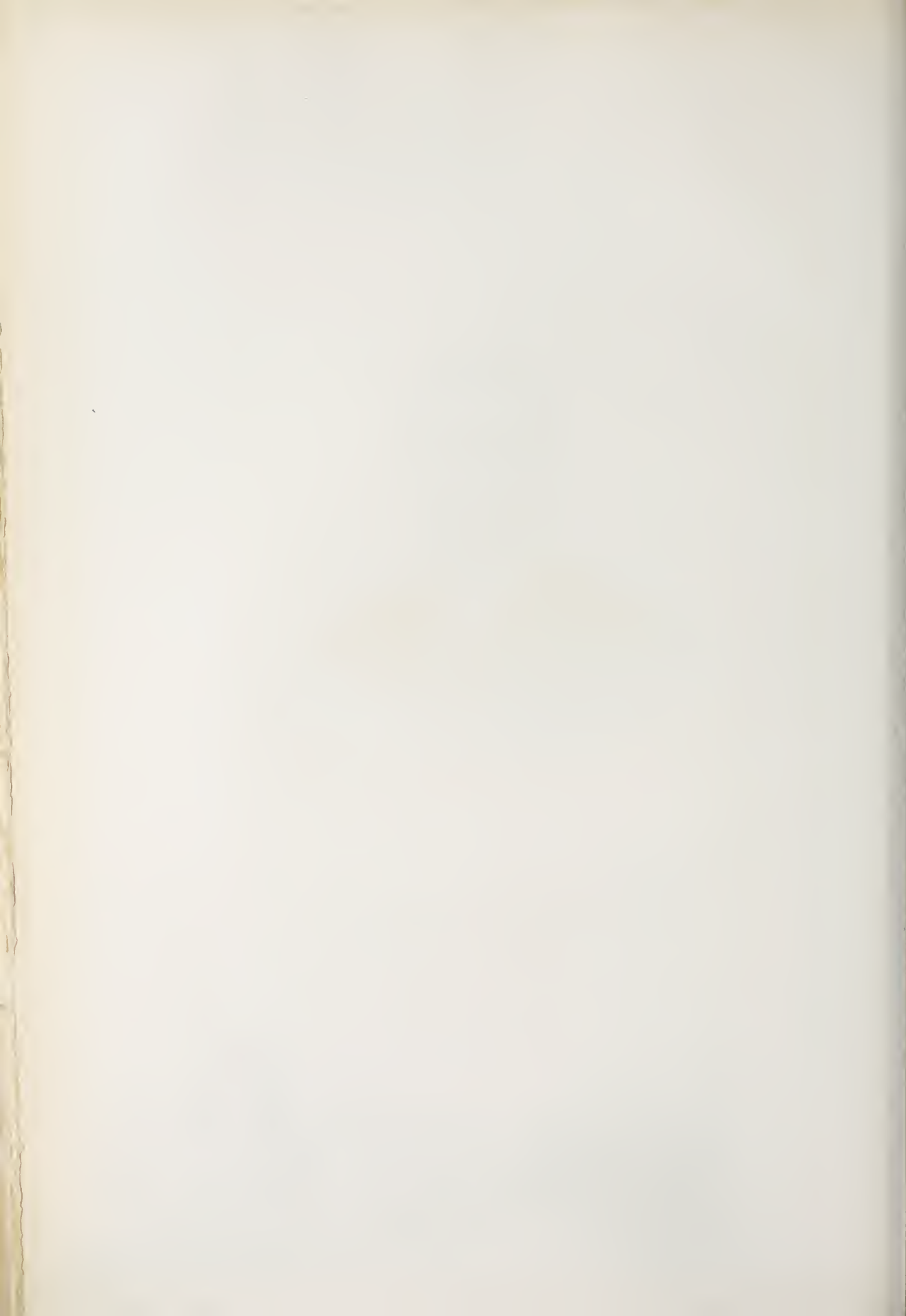
The first of the name in England was Hubertus de la Feld, who came over with the Conqueror and received grants of land in the county of Lancaster. The names of his descendants are numbered among the wealthy nobles under succeeding monarchs. Many of them were distinguished at arms and rendered services to their country for which they were rewarded with lands and titles. John Delafield, born in 1647, entered the service of the Emperor of Germany, fought against the Turks under Prince Eugene of Savoy, and was created a Count of the Holy Roman Empire, a dignity which descends to all his male posterity.

The great-great-grandson of John, Count Delafield, came to America late in the last century, married Anne Hallett of Hallett's Cove, now Astoria, in New York, and became the founder of the American family of his name. One of his sons, Rufus King Delafield, married Eliza Bard, daughter of William and Katherine Cruger Bard. Richard Delafield is their son.

He was born at New Brighton, Staten Island, on September 6, 1853, was educated at the Anthon Grammar-School, New York city, and at the age of twenty embarked on his business career



Richard Deane



as a clerk in a New York mercantile house. His talent for affairs soon made itself apparent, and he was rapidly advanced to the position of manager.

In 1880 he founded the house of Delafield & Co., and commenced business in the California trade. The firm, which is conducted on old conservative principles, is one of the most prosperous establishments in New York. Mr. Delafield is at its head as senior partner and capitalist in New York, Chicago, St. Louis, and San Francisco. He is vice-president and director of the National Park Bank, vice-president of the Colonial Trust Company, and has been president of the Mercantile Exchange.

He has taken no active part in politics, except to serve as president of the New York Commission for the World's Columbian Exposition, and as a member of the Committee of One Hundred at the New York Columbian Quadricentennial Celebration. He is actively interested in the affairs of the Episcopal Church and is a vestryman of Trinity Church Corporation. His clubs are the Union League, the Tuxedo, the Merchants', and the New York Athletic. In musical circles he is prominent, having been president of the Staten Island Philharmonic and secretary of the New York Symphony societies. Among the many charitable institutions with which he is identified are the Seaside Home on Long Island, of which he is president, and the Varick Street Hospital, of whose executive committee he is a member.

Mr. Delafield was married, in 1880, to Miss Clara Foster Carey of New York, whose family is one of the oldest in the city. Her great-uncle was Philip Hone, Mayor of New York in 1826. Dr. Kane, the arctic explorer was also a relative.

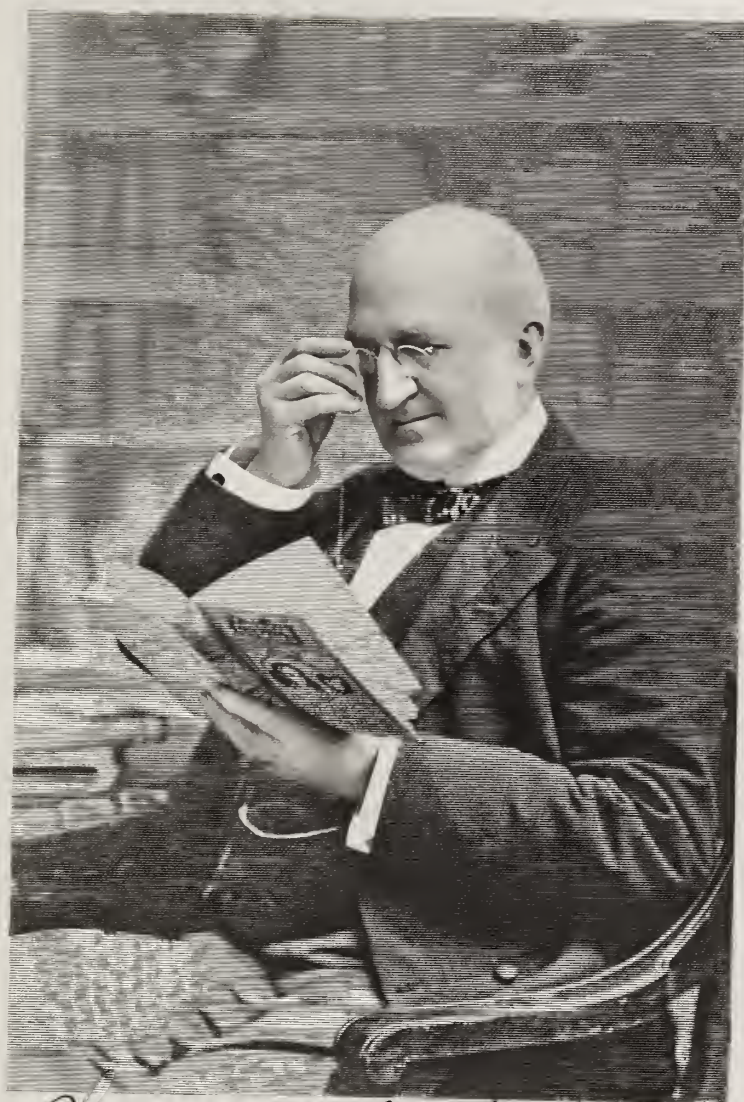




CHAUNCEY MITCHELL DEPEW

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.



Chaucey M. De Pew.

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.





Thos. L. De Vinne



THEODORE LOW DE VINNE

THE "art preservative of arts" has had many worthy professors and practitioners, from Gutenberg, Caxton, and Aldus down to the present day, but none more earnest and effective than the head of the well-known De Vinne Press of New York. He is of New England birth and Huguenot-Dutch and French-Irish parentage, and has served, as a true workman should, in all grades of his profession, from the lowest to the highest. His father, Daniel De Vinne, was born at Londonderry, Ireland, of French and Irish parentage, but was brought to this country in infancy, and had a long and useful career as a Methodist preacher and an antislavery advocate. His mother was Joanna Augusta Low of New York, of Huguenot and Dutch descent.

Theodore Low De Vinne was born at Stamford, Connecticut, on December 25, 1828. He was educated at the common schools in the various towns in which his father was stationed in the Methodist itinerancy, and finally at Amenia Seminary, Amenia, New York, which he left at the age of fourteen, to begin work. His first work was in a printing-office at Fishkill, New York, and then, in 1844, in the office of the "Newburg (New York) Gazette." In 1849 he came to this city and entered the employ of Francis Hart, one of the best printers of that day. Eight years later he became a partner in the establishment, and on the death of Mr. Hart, in 1877, he became the practical head of the firm. In 1883 the firm changed its name to that of T. L. De Vinne & Co., and is now best known as the De Vinne Press.

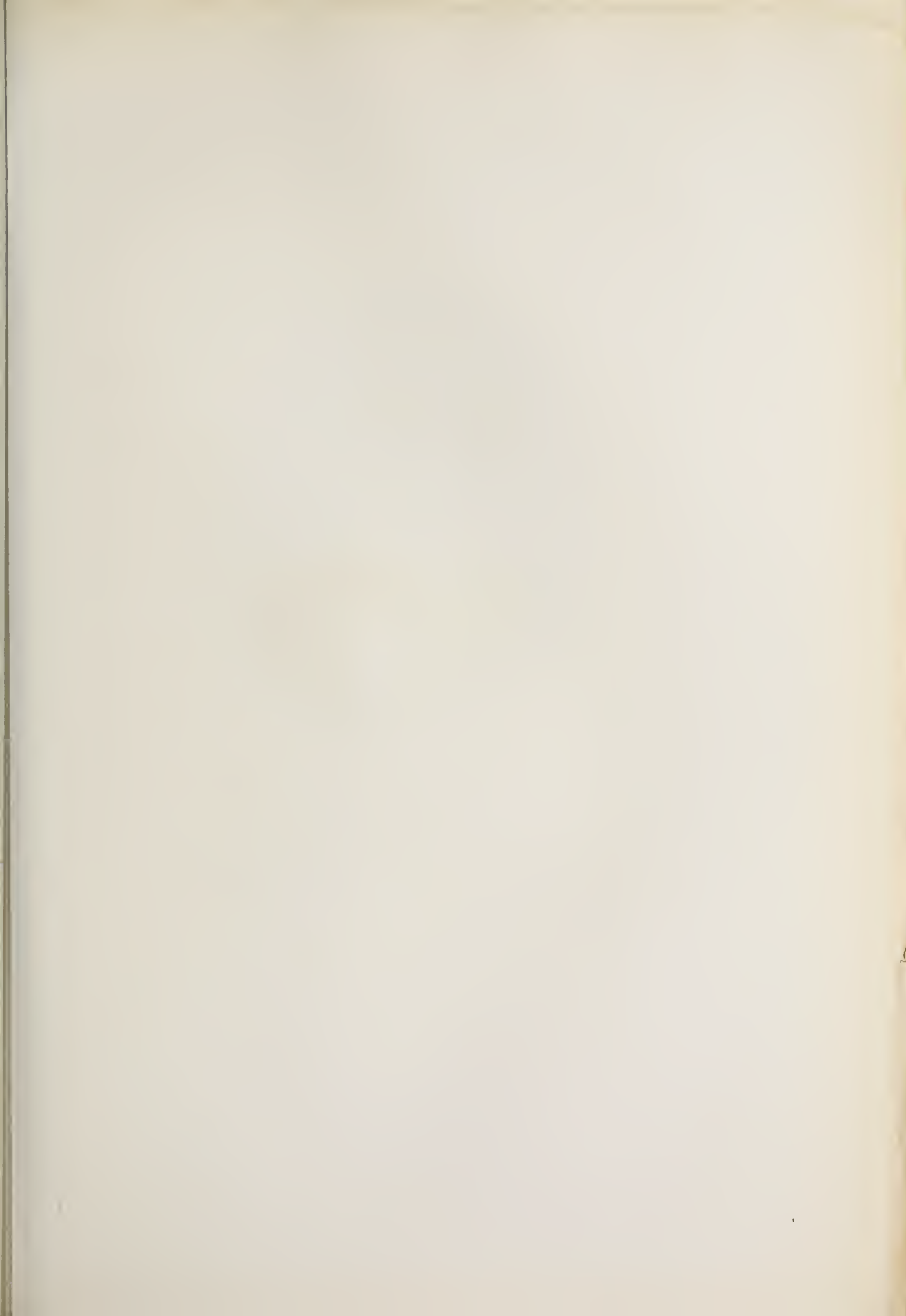
From the beginning of his career as a managing printer, Mr. De Vinne has persistently and intelligently striven to improve the appearance of books and to elevate the general character of American typography. In this he has achieved marked success.

For years his publications have ranked at the head of American press work, and the peer of any in the world, and orders have come to him from all parts of this and other countries from those who wish their books to be printed in the highest style of art. His influence has also extended outside of his own office, and has strongly tended to improve the general art of printing in America and throughout the world. He has been the printer of the "St. Nicholas Magazine" since it was started in 1873, and of the "Century Magazine" since 1874. The "Century Dictionary," one of the largest works ever undertaken by a printing-office, was brought out by him. In 1886 he removed his establishment to a fine building in Lafayette Place, specially designed by him as a model printing-office.

Mr. De Vinne is a prominent member of the National Typothetæ, of which he was the first president. He belongs also to the Grolier, Authors', and Century clubs, and the Aldine Association. He has been a writer as well as a printer of books, and, in addition to magazine articles, has put forth "The Printer's Price List" (1871), "The Invention of Printing" (1875), "Historic Types" (1886), "The Practice of Typography: Plain Printing Types" (1900), and other works.

He was married, in 1850, to Miss Grace Brockbank, and has one son, Theodore Brockbank De Vinne, who is associated with him in the management of the De Vinne Press. Mr. De Vinne has taken no part in politics other than that of an intelligent private citizen, and has formed no important business connections outside of his own office. He has been content to devote his life to the one great work of bringing the illustration, printing, and publishing of books to the highest possible perfection, and in that he has succeeded beyond the achievements of most of his predecessors in this or any land.







Jrd. W. Devoe



FREDERICK WILLIAM DEVOE

FREDERICK WILLIAM DEVOE, the well-known manufacturer and merchant, comes of a family of distinguished record which in ancient times was resident in the district of Veaux, in Normandy, and which has variously been known as De Veaux, De Vaux, De Veau, and De Vos. Its first member in this country was Matheus de Vos, a Huguenot, who came to New Amsterdam, now New York, for refuge and freedom. Later came Daniel and Nicholas de Vaux, and settled in Harlem, on Manhattan Island. Finally Frederick, the brother of these latter, a native of Annis, France, escaped massacre by flight from home, grew to manhood at Mannheim, Germany, became a merchant, and came to New York. He too settled in Harlem, married Hester Terneur, owned the great Cromwell farm near what is now Central Bridge, and was a man of much note in the community.

He had a son named Frederick, who also had a son of that name, who had a son named John. The last-named married his cousin Rebecca de Voe, and had eleven children. One of these, John, served in the War of 1812, married Sophia, daughter of Thomas Farrington of Yonkers, and had ten children, of whom the youngest is the subject of this sketch.

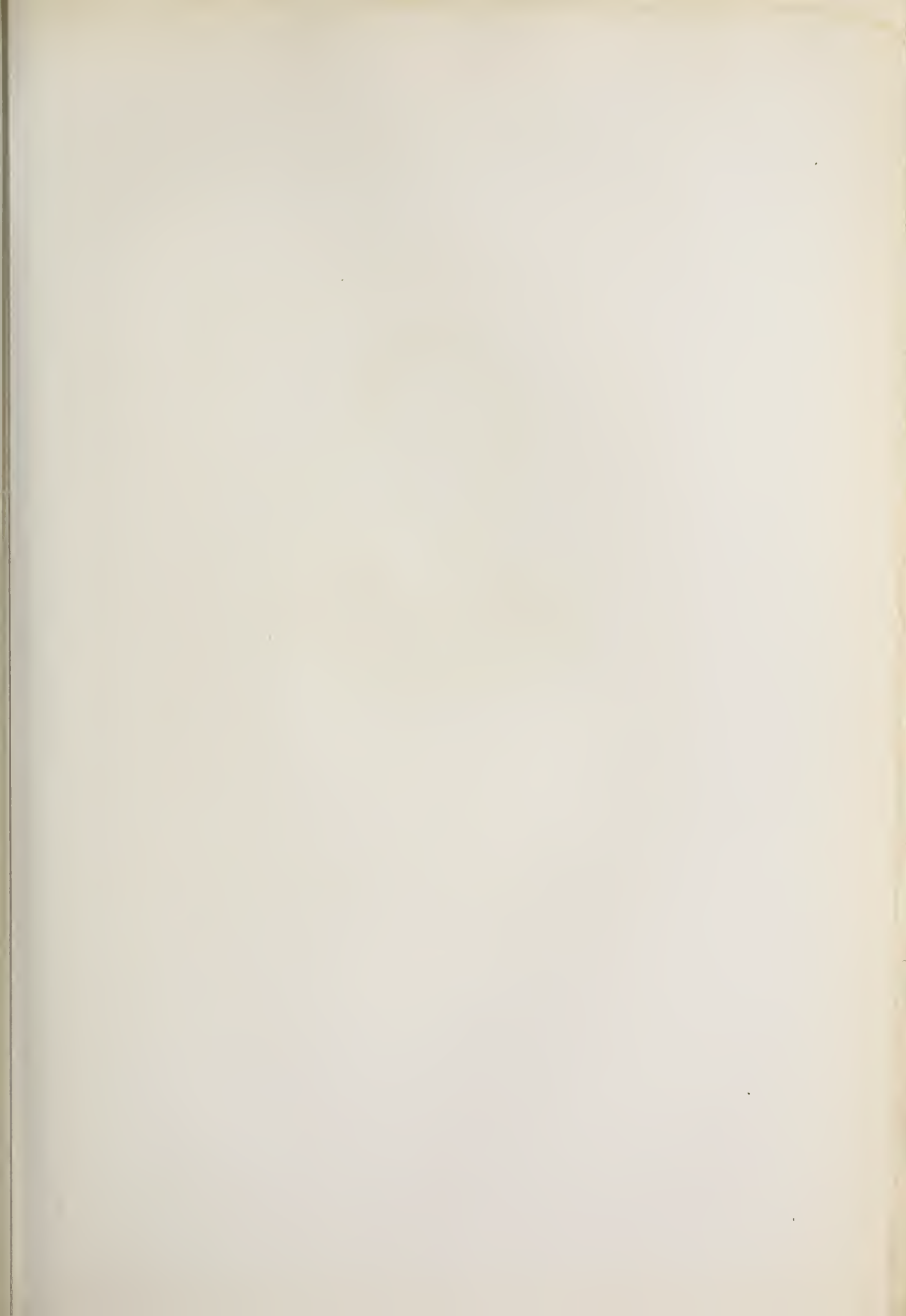
Frederick William Devoe was born in New York city on January 26, 1828, and was educated in private schools. In 1843 he became a clerk in the store of his brother Isaac, at Spotswood, New Jersey. Three years later he returned to New York and entered the drug and paint establishment of Jackson and Robins, in which his brother John was a junior partner. In 1848 he became clerk for Butler and Raynolds, and four years later undertook business on his own account as a member of the new firm of Raynolds and Devoe.

The firm was reorganized, in 1864, under the name of F. W. Devoe & Co., a name which became, through many years, one of the landmarks of the oil and paint trade in the United States and, indeed, in the world. Apart from the great business of this firm in oils, paints, and artists' materials, Mr. Devoe for some years did a large business in the refining and sale of petroleum, under the name of "Devoe's Brilliant Oil." This enterprise was afterward carried on under the name of the Devoe Manufacturing Company, and then, in 1873, was sold to other parties. In 1890 the F. W. Devoe Company was incorporated, with Mr. Devoe as president, as the successor of the firm of F. W. Devoe & Co., and in 1892 it was consolidated with the important house of C. T. Raynolds & Co., under the present name of the F. W. Devoe and C. T. Raynolds Company. The corporation still occupies the large building at the corner of Fulton and William streets, New York, which F. W. Devoe & Co. made the center of the American paint trade.

Mr. Devoe has cared little for politics. He has, however, served the public in various offices. In 1880, Mayor Cooper appointed him a member of the Board of Education, and he was reappointed by Mayors Edson, Hewitt, and Grant. He resigned in 1891. While in the board he exerted a most beneficent influence upon educational affairs, and did much for the establishment of the valuable industrial school system. Governor Hill appointed Mr. Devoe a trustee of the Middletown Asylum for the Insane in 1890. Mr. Devoe is also a trustee of the New York Homeopathic Medical College and Hospital. He became a director of the New York Juvenile Asylum in 1890, vice-president in 1893, and is now its president.

Mr. Devoe was married, in 1853, to Sarah M., daughter of Walter Briggs, who has borne him five children. Of these a son and two daughters died in childhood. The other two, daughters, are living. The family home is a charming place on Jerome Avenue, in the borough of the Bronx.

Mr. Devoe has always preferred home life to club life. He is, however, a member of the Holland and St. Nicholas societies, and of the New York Microscopical Society, and he is a warden of the Protestant Episcopal Church of Zion and St. Timothy.





W. B. Dickerman



WATSON BRADLEY DICKERMAN

WATSON BRADLEY DICKERMAN has every claim to the title of an American citizen, his ancestors in direct line and in all collateral branches having settled in New England prior to 1660. His father, Ezra Dickerman, was a lineal descendant of Abram Dickerman of New Haven, who was a deputy to the Connecticut General Assembly from 1683 to 1696. His son Isaac was also a deputy to the Assembly for a long term of years—from 1718 to 1757. Mr. Dickerman's mother was Sarah Jones, a daughter of Nicholas Jones of Wallingford, Connecticut, and was descended from William Jones of New Haven, Deputy Governor of Connecticut in 1660.

Watson B. Dickerman was born at Mount Carmel, Connecticut, on January 4, 1846. His early life was spent on his father's farm, and he was educated at the Williston Academy, Easthampton, Massachusetts.

At the age of seventeen years he went West, and in 1864 began his business life as a clerk in J. Bunn's Bank at Springfield, Illinois. Believing that the metropolis offered the largest chances of success, even while accompanied with the greatest hazards, he returned to New York in 1867, and engaged in the brokerage business. In November, 1868, he was admitted to membership in the Stock Exchange. In June, 1870, he formed a partnership with William Gayer Dominick, under the name of Dominick & Dickerman. In 1899 he became associated with the firm of Moore & Schley.

William Gayer Dominick died suddenly, on August 31, 1895, at the age of fifty. He belonged to an old New York family, and was a man of distinction in the business and social world. He served seventeen years in the Seventh Regiment, including

ten years as a first lieutenant. He was captain of the Ninth Company of the Veteran Association, and a governor of the Seventh Regiment Veteran Club. In 1892 he, with his brothers, presented to the Metropolitan Museum of Art the fine picture by Schrader, "Queen Elizabeth Signing the Death-Warrant of Mary Stuart," in acknowledgment of which a life membership of the museum was bestowed upon him.

Mr. Dickerman's reputation for business sagacity, and his well-known integrity, added to other attractive qualities of mind and heart, led to his election, in 1890, as president of the New York Stock Exchange, and his admirable administration of that important office assured him an easy reelection in the following year.

He has taken a lifelong interest in politics as an intelligent and loyal American citizen, and has been consistently affiliated with the Republican party, to the success of which in its campaigns he has often materially contributed. He has, however, never been an office-seeker, and, indeed, has never accepted nomination to any public office.

He is connected officially with a number of large business corporations in various parts of the country. Among these may be mentioned the Norfolk and Southern Railroad Company, of which he is president, and the Long Island Loan and Trust Company, of which he is a trustee.

Mr. Dickerman belongs to several of the best clubs of the metropolis, their character well reflecting his tastes and inclinations in social matters. Among these are the Century Association, with its distinctively literary and artistic flavor; the Union League Club, the stronghold of Republicanism; the Metropolitan, a purely social organization; and the Westchester Country Club, with its fine mingling of social and sportsmanlike qualities.

He was married, on February 18, 1869, to Miss Martha Elizabeth Swift, a daughter of Samuel and Mary Phelps Swift of New York. His only son died in infancy in 1873. Mr. and Mrs. Dickerman made their residence in Brooklyn until 1885, and in June of that year removed to Mamaroneck, New York, where they have a beautiful country place, Hillanddale Farm, which has been their home ever since.





E. H. Dickerson



EDWARD NICOLL DICKERSON

THE ancestors of Edward N. Dickerson came from England in 1630, and settled at Southold, in the eastern part of Long Island. They afterward removed to New Jersey, near Morristown, where they became prominent and useful citizens. His grandfather, Philemon Dickerson, served one term as Governor of New Jersey, and was a United States district judge. Mahlon Dickerson, district judge of New Jersey and Secretary of the Navy under President Jackson, was his great-uncle. Mr. Dickerson is a son of Edward Nicoll Dickerson, a patent lawyer, and Mary Caroline Nystrom, and was born at Newport, Rhode Island, on May 23, 1853.

He was prepared for college at the historic St. Paul's School, Concord, New Hampshire, and matriculated at Trinity College, from which latter institution he was graduated with honors in 1874, the valedictorian of a large class. From Trinity he passed to the Law School of Columbia College, and from there to his father's office, where his legal studies were completed, he afterward becoming a member of the firm.

Mr. Dickerson is at present at the head of the firm of Dickerson & Brown. He is counsel for many important corporations, among which are the Bell Telephone Company, the Western Union Telegraph, the General Electric, the Barber Asphalt Paving Company, the Farben Fabriken, and others. He is officially connected with several other large corporations, such as the Electro Gas Company, the Union Carbide Company, the Pressed Steel Car Company, and the American Car and Foundry Company.

Mr. Dickerson is a member of the Manhattan, the Lawyers', the Tuxedo, the St. Nicholas, the New York Yacht, the New

York Riding, the Fencers', and the Rockaway Hunt clubs, the Metropolitan Club of Washington, the Order of the Cincinnati, the St. Nicholas Society, the Sons of the Revolution, and the Psi Upsilon Fraternity.

He was married, on January 5, 1898, to Miss Charlotte Surget Ogden, at Bartow, on the Sound, New York. Their infant daughter's name is Lillian Louise.

Mr. Dickerson is possessed of a striking personality, to which are due, in large measure, the successes he has achieved. He is gifted with a clear, strong mind, great energy and industry, and a wonderful versatility. He is an expert chemist, and as good a machinist and electrician as most men who make those things a profession.

He is an all-around sportsman, and can manage a yacht, ride, and drive a four-in-hand with equal skill. In the practice of his profession he has the reputation of drawing the most doubtful case up to the fighting-point, and his pleadings are distinguished for their lucidity and power. He well exemplifies the advantages of liberal education of the most ample scope and thoroughness in the prosecution of business or professional duties. He is equally at home in the discussion of a point of law, or a question of chemistry, electrical science, or higher mathematics. It is, indeed, largely because of such complete intellectual equipment that he has been so successful in the practice of his profession. He has not had to depend upon the assistance of experts in preparing and conducting his cases, but has been his own expert, and has displayed the exceptional faculty of dealing with the most abstruse case in a manner convincing to the scientific mind, and at the same time perfectly lucid to the average unskilled layman. A like thoroughness and masterfulness in all the activities of life have made him an exceptionally forceful figure in all relationships and associations.





JAMES B. DILL

PROBABLY the most important phase of the economic development of the United States during the last few years has been the movement for the consolidation of the manufacturing and mercantile firms and companies into large corporations, and with that movement no one has been more prominently identified than James B. Dill of New York, whose reputation as an authority on corporation law is more than national. Mr. Dill is still in early middle life, having been born on July 24, 1854, at Spencerport, near Rochester, New York. He is of New England descent on both sides, his father, the Rev. James H. Dill, having been a native of Massachusetts, and his mother, Catharine Brooks Dill, a member of the well-known Brooks family of Connecticut. In 1859 the Rev. Mr. Dill removed, with his family, from western New York to Chicago, where he was installed as pastor of the South Congregational Church. When the Civil War broke out he went to the front as chaplain of the famous "Illinois Railroad Regiment." The exposure and privation incident to active campaigning resulted in his death, in 1862. In 1868 the boy entered the preparatory department of Oberlin College, and four years later was admitted to Yale, among his classmates being Arthur T. Hadley, now president of the university. Upon his graduation from college in 1876, young Dill took up the study of the law, reading in an office for one year to such good purpose that at the end of that period he was enabled to enter the New York University Law School as a member of the senior class. He was graduated in 1878 from the law school, being salutatorian of his class, although coincidentally with his attendance at the law lectures he had been engaged in teaching at Stevens Institute.

The first case of importance in which he was engaged was connected with the failure of the commercial agency of McKillop & Sprague. The directors of this corporation had neglected to file certain statements required by law, and were therefore held to be personally liable for its debts. This responsibility they disputed in court, but were beaten—or all but one of them. That one had retained Mr. Dill as counsel, and he won the case on a novel point of law. That was the beginning of Mr. Dill's career as a corporation lawyer.

The opening of the era of industrial consolidation, two or three years ago, found the corporation laws of New Jersey at once the most flexible and the most equitable to be discovered on the statute-books of any State, and the projectors of the giant industrial combinations of to-day turned to New Jersey as the State in which to incorporate their new companies. The beginning of this period also found one lawyer preëminently well versed in the intricacies of New Jersey corporation law and corporation practice—Mr. Dill.

As a natural result Mr. Dill was concerned in the incorporation of a large number of the more important consolidations, either drawing up the charters himself, or, as consulting counsel, passing upon the work of other attorneys. Among the host of companies the incorporation of which he has effected, and of which he is a director as well as counsel, are the National Steel Company, the American Tin Plate Company, and, latest and greatest, the Carnegie Company, with its unwatered stock and bond issue of three hundred and twenty million dollars. The incorporation of the Carnegie Company represented probably the most pronounced success of Mr. Dill's professional life, for it became possible only as the result of the adjustment of the differences between Andrew Carnegie and Henry C. Frick, the suspension of the litigation begun by the latter, and the ascertainment of a basis on which the two men and their respective associates in the old Carnegie Steel Company should enter the new Carnegie Company, in the negotiations on all of which matters Mr. Dill took an active part, receiving for his services a fee said to have been the largest ever paid to an American lawyer.

Mr. Dill was chairman, a year or two ago, of a State commission which revised the laws of New Jersey relating to banks,

trust companies, and safe-deposit companies; he is a director of the North American Trust Company of New York, and of the People's Bank of Orange, New Jersey, vice-president of the Savings Investment and Trust Company of East Orange, New Jersey, and chairman of the executive committee of the Corporation Trust Company of New Jersey. He is also a director in more than thirty additional companies. He has been counsel for the Merchants' Association of New York since the organization of that active and influential body, and for twenty years has been counsel to the Loan Relief Association of the Fifth Avenue Presbyterian Church of New York city.

Despite the drafts made upon his time and his strength by his corporation practice, Mr. Dill contrives to find opportunity for work on collateral lines also. "Dill on New Jersey Corporations," of which book he is the author, is the standard authority upon the subject.

The Financial Laws of New Jersey are in part his handiwork, and he has also annotated and compiled for the State its banking laws and general corporation laws. Mr. Dill was one of the framers of the Corporation Act, prepared for New York upon the suggestion of Governor Roosevelt, the New York Business Companies Act of 1900, and early in 1900 was called upon by the government of Quebec to assist in framing a similar act for that Canadian province. He has also delivered addresses before economic and scientific bodies and at colleges on the subject of the so-called "trusts," pointing out in these addresses the distinctions between the honest and dishonest "trusts," and urging compulsory publicity as to methods of operation as the most efficacious remedy for "trust evils."

Mr. Dill married, in October, 1880, Miss Mary W. Hansell of Philadelphia, and has three daughters. Their home is at East Orange, New Jersey, and they also have a summer cottage at Huntington, Long Island, and a camp in the Rangeley region in Maine. Mr. Dill is a member of the Lawyers' Club and the Merchants' Club of New York, president of the Orange Riding Club of Orange, New Jersey, and a member of the Essex County Country Club. The style of his law firm is Dill, Bomeisler & Baldwin, with offices at No. 27 Pine Street, New York.



LOUIS F. DOYLE

THE lawyers of New York hold an important position among its influential men, not only by their work in the courts, but quite as much by their share in guiding great commercial and financial transactions. Louis F. Doyle has a recognized place among the successful lawyers of his native city, and among its prominent men.

Born in the city of New York, on June 7, 1861, the son of James Doyle and his wife, Lucinda M. Loss, both also natives of the city, and the former long engaged in mercantile pursuits there, Louis F. Doyle, before he came of age, had chosen his career and entered himself as a student in the Law Department of the University of the City of New York. Before and during his course at the law school, he was also a student in the office of Douglass & Minton, a firm doing a large commercial business, and counsel for R. G. Dun & Co. of the well-known mercantile agency. In this office Mr. Doyle not only had wide experience in the practice of law, but also laid the foundation of that practical acquaintance with business which is so necessary to the modern lawyer. In 1882 Mr. Doyle was graduated from the university with the degree of Bachelor of Laws. After continuing for about three years in the office of Douglass & Minton, he opened an office of his own, at 317 Broadway, and began practice independently. In 1889 he removed to the New York Times Building, where he now has one of the best-equipped offices in the city. From the beginning of his practice, Mr. Doyle has given his attention chiefly to the law of banking and commerce. Since 1885 he has acted as an attorney for the National Park Bank of New York, and for several years past he has been the general attorney and counsel of that bank. Among the impor-



Louis J. Doyle



tant cases, involving new and doubtful points of commercial law, in which he has been engaged, are those of *Harmon vs. the National Park Bank*, reported in the 79th Federal Reporter 891 and in 172 United States Supreme Court Reports 644; the *Clinton National Bank vs. the National Park Bank*, reported in 37 Appellate Division Reports 601; *Washington Savings Bank vs. Ferguson*, reported in 43 Appellate Division Reports 74; and the litigation over the affairs of the Domestic Sewing Machine Company, which was finally disposed of by the decision of the New Jersey Court of Errors and Appeals, reported as *Blake vs. Domestic Manufacturing Company* in 38 Atlantic Reporter 241.

Mr. Doyle has always taken an earnest and practical interest in politics as a Democrat and a member of the local political organization, but he has never been an office-seeker and has held no public office. He is a member of the Manhattan and Democratic clubs, of the American, New York State and New York city bar associations, and, among purely social organizations, of the Metropolitan, New York Athletic, and Suburban Riding and Driving clubs. He is unmarried and lives alone in apartments at Fifth Avenue and Forty-third Street, his only near relative being a sister, the wife of Colonel John M. Carter, Jr., of the Baltimore "News."





SILAS BELDEN DUTCHER

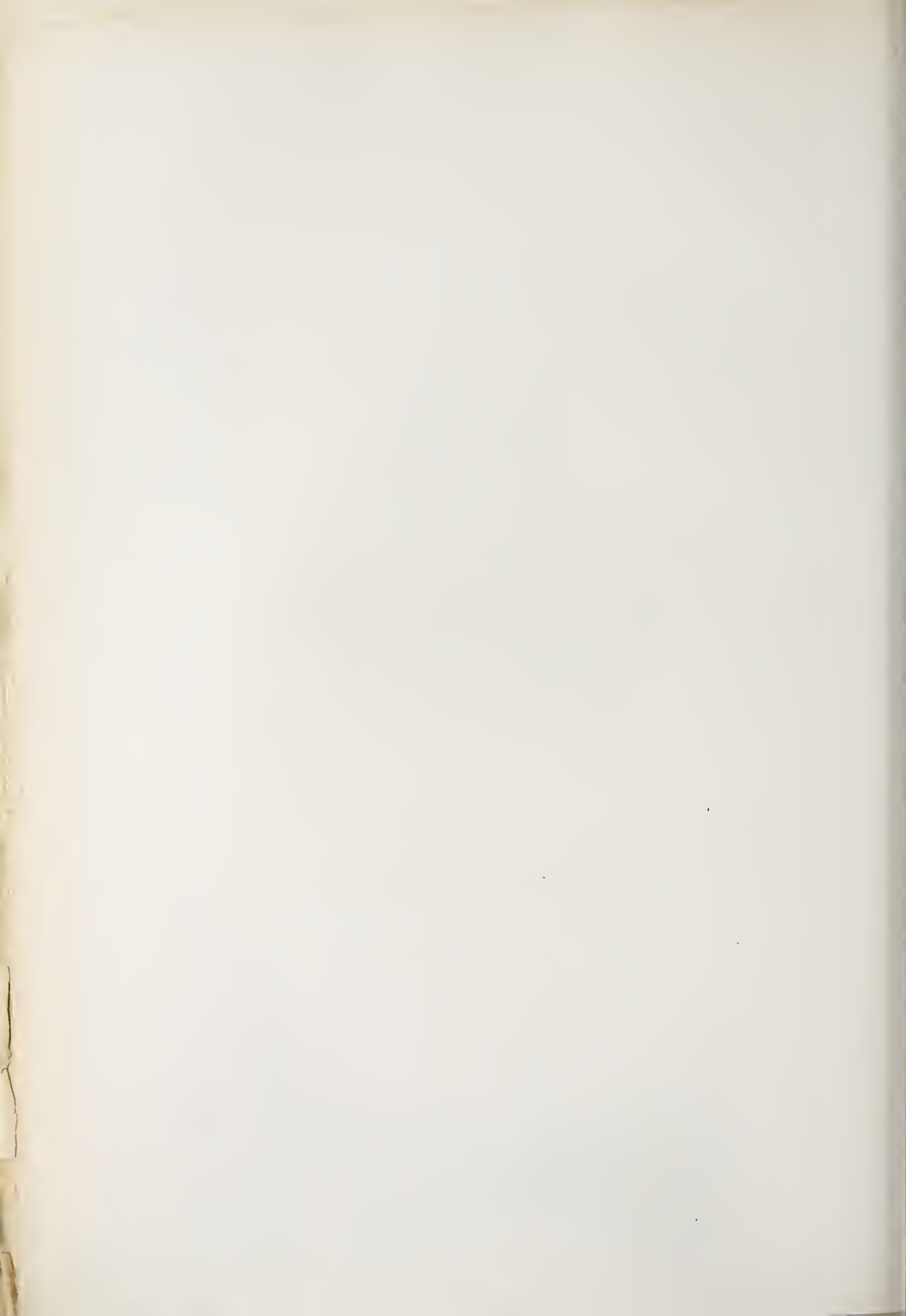
THE Dutcher family in New York is descended from Ruloff Dutcher and his wife Jannettie Brussey, who came to this country from Holland early in the seventeenth century. Their son Gabriel married Elizabeth Knickerbocker, a granddaughter of Harman Janse van Wye Knickerbocker of Dutchess County, New York. They were the great-grandparents of Silas B. Dutcher. Mr. Dutcher's parents were Parcefor Carr Dutcher and Johanna Low Frinck. The latter was a daughter of Stephen and Ann Low Frinck. She was descended from Cornelius Janse Vanderveer, who came from Alkmaan, Holland, in the ship *Otter*, in 1659, and settled in Flatbush, Long Island, and also from Conrad Ten Eyck, who came from Amsterdam in 1650, and was the owner of what is now known as Coenties Slip, New York city. Her grandfather, Captain Peter Low, was an officer in the Continental Army.

Silas Belden Dutcher was born in Springfield, Otsego County, New York, on July 12, 1829. He attended the public schools of his native town, and for a short time the Cazenovia Academy. From sixteen to twenty-two he taught school during the winter months, working on his father's farm in the summers. From 1851 to 1855 he was employed in the building and operation of the railroad running between Elmira and Niagara Falls.

In 1855 he came to New York and for some years was engaged in a mercantile business. In 1859 he became a charter trustee of the Union Dime Savings Institution, of which he was president from 1886 until 1891, and with which he is still connected. He is president of the Hamilton Trust Company and of the Ramapo Water Company, treasurer of the Columbia Mutual Building and Loan Association, a director of the Garfield Safe



S. B. Dutcher.



Deposit, the Kings County Electric Light and Power, the Nassau Electric Railway, the German-American Real Estate Title Guaranty, and the Metropolitan Life Insurance companies. The last-named trusteeship he has held for over twenty years.

Since his early manhood Mr. Dutcher has been a prominent figure in the political world. Originally a Whig, he has been a Republican since the organization of the party, has given his services as a speaker in nearly every Presidential campaign until 1888, and has been a delegate to several national conventions. In 1858-59 he was president of the Young Men's Republican Committee of New York city, and in the following year was president of the Wide-Awake Organization of New York. He removed to Brooklyn in 1861, and for four years was president of the Kings County Republican Committee. He was chairman of the Republican Executive Committee in 1876, and was for many years a member of the Republican State Committee.

He has held a number of important State and United States offices, among them those of supervisor of internal revenue, United States pension agent, United States appraiser of the port of New York, superintendent of public works for the State of New York, and manager of the Long Island State Hospital. Mr. Dutcher was one of the earliest and most ardent advocates of the idea of consolidating the different boroughs which now form the city of New York, and did much to effect the consummation of the plan. In recognition of his services, Governor Morton appointed him one of the commission which framed the charter for Greater New York.

Mr. Dutcher was married, on February 19, 1859, to Rebecca J. Alwaise, a descendant of French Huguenots who came to Philadelphia in 1740. They have six children. Their home is in Brooklyn, where Mr. Dutcher is a member of several well-known clubs of the Masonic fraternity, and of many charitable and benevolent societies.



AMOS RICHARDS ENO

THE name of Eno is often met with in early American history, always in some worthy connection. Its first owners in this country settled at Simsbury, Connecticut, about 1635, having come from England and spent five years at Dorchester, Massachusetts. They soon came into prominence through their unsuccessful efforts to resist unjust taxation. They became owners of much land at and around Simsbury, and some of it remains in the possession of the family to this day. The late Amos R. Eno had his summer home there, on land that had belonged to his ancestors for more than two hundred and fifty years. Several members of the family rendered distinguished services in the colonial and Revolutionary wars. One of them married a daughter of Ethan Allen.

Amos Richards Eno was born at Simsbury on November 1, 1810. He was educated at the local school, and at an early age set out to make his own way in the world. He was for a time a clerk in a dry-goods store at Hartford, among his friends and fellow-clerks at that time being E. D. Morgan, afterward Governor of New York, and Junius S. Morgan, the banker. In the spring of 1833 he was able to establish himself in the wholesale dry-goods trade in New York, soon after taking his cousin, John J. Phelps, into partnership with him. The firm of Eno & Phelps was thereafter for years one of the foremost in the city, and second to none in reputation for integrity. The firm was dissolved in 1850.

Mr. Eno then began investments in real estate on a large scale. In 1854 he bought land at Fifth Avenue and Twenty-third Street and built the Fifth Avenue Hotel. This was regarded at the time as a mad undertaking, and the hotel was dubbed "Eno's Folly."



Amos A. Eno



But it soon became, what it has ever since been, one of the best-paying hotels in the world. Mr. Eno purchased various plots of ground on Broadway, Fifth Avenue, the Boulevard, and elsewhere, all of which investments proved profitable. He lived to see much of his property increase in value a hundredfold.

Nor did real estate monopolize his attention. He made investments in many other directions, with unfailing success. Among his enterprises was the founding of the Second National Bank of this city, an institution that became so profitable that in a few years it repaid all its original capital to its stock-holders in a single dividend. In later years Mr. Eno's son, John C. Eno, became president of this bank. In May, 1884, it was found that he had used its funds for private speculations, and the bank was insolvent. Almost heartbroken over his son's conduct, Mr. Eno rose to the occasion with the splendid integrity that had distinguished him all his life. At a cost to himself of nearly four million dollars, he paid all obligations of the bank in full and kept its doors open.

From this blow, however, Mr. Eno never recovered. He was then an old man,—his wife, a daughter of Elisha Phelps of Simsbury, had died in 1882,—and his health now began to decline. He devoted himself to the study of Latin, French, and Italian, mastering those languages and reading their best literature at an age when most men who survive to it are becoming senile. Finally, on February 21, 1898, he died peacefully at his New York home. He left six children: Amos F. Eno, John C. Eno, Dr. Henry C. Eno, and William Phelps Eno, of this city, and Mrs. James W. Pinchot and Mrs. Wood. He left, too, a name second to no other in the history of the metropolis for business foresight and ability, and for unfailing and unswerving integrity and honor.





JOHN H. FLAGLER

THE name of Flagler has long been conspicuously identified with leading financial, industrial, and commercial interests in the city of New York and elsewhere, and is borne by more than one man who has, through the force of personal ability and worth, made his way from the comparatively quiet walks of life to the command of vast enterprises. Of these none is better known or has achieved more positive success than John H. Flagler, the subject of the present sketch.

Mr. Flagler is a native of the Empire State, which has been the scene of a large share of his business activities, having been born at Cold Spring, on the Hudson River, about the middle of the century. He received a good practical education, and then, at an early age, devoted himself to business pursuits. For these, in more than one department of activity and enterprise, he has exhibited an exceptional aptitude, and in them has attained an exceptional measure of success.

Reference is made to business pursuits in the plural advisedly, for Mr. Flagler has mastered the art of keeping a number of irons in the fire without letting any of them get burned. He has long been, and is to-day, associated with a large number of enterprises of different kinds. He is able to devote a due amount of attention to each and all, and to make himself felt as a guiding force in each.

Among the most important of Mr. Flagler's business undertakings is that of the National Tube Works Company. He was the founder and organizer of that great corporation, and has been identified with every step of its development. In that capacity he well earned the title of a "captain of industry." Another manufacturing enterprise with which he is identified, dealing



J. H. Taylor



with one of the newest products of American ingenuity, and having almost inestimable promise of future development, is the Automobile Company of America. This corporation, of which Mr. Flagler is president, is taking a foremost part in perfecting horseless vehicles of various types, and in supplying the rapidly increasing demand for them. To what extent the world is entering upon a "horseless age" remains yet to be seen. Certain it is that various forms of mechanical propulsion and traction have already taken the place of horse-power, not only on fixed railroad tracks, but for general use on all roads. The practicability and success of some of these seem now to be well established, and in their future extension Mr. Flagler and the corporation of which he is the president and guiding spirit will doubtless maintain a leading place.

In addition to these manufacturing enterprises, Mr. Flagler is actively interested in matters of pure finance, especially as a director of the National Bank of North America, one of the best-known institutions of the kind in New York. His interest and participation in the great business of fire and life insurance are attested by his being a director of the National Standard Insurance Company, the Assurance Company of America, and the American Union Life Insurance Company. He is also a director of the Crocker-Wheeler Company and of the National Mercantile Agency Company.

Mr. Flagler has not put himself forward in political matters beyond the worthy rank of a private citizen. In clubs and other social organizations he is well known, being a member of a number of the best of them in New York city and elsewhere. Among those to which he belongs are the Lotus, the Lawyers', the Democratic, the American Yacht, the New York Yacht, and some other clubs of New York city, the Lake Hopatcong Club of New Jersey, the Suburban Riding and Driving Club, the Scarsdale Golf Club of Scarsdale, New York, the Metropolitan Museum of Art, the American Museum of Natural History, and the New York Genealogical and Biographical Society.



CHARLES RANLETT FLINT

IN the year 1642 Thomas Flint, an emigrant from Wales, arrived in Salem, Massachusetts, and settled in that part of the township which is now South Danvers. One of his numerous descendants was Benjamin Flint, a ship-owner of Thomaston, Maine, who in 1858 removed to New York city, where he became a successful merchant. His son, Charles Ranlett Flint, was born in Thomaston, Maine, on January 24, 1850. He was educated in the schools of his native town, and in those of Brooklyn, the family residence after their removal to New York, and was graduated from the Brooklyn Polytechnic Institute, president of his class and one of its brightest members.

Electing a business career, Mr. Flint became, in 1872, one of the founders of the firm of W. R. Grace & Co. In 1874 he made the first of his many visits to South America, and in 1876 he organized the firm of Grace Brothers & Co. of Callao, Peru. Mr. Flint remained on the west coast of South America nearly a year, and upon his return to New York was appointed consul for the republic of Chile. In 1878 Mr. Flint organized the Export Lumber Company, Limited, now one of the most successful lumber concerns in the United States, with yards in Michigan, Ottawa, Montreal, Portland, Boston, and New York, and handling over two million feet of lumber per year.

In 1880 he was identified with electrical development, being elected president of the United States Electric Lighting Company. He visited Brazil in 1884 and established a large rubber business on the river Amazon. Upon his return he was appointed consul of Nicaragua at New York, and represented that country in negotiations which resulted in concessions being granted to Americans to build a canal. He has also been in



Charles H. Smith



recent years consul-general of Costa Rica in this country. In 1885 Mr. Flint retired from the firm of W. R. Grace & Co. and entered the well-known firm of Flint & Co., composed of his father, Benjamin Flint, and his brother, Wallace Benjamin Flint. This firm succeeded to the shipping business established by Benjamin Flint in 1840, and the lumber, rubber, and general commission business created by Charles R. Flint. During the winter of 1889-90 Mr. Flint was appointed a delegate of the United States to the International Conference of American Republics, which was held in the city of Washington. His intimate knowledge of the South American continent enabled him to render important services as a member of that conference.

Mr. Flint's financial ability has been conspicuously exhibited during the last few years by the consummation of several undertakings of great importance. In 1891 he united the manufacturers of rubber boots and shoes in this country into one large concern under the title of the United States Rubber Company, having a capital of forty million dollars, of which corporation he became the treasurer. In 1892 he brought about a union of five companies manufacturing rubber belting, packing, and hose, under the title of the Mechanical Rubber Company, with a capital of fifteen million dollars, of which concern he is a director and chairman of the finance committee.

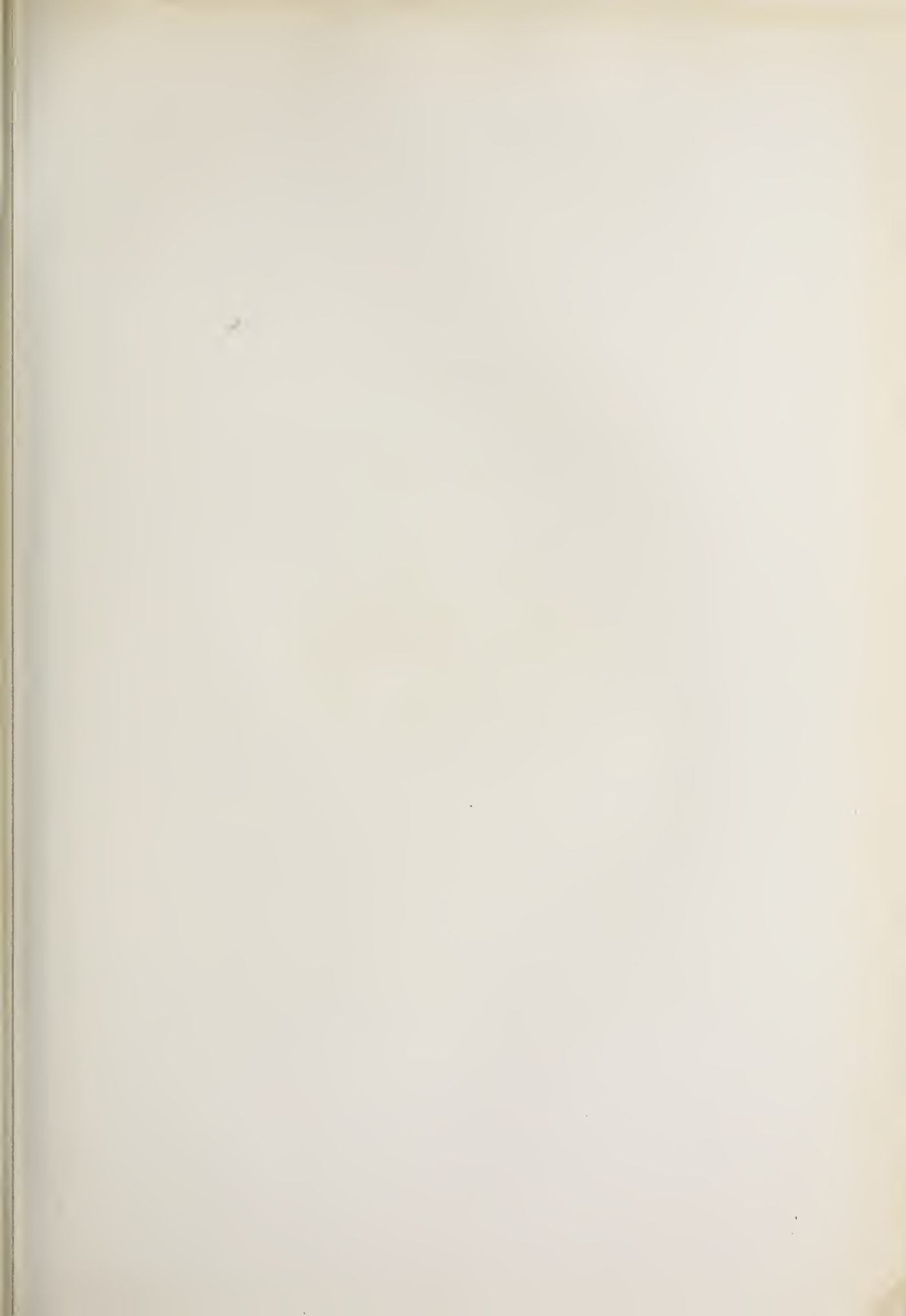
A little later he was sent by the United States government on a confidential mission to Brazil to negotiate a reciprocity treaty. His relations with the Brazilian republic have been very close, and when the reestablishment of the empire was threatened Mr. Flint was empowered by the President, General Peixoto, to purchase vessels and munitions of war. Through his efforts Ericsson's *Destroyer*, the two converted yachts which became torpedo-boats, and the steamships made into the armed cruisers *America* and *Nictheroy*, were turned over to the Brazilian republic. Mr. Flint's generous services to the United States government in affairs relating to South America earned him the esteem and warm personal friendship of James G. Blaine and many other public men. In 1894-95 he brought about the consolidation of the export department of his firm with the Coombs, Crosby & Eddy Co., under the corporate name of Flint, Eddy & Co., of whose board of directors he is chairman.

In the summer of 1896, upon the death of Woodruff Sutton, the firm of Flint & Co., which has continued in the general banking and shipping business, established the Flint & Company Pacific Coast Clipper Line between New York and San Francisco. In 1899 Mr. Flint brought about the consolidation of the chief rubber companies of the United States under the title of the Rubber Goods Manufacturing Company, having a capital of fifty million dollars. He is the chairman of the executive committee and member of the board of directors.

He is a director in the National Bank of the Republic, the Produce Exchange Bank, the Knickerbocker Trust and the State Trust companies. He is also treasurer of the Hastings Pavement Company, the Manaos Electric Lighting Company, and the Manaos Railway Company, and was chairman of the reorganization committee which has recently consolidated the street railroads of Syracuse under the name of the Syracuse Rapid Transit Railway Company. He is one of the council of New York University, and is prominent in the club world, being a member of the Union, the Metropolitan, the Riding, and the South Side Sportsmen's clubs, the New England Society and the Century Association, and of the New York, Seawanhaka-Corinthian, and Larchmont yacht clubs. As a yachtsman Mr. Flint is well known as the sometime owner of the fast yacht *Gracie*, and as a member of the syndicate which built and raced the *Vigilant*. He is an equally enthusiastic sportsman with rod and gun, and has shot big game in the mountains and wildernesses of both North and South America.

He was married, in 1883, to Miss E. Kate Simmons, daughter of Joseph F. Simmons of Troy, New York. Mrs. Flint is a musician and a composer of great talent.







James Smith
A. P. Hornum



ROSWELL PETTIBONE FLOWER

EX-GOVERNOR FLOWER, who for many years was one of the most foremost figures in the financial and political world of the Empire State, and, indeed, in that of the whole Union, was remotely of Irish and French ancestry. The first of his name in this country was Lamrock Flower, who came from Ireland in 1685 and settled in Connecticut at Hartford. He had a son Lamrock, whose son Elijah moved to New Hartford, Connecticut, and married Abigail Seymour. Their son George was one of the founders of Oakhill, Greene County, New York, and he married Roxaline Crowe of New Hartford, Connecticut, whose ancestors had come from Alsace, France. Their son Nathan, born in 1796, married Mary Ann Boyle, daughter of Thomas Boyle, the builder of the first waterworks in New York city. Nathan and Mary Ann Flower lived at Theresa, Jefferson County, New York, where the former was justice of the peace for many years, and to them at that place, on August 7, 1835, was born the subject of this sketch.

Roswell Pettibone Flower was left fatherless at the age of eight years. He was enabled, however, to acquire as good an education as the local schools could afford. Then he became a school-teacher himself, and engaged in various businesses. For a time he was a clerk in the post-office at Watertown, New York. Having amassed a small capital, he opened a jewelry store at Watertown, and conducted it with marked success. In the meantime he was a diligent student of law, history, and other branches of learning, fitting himself for the higher duties toward which his ambition tended.

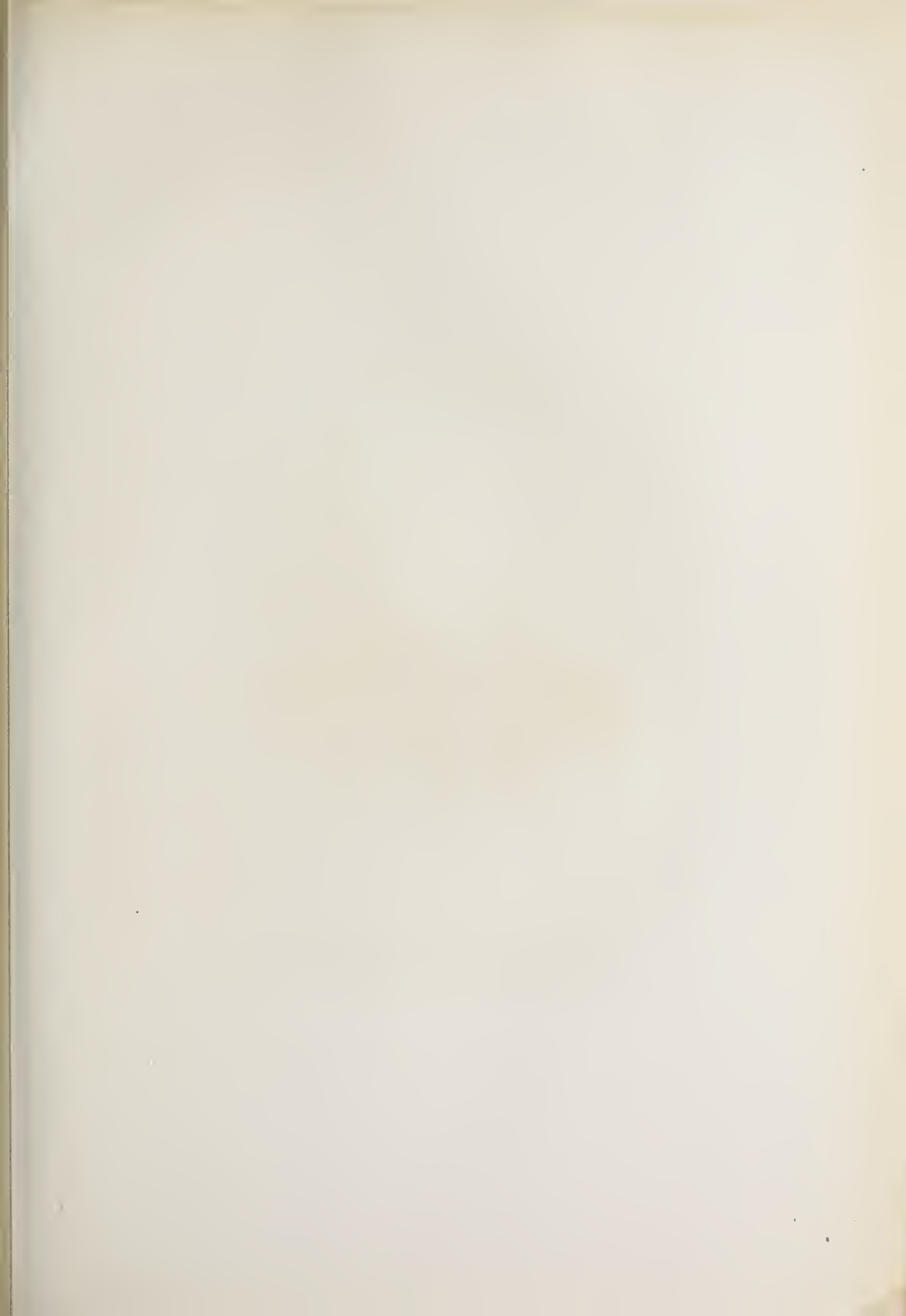
A change came to his affairs soon after his marriage in 1859. His bride was Miss Sarah M. Woodruff of Watertown, New

York, a sister of the wife of Henry Keep, a leading New York capitalist. Through this connection Mr. Flower became interested in finance, and on the death of Mr. Keep, in 1869, he became administrator of the large estate left by him. Accordingly he moved to New York city and entered upon the career of a banker and broker. His first firm was that of Benedict, Flower & Co., the next R. P. Flower & Co., and finally Flower & Co.

The story of Mr. Flower's financial career would be a story of Wall Street for all the years in which he was in New York. He was one of the most influential and most trusted men in New York finance, his activities including banking and brokerage, and railroads.

Mr. Flower was an earnest Democrat, and in 1881 came conspicuously before the public as a successful candidate for Congress from a New York city district, defeating William Waldorf Astor. The next year he was urged to become the Democratic candidate for Governor of New York, but declined in favor of Grover Cleveland, with results of great moment to the whole nation. He also declined renomination for Congress and nomination for the Lieutenant-Governorship. In 1888 he was, however, reëlected to Congress, and in 1891 he was elected Governor of New York State.

Mr. Flower was an officer in many important railroad and other companies, and a prominent member of numerous clubs of the best class. He was a man of wide and discriminating charities, setting apart one tenth of his income for such purposes. He built the St. Thomas House in New York, a center of work among the poor, the Flower Hospital in New York, and the Presbyterian Church at Theresa, New York, as a memorial to his parents. With his brother, Anson R. Flower, he built Trinity Episcopal Church at Watertown, New York. Of his three children only one is living, Mrs. John B. Taylor of Watertown. Mr. Flower died on May 12, 1899, and was succeeded in the bulk of his business by his brother, Anson R. Flower.





Charles A. Gordon



CHARLES A. GARDINER

CHARLES A. GARDINER was born in 1855, and is descended from a long line of distinguished Scotch ancestry. His father's family has been prominent in Scotland for many generations, and includes to-day large landowners and members of the Scottish aristocracy. His mother belongs to one of the oldest families in Glasgow, whose members have long been leaders in the commercial, professional, and public life of that city.

When thirteen years of age he entered the academy at Fort Covington, New York, and completed the academic course at seventeen. He then attended the Hungerford Collegiate Institute at Adams, New York, and was graduated after a two years' course, winning the Hungerford Prize for highest general scholarship, which entitled him to a four years' course at Hamilton College. In 1876 he was admitted to Hamilton College, and was graduated as valedictorian of his class in 1880, with the highest rank in scholarship of all graduates but one up to that date.

After graduation Mr. Gardiner studied law in the Hamilton College and Columbia law schools, and received the degree of LL. B. He then took a two years' postgraduate course in constitutional history and constitutional law at Syracuse University, and upon examination the university conferred on him the degrees of A. M. and Ph. D.

In June, 1884, he came to New York and entered the law office of ex-Judge Horace Russell, where he remained until December of that year, when he entered the office of Messrs. Davies & Rapallo. In 1888 he became a member of that firm, and has retained his connection with it ever since.

The firm in 1884 numbered among its clients the elevated rail-

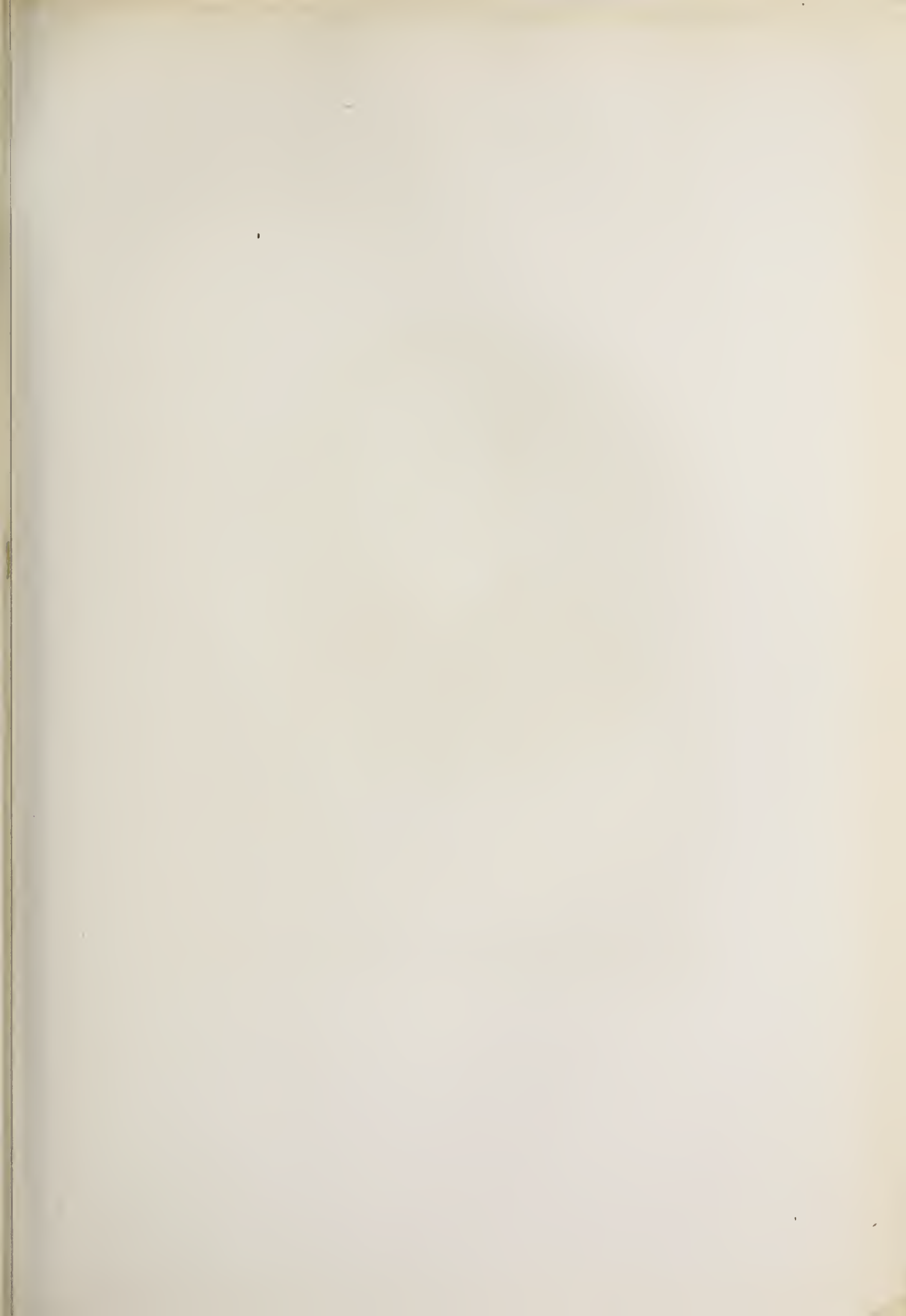
road companies of the city of New York, and Mr. Gardiner at once became and has ever since been prominently identified with the defense in the celebrated elevated-railroad litigation.

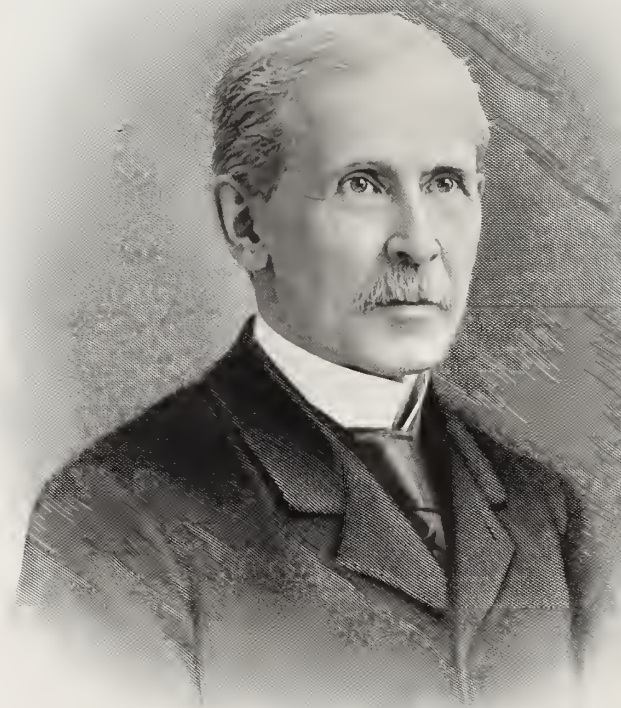
In January, 1897, the officers and directors of these companies decided to establish a separate law department in connection with the general offices of the companies in the Western Union Building, No. 195 Broadway, New York, and Mr. Gardiner was placed at the head of the department and made attorney of record for the entire system, comprising the Manhattan Railway Company, the New York Elevated Railroad Company, the Metropolitan Elevated Railway Company, and the Suburban Rapid Transit Company.

It is no disparagement to the other learned and able counsel who have devoted their talents to the interests of the elevated railways to say that behind many of their most brilliant victories in the courts has been the work of the attorney who planned and shaped the methods of defense, and who, by the manner in which he prepared the material for their use, has done much to make their victories possible. Mr. Gardiner occupies to-day a unique and enviable position among the corporation lawyers of New York. But two or three as young as he can be said to have attained equal standing and reputation, or to have secured so excellent results for the corporations and individuals they represent.

Mr. Gardiner has maintained his interest in constitutional, historical, and social problems, has contributed to the "North American Review" and other publications, and has delivered addresses before historical and other societies on these subjects. He has done much original work in his favorite studies, and has collected with care a private library of several thousand volumes on constitutional and historical subjects.

He was married, in 1890, to Miss Alice May Driggs, and their home is at No. 697 Madison Avenue, New York city. He is a member of the Metropolitan and Democratic clubs, the Ardsley Country Club, the Association of the Bar, the Phi Beta Kappa Society, the Alpha Delta Phi Fraternity, and other societies and associations.





J. E. Gates



ISAAC EDWIN GATES

THE founder of the Gates family in this country was Stephen Gates, who came from Norwich, England, and settled in Boston, Massachusetts, in 1638. Thereafter members of the family in successive generations filled their places as members of the young commonwealth, contributing to its material and moral growth. The Hewitt family was also planted in New England at an early date, and both there and in other parts of the Union has had a conspicuous and honorable record.

In the last generations of these two families, Cyrus Gates and Patty Hewitt were married and lived in New London County, Connecticut, their home being a typical New England farm. There, at Preston, Connecticut, on January 2, 1833, their son, Isaac Edwin Gates, was born. The family was in modest circumstances, and the boy, when he became old enough, had to "do chores" and perform the labors incident to farm life. It was his ambition, however, to acquire a first-class education, though to do so he had to work his way and pay his own expenses.

This he did with admirable success. He first attended the local public school. Then he sought preparation for college at the Connecticut Literary Institution, at Suffield, Connecticut. From the latter he proceeded to Madison (now Colgate) University, at Hamilton, New York. At the latter institution he was also a student in the Theological Seminary, and upon the completion of his course he was received into the ministry of the Baptist Church. He remained in that profession for nine years, his pastorate being quite successful. On May 1, 1869, however, he resigned his pastorate and retired from the ministry, on account of impaired health.

He then went into the railroad business. His first engagement

was made on May 11, 1869, with the Central Pacific Railroad Company, and it took him into a part of the country favorable to the restoration of his health. He has maintained his connection with that company, and with its successors, down to the present time. He has also been connected with the Chesapeake and Ohio Railroad, the Elizabethtown, Lexington and Big Sandy Railroad, and the Chesapeake, Ohio and Southwestern Railroad, as secretary and treasurer.

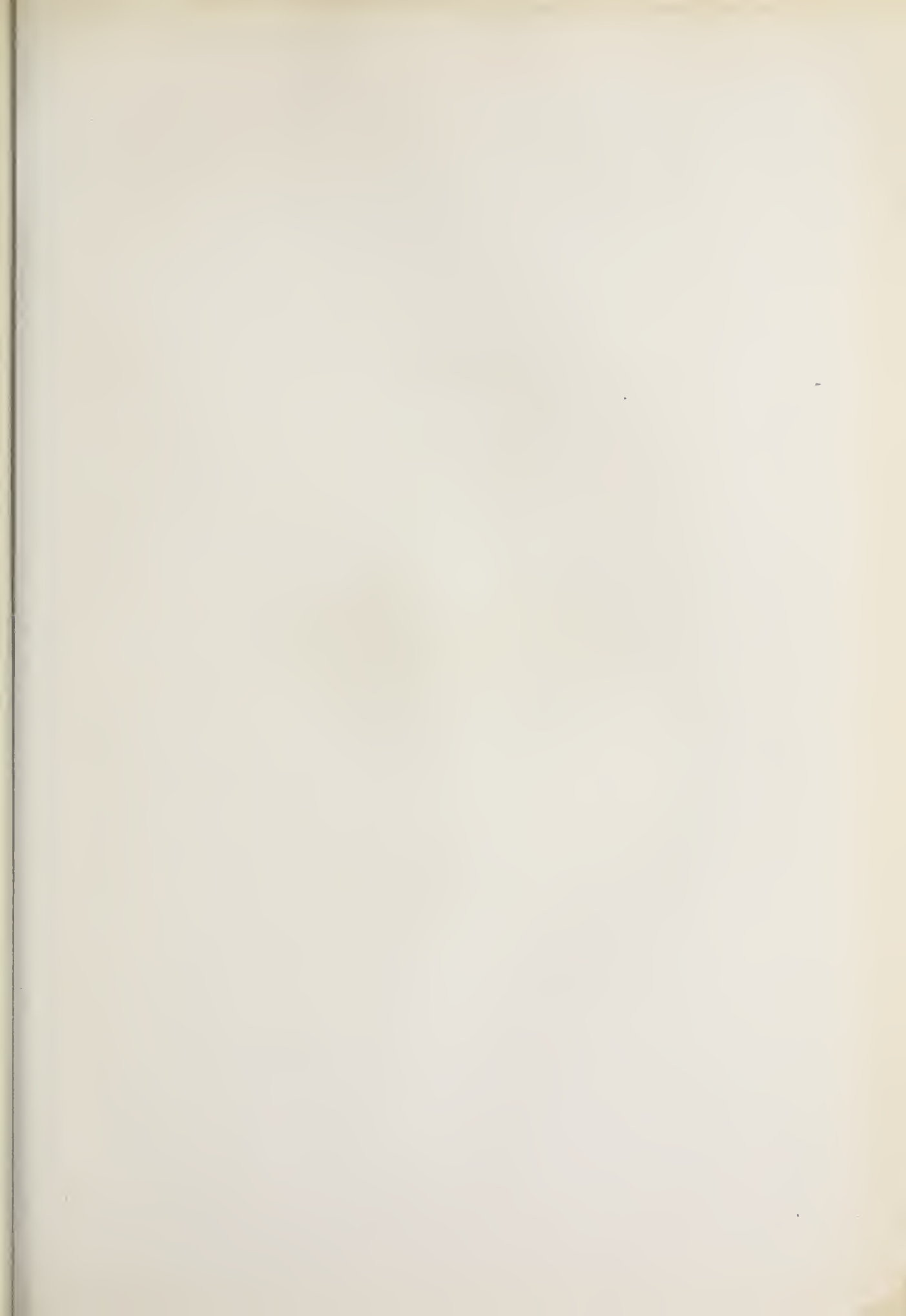
Mr. Gates is now president of the Texas and New Orleans Railroad; acting vice-president and assistant secretary of the Southern Pacific Company; treasurer of the Newport News Shipbuilding and Dry Dock Company; treasurer of the Old Dominion Land Company; assistant secretary of Morgan's Louisiana and Texas Railroad and Steamship Company; and assistant treasurer of the Houston and Texas Central Railroad.

Mr. Gates has never held nor sought political preferment, and has confined his political activities to the performance of the duties of a private citizen.

He is a member of the Quill Club of New York city, the New England Society of Orange, New Jersey, the Washington Society of New Jersey, and the Madison (now Colgate) University Chapter of the Phi Beta Kappa Fraternity.

He was married, in 1861, to Miss Ellen M. Huntington, who has borne him one daughter, Helen, now the wife of Archer M. Huntington.







Emerson Giles



EDWARD NATHAN GIBBS

THE tide that, "taken at the flood, leads on to fortune," is found sometimes by chance, sometimes by earnest seeking. The former method may be the more spectacular; the latter is the more usual and by far the more certain of success. For every one who gains great wealth or power by happy chance, there are many who do so by virtue of fixed determination and patient effort. It is as true in business as in literature and art that genius is a capacity for hard work and for taking pains. Of this an admirable exemplification is found in the career of the subject of this sketch. In his very childhood he conceived the ambition to become a banker and financier. By stress of circumstances he was at times forced into other occupations; but his mind remained fixed upon that single purpose, and his course was at every opportunity shaped toward that end, until in a more than ordinarily successful degree the ideal of his youth was realized and he became a prosperous banker and an acknowledged power in the financial world.

Edward Nathan Gibbs is of English ancestry and of New England birth. He was born at Blandford, Massachusetts, in January, 1841, and received his only class-room education in the public and high schools, ranking as an apt and attentive pupil. At the age of sixteen, when many of his comrades were thinking of entering college, he was constrained to lay aside his school-books for the account-books of a business office. First he became a clerk on the Berkshire division of the New York, New Haven and Hartford Railroad. He soon perceived, however, that in such a service—as in the army, according to "Benny Havens"—"promotions 's very slow," and that his rate of progress toward a bank presidency was infinitesimal; wherefore he presently gave

up that place and became an accountant in a large dry-goods store at Pittsfield, where he remained three years, and then found the long-sought opening. He became discount clerk in the Thames National Bank at Norwich, Connecticut. Thus, before attaining his majority, he was engaged in a work that was not only congenial to him, but was a realization of the life-plans he had made. The feeling that he was at last in his chosen vocation added energy to his ability and integrity. His services were appreciated by the higher officers of the bank. He became a marked man, marked for successive promotions, from rank to rank, through all the grades. He was now indeed a banker, whether as clerk, teller, cashier, or vice-president. At last, in 1890, the final step was taken: he was elected president of the bank; and the ambition of the boy was gratified in the achievement of the man. His twenty-six years of service in various capacities gave him the best possible preparation for the responsibilities that now rested upon him. The bank was one of the oldest in the State. Under his presidency it became one of the strongest and one of the soundest and best managed in all the land. Its capital stock was one million dollars. Before he left its president's chair it amassed a surplus and undivided profits of about eight hundred thousand dollars. He resigned the presidency of the bank in 1897, but by no means retired from active business life. On the contrary, he remained, as he is to-day, conspicuously identified with even more important financial undertakings.

It was in 1889, while vice-president of the bank and a resident of Norwich, that Mr. Gibbs became officially interested in life-insurance. He was then chosen to be a trustee of the New York Life Insurance Company. In it he soon saw wider scope for the exercise of financial talents than a bank could afford, and he accordingly turned his attention to it more and more. When a crisis came in the affairs of the company, in January, 1892, he was selected as one of the committee of five trustees for the all-important work of investigation and reorganization. That work was so well done that the company was soon placed on a more satisfactory footing than ever before. How great and important was Mr. Gibbs's share in it may be reckoned from the fact that when the reorganization was completed, in August, 1892, he was

elected to the treasurership, an office then newly created, and offered to him for the purpose of securing to the company the benefits of his financial ability, and of enabling him to execute in person the plans he had devised for its welfare. In that office, and in that of chairman of the finance committee, which he also holds, he controls no mere million dollars capital, as in the bank, but funds amounting to fully two hundred million dollars. Nor are his energies exhausted by the onerous duties of this place. He is president of the Berkshire Cotton Manufacturing Company of Adams, Massachusetts, of which he was one of the organizers in 1890, and a director of half a dozen or more railroads, trust companies, and manufacturing concerns. To all of these he devotes time and attention, and in them all makes his individuality felt as a potent and beneficent force.

These manifold activities have not prevented Mr. Gibbs from cultivating highly the intellectual, domestic, and social sides of life. He was married, in 1867, to Miss Sarah Barker, daughter of George P. Barker, formerly Attorney-General of New York, and they have one daughter, Miss Georgia Barker Gibbs. His home was in Norwich, Connecticut, until 1892, when his duties as treasurer of the New York Life Insurance Company required him to reside in New York. He still retains his Norwich home, however, and spends a portion of his time there. Both his homes are centers of social joys, and are noteworthy for their collections of works of art, of which he has long been a liberal but discriminating purchaser. Mr. Gibbs is a member of several of the best New York clubs, including the University, the Metropolitan, and the Players', being qualified for membership in the first-named by receipt of the well-deserved honorary degree of M. A. from Amherst College in 1892.





THEODORE GILMAN

THE name of Theodore Gilman's father, Winthrop Sargent Gilman, unerringly indicates his New England origin. The family came from England and settled at Exeter, New Hampshire, in 1638. There it was seated until after the Revolutionary War. Joseph Gilman was chairman of the New Hampshire Committee of Safety, in the Revolution, and was an earnest and active patriot. At the end of the war he went to Marietta, Ohio, with the pioneer colony that founded the State of Ohio, and was appointed territorial judge by President Washington. His son, Benjamin Ives Gilman, was a merchant at Marietta, Ohio, and was one of the leaders in the movement which made Ohio not only a State in the Union, but a free State. Afterward he returned to the East, and was a prosperous merchant in Philadelphia and New York. His son, Winthrop Sargent Gilman, was a conspicuous figure in the early history of the State of Illinois. He was a contemporary and acquaintance of Lincoln, Trumbull, and other eminent men of Illinois. It was in his warehouse at Alton that the martyrdom of Lovejoy took place at the hands of the mob, after he had himself valiantly fought for the protection of Lovejoy and his printing-office and the right of free speech and a free press.

Afterward he came to New York, and was prominent there in business and religious life. His wife was formerly Miss Abia Swift Lippincott.

Of such parentage Theodore Gilman was born, at Alton, Illinois, on January 2, 1841. He was educated at Williams College, and was graduated there in the class of 1862, of which Franklin Carter, now president of the college, the Rev. John A. French, Professor E. H. Griffin of Johns Hopkins University,



Theodore Gilman.



Professor G. L. Raymond of Princeton, Colonel Archibald Hopkins, J. Edward Simmons, the New York banker, the late General S. C. Armstrong, and other prominent men were also members.

On leaving college Mr. Gilman entered the banking-house of his father, in this city, and has continued in that occupation ever since. He has held no political office, but has interested himself in public affairs. He has written numerous articles for current periodicals on philosophical and financial topics, and has read papers before various societies. He framed a bill for the incorporation of clearing-houses, which was introduced in the House of Representatives on January 7, 1896, and he appeared before the Banking and Currency Committee of the Fifty-fourth and Fifty-fifth Congresses in its behalf. He has also published a book on "A Graded Banking System."

Mr. Gilman belonged to the college fraternity of Kappa Alpha. He is a member of the Union League and various other clubs, the Sons of the American Revolution, in which he is president of his chapter, the New England Society, and the New York Sabbath Committee, of which he has been treasurer since 1880.

He was married, on October 22, 1863, to Miss Elizabeth Drinker Paxson, and has five children, as follows: Frances Paxson Gilman, Theodore Gilman, Jr., Helen Ives Gilman, Robbins Gilman, and Elizabeth Bethune Gilman.





FRANK J. GOULD

ST. EDMONDSBURY, England, was the old-country home of the Gould family. Before the middle of the seventeenth century, however, one of its members deserted the old home for a new one in the new land. It was about 1645 that Nathan Gould, the first of the name in America, came over and settled at Fairfield, Connecticut. There he soon became a leading citizen, along with John Winthrop, Samuel Wyllys, John Mason, John Talcott, and others, and was with them in signing the petition to the king for a charter for the colony. When the charter was granted, Nathan Gould's name appeared in it as one of those to whom it was granted. He became a major in the colonial troops, and was for many years an assistant to the Governor, or member of the Legislative Council. He was rated as the richest man in the community, and when he died he was recorded in the town archives as "the worshipful Major Nathan Gould."

Nathan Gould's son, Nathan, became Deputy Governor and chief justice of the Supreme Court of the colony of Connecticut. His grandson, Abraham Gould, was a colonel in the Revolutionary Army, and was killed in battle at Ridgefield, Connecticut, in 1777. His two brothers were also in the patriot army. Abraham Gould had a son, also named Abraham, who became a captain in the army, and a grandson of the latter was Jay Gould, one of the greatest American financiers of his or any generation. Jay Gould, who was born at Roxbury, New York, in 1836, was at first a surveyor and map-maker, then a tanner, and founder of the town of Gouldsboro, Pennsylvania. Then he came to New York, became a leading broker on Wall Street, and finally became one of the greatest railroad and tele-



Frank Jay Gould.



graph proprietors in the world. His identification with the Erie, Union Pacific, Texas and Pacific, Missouri Pacific, Wabash, and Manhattan Elevated railroads, and the Western Union Telegraph Company, is a part of the business history of America. He died in 1892, one of the richest and most influential men in the world. His wife, who died not long before him, had been Miss Helen Day Miller, daughter of Daniel S. Miller, a leading merchant of New York, and a descendant of an old English family which settled at Easthampton, Long Island, in early colonial days. Mr. and Mrs. Jay Gould left two daughters, Helen Miller Gould, and Anna Gould, now the Countess de Castellane of France, and four sons, George, Edwin, Howard, and Frank, all four of whom are now interested in carrying on and even extending the gigantic business enterprises which their father left to them.

Frank Jay Gould is the youngest child of the late Jay Gould. He was born in this city on December 4, 1877, and received the sound home training characteristic of the family. He was educated first by tutors at home, then at the E. D. Lyons Classical School, and then at the Berkeley School in this city. Finally he took a special course at New York University, paying attention chiefly to engineering and the sciences, in which he ranked as an admirable student. He was while in the university a member of the Psi Upsilon Fraternity, and took an active part in all its affairs. He was the chairman of its building committee, which secured for it the fine new chapter-house at University Heights, for the construction of which Mr. Gould personally turned the first sod in the fall of 1898. On leaving the university he gave to its engineering department several thousand dollars' worth of instruments, and a collection of valuable mineral specimens. He has taken an active interest in the welfare of the university, and is now a member of its council.

In his boyhood Mr. Gould was taken on extended travels in Europe. He has also made many trips through the United States, on both pleasure and business. He thus spent most of his vacations during school years. Before he was fifteen years old, too, his father introduced him into many of the meetings of his railroad boards, and made him a member of one of the committees of the Manhattan Elevated Railroad Company. In this

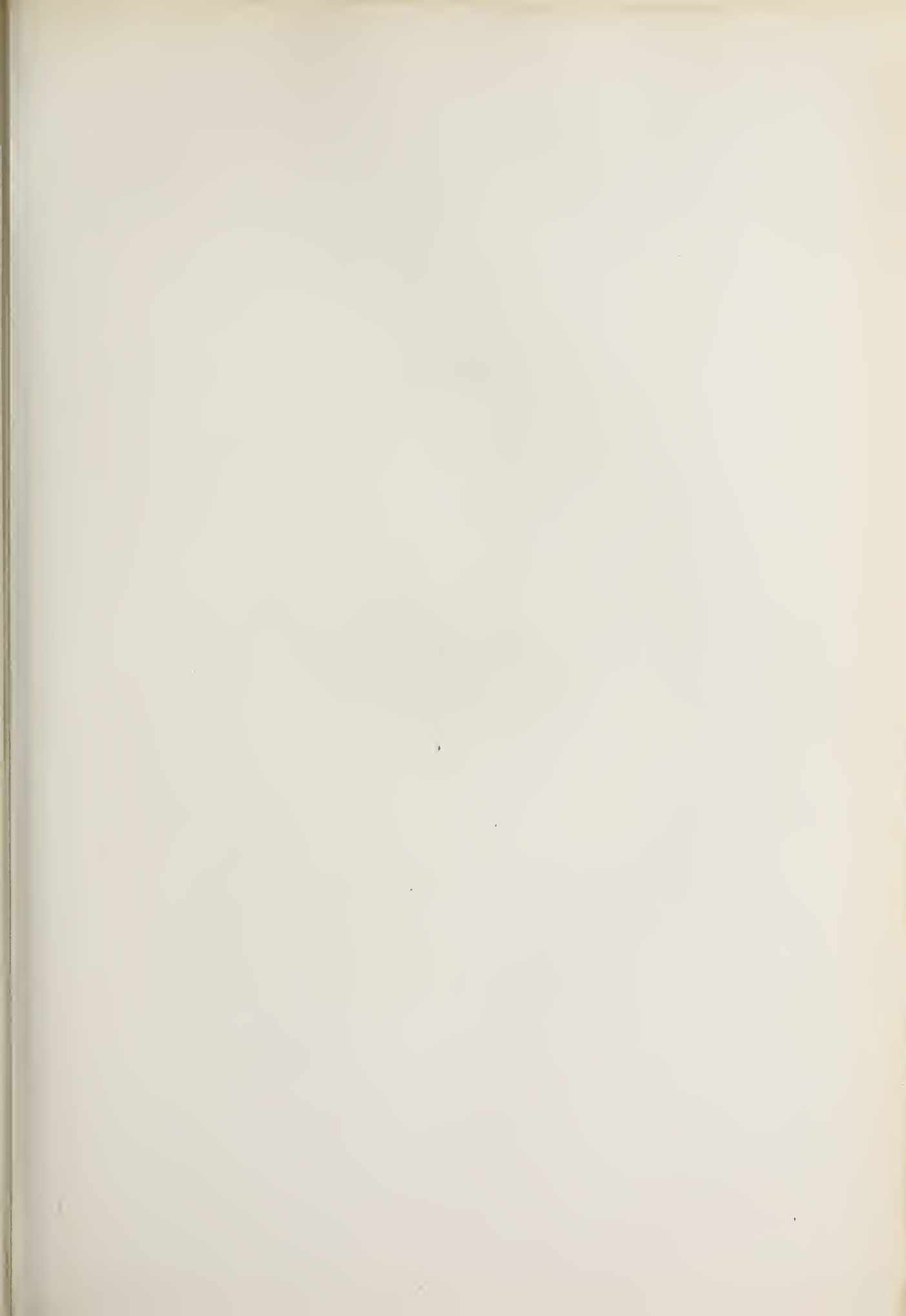
way he was early filled with practical knowledge of the world, and fitted for entrance upon a serious business career.

Such a career began in December, 1898. At that time he attained his legal majority, and entered upon the possession of that part of his father's great legacy, amounting to many millions, which had thus far been held in trust for him; or, more strictly, he entered upon the enjoyment of the income from it, the principal of the whole estate being held intact by trustees. On December 29, 1898, he entered the financial world of Wall Street by purchasing a seat in the Stock Exchange, for which, besides his initiation fee of one thousand dollars, he paid the sum of thirty thousand dollars, one of the highest prices ever paid for a seat in the Exchange. About the same time he became a director of the St. Louis, Iron Mountain and Southern Railroad, one of the great system of the so-called Gould railroads. He has since devoted himself to his business with much of the application and ability that distinguished his famous father.

Mr. Gould has already manifested a marked degree of that benevolent spirit which has been shown by other members of the family. While he was in the university he gave a fine new school-house, with tower, clock, and bell, to his father's native village of Roxbury. His gifts to the university have already been mentioned. He heartily seconded his sister, Miss Helen Gould, in her patriotic work during the Spanish War of 1898 and afterward. He is fond of out-of-door sports, and is an enthusiastic dog-fancier, having in his kennels some of the finest St. Bernard and other dogs in the world.

He is a member of the Psi Upsilon Club, the Ardsley Club, the Knollwood Country Club, the Ocean County Hunt and Country Club of New Jersey, the Lawyers' Club, the St. Nicholas Skating Club, the Country Cycle Club, and various other organizations.







Sam J. Lued



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.

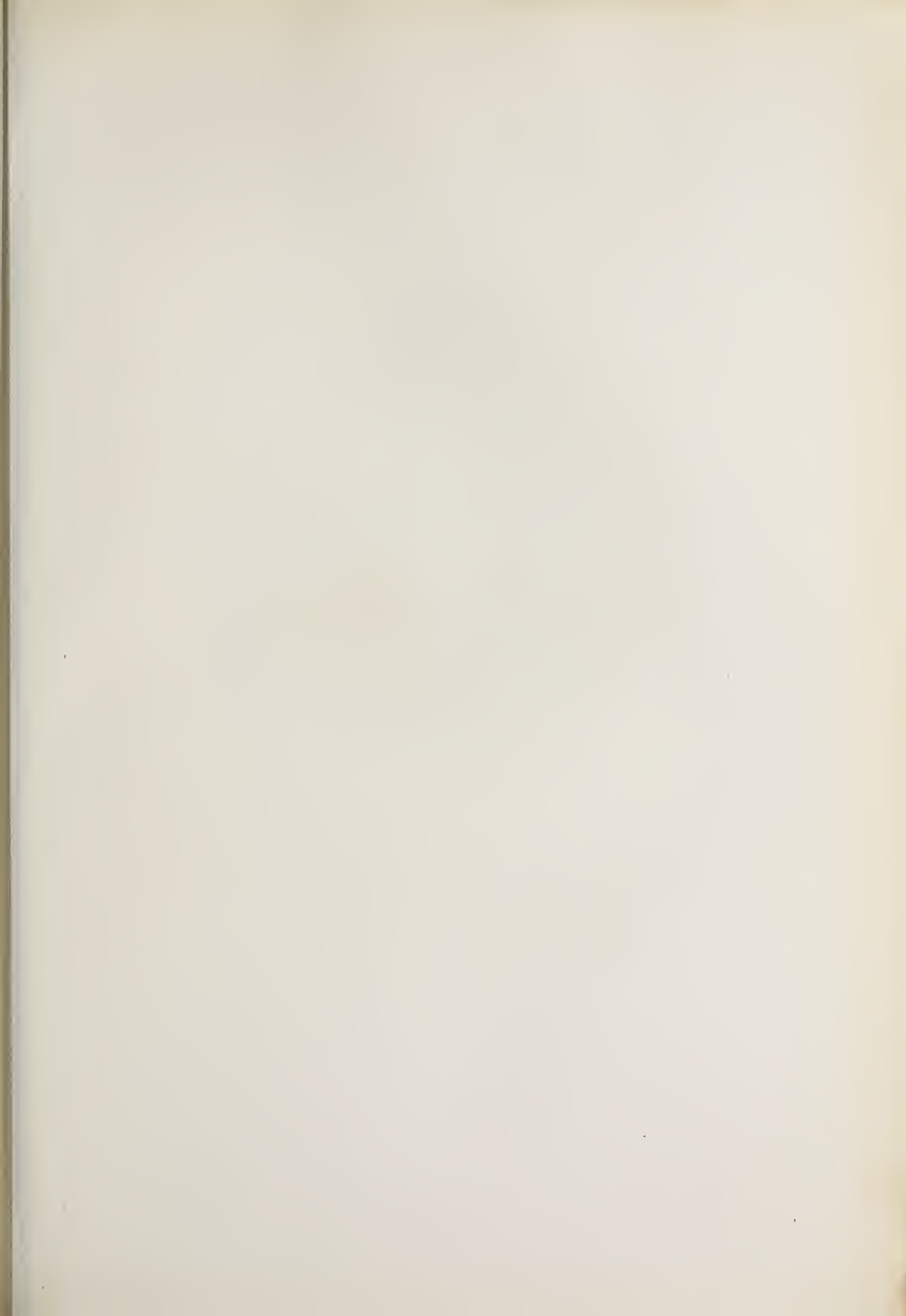
George J. Gould was born in the city of New York on February 6, 1864. His early education was received at private schools, and was finished at the Cornell School, on Forty-second Street, from which he was graduated in 1880. Then, at the age of sixteen years, he entered his father's office and began the 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

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.





A. M. L.



SANFORD SHORTER GOWDEY

THE ancestors of Sanford S. Gowdey included members of the English, Scotch, and Dutch races. One of his remote progenitors of the last-named race was Tunnis Cornelisse Swart, who was one of the first settlers of Schenectady, New York, in 1662, and whose house was at the east corner of State and Church streets, in that place. Mr. Gowdey's father was James Coleman Gowdey, a farmer of Orange County, New York, and his mother's maiden name was Letitia Elliott.

Sanford Shorter Gowdey was born of this parentage at Crawford, Orange County, New York, on November 3, 1852. His early education was received at the local schools, both public and private. Later he attended a higher school at Newburg, New York, and finally the Normal College at Albany.

His first business engagement was as a clerk, from 1868 to 1871, in the office of "Wood's Household Magazine," at Newburg. Next, in the same city, he entered the law office of the Hon. James G. Graham. Thence he came to New York city and became a salesman in a lace house. All this was before he was done with schooling. After leaving the Normal College he traveled through the West, and then became principal of schools, successively at Otisville, Orange County, and Little Neck, Long Island. He also taught in a school at Troy. Finally he came to New York again, studied law under ex-Judge McKoon, and in May, 1879, was admitted to the bar at Poughkeepsie as an attorney, and in December following, at Brooklyn, as attorney and counselor at law.

Mr. Gowdey began the practice of his profession at Bloomingburg, New York, but soon removed to Little Neck, and thence, in 1887, to Middletown, New York. In 1894 he sought the

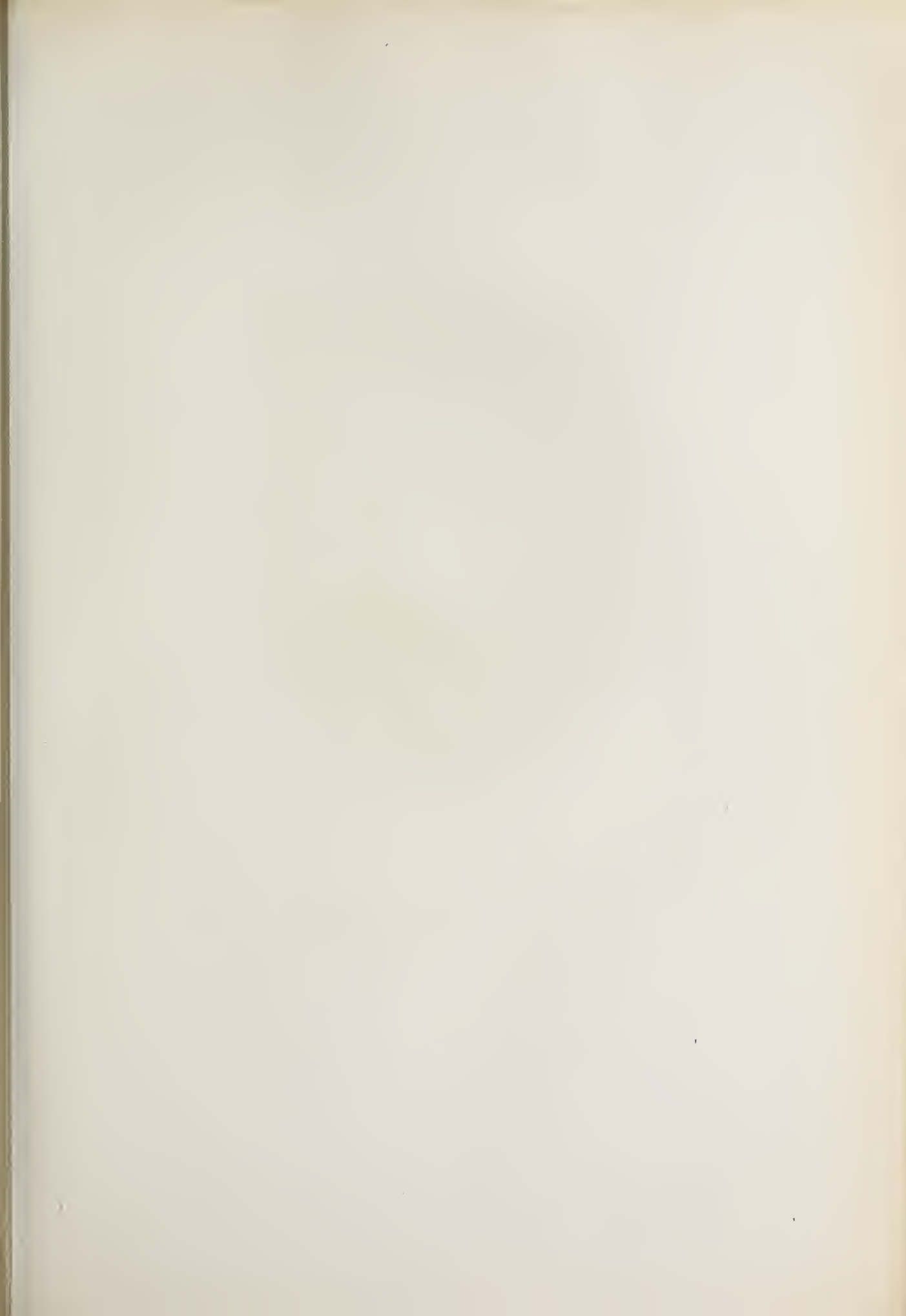
larger field afforded in New York city, and at the same time made his home at Flushing, Long Island. He has since that date been in practice in New York, with even more than the success which had marked his career in smaller places. His practice has been of general character, and has largely absorbed his attention. He has, however, made some profitable investments in real estate in New York city and elsewhere.

In politics Mr. Gowdey is a Democrat. He was a candidate for the office of Recorder of the city of Middletown in 1892. The city had a Republican majority of four hundred, but Mr. Gowdey claimed to have been elected, and to have been debarred from office only by irregular counting of the votes. In that claim he was supported by many of his friends. His opponent was, however, finally declared elected, by eleven votes. Mr. Gowdey declined to contest the matter further. The next year he was a candidate for the office of district delegate to the State Constitutional Convention, but shared the overwhelming defeat which his whole party suffered in that year.

Mr. Gowdey is a member of various social and professional organizations. Among them are the State Bar Association, the Masonic Order,—including the Free and Accepted Masons, the Royal Arch Masons, Knights Templar, and the Nobles of the Mystic Shrine,—the Order of Odd Fellows, the St. Nicholas Society, the American Tract Society, the Flushing Association, etc.

He was married in St. George's Protestant Episcopal Church, Flushing, New York, on January 22, 1891, to Miss Catharine Fowler, daughter of the late Benjamin Hegeman Fowler. Two children have been born to them: Catharine, born on November 2, 1891, and Eleanor, born on August 1, 1893, and died on August 23, 1896.







B. Haggin



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

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.

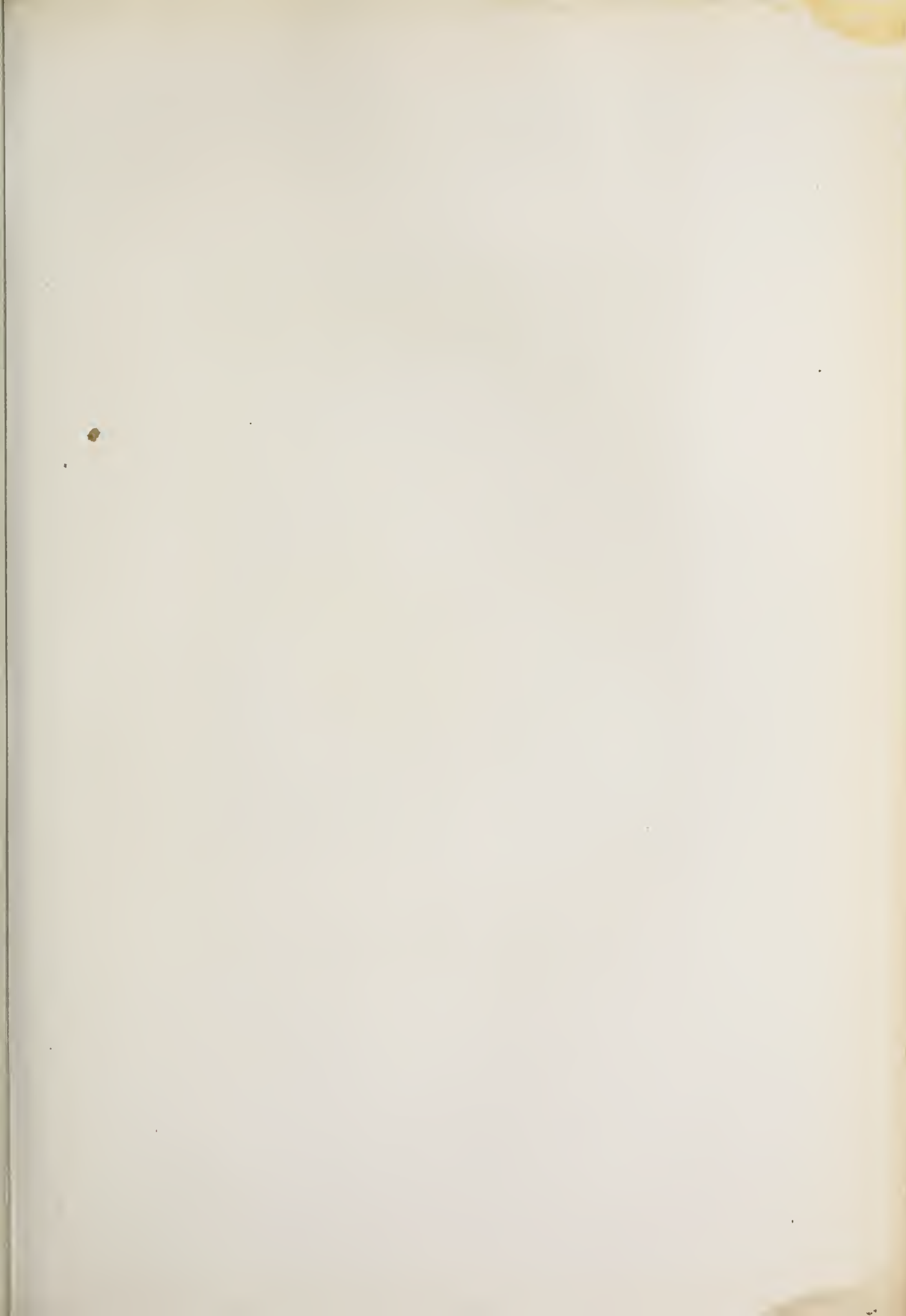
After Mrs. Haggin's death Mr. Haggin remained for some years a widower. At his Kentucky farm and home, however, he was thrown into the society of Miss Pearl Voorhies of Versailles, Kentucky. She was a niece of his former wife, and a young lady of more than usual beauty of person and mind. She had been 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 stepfather, 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.







A. N. Halsen



N. WETMORE HALSEY

FOR three generations the paternal ancestors of N. Wetmore Halsey were natives of New York city. His great-grandfather, Jabez Halsey, was a silversmith, with his home and shop on Liberty Street. His grandfather, Anthony P. Halsey, is well remembered from his lifelong connection with the Bank of New York, of which he was president for the last twelve years of his life. Mr. Halsey's father, Seton Halsey, left New York and went West to engage in farming. The family was founded in America by Thomas Halsey, who came hither from Great Gaddesden, thirty miles north of London, England. The manor-house there in which he was born has been owned and occupied by the Halseys since 1570, and is now the residence of Thomas Frederick Halsey, M. P. Thomas Halsey came to America in 1637, and settled at Salem, Massachusetts, whence he removed in 1641 to Southampton, Long Island, New York.

Seton Halsey married Miss Frances Dean, a native of the central part of New York State, and a descendant of the Andrus and Brudner families. To them was born, at Forreston, Ogle County, Illinois, on December 24, 1856, the subject of this sketch.

Mr. Halsey's boyhood was spent upon his father's farm, where he did the work incident to farming in Illinois at that date. He was, however, sent to school and carefully educated. From the local schools he went to Beloit College, in Wisconsin, for three years. He did not complete his course there, and accordingly received no degree. Thence he went to the Union College of Law, in Chicago, and was there graduated.

His first business enterprises were in the rural part of the State of Illinois, where he was, from 1880 to 1884, a country

lawyer and editor of a country newspaper. In 1884 he removed to Chicago, and there for two years was engaged in general law practice as a member of the firm of French & Halsey. From 1886 to 1891 he was attorney for and employee of the firm of N. W. Harris & Co., bankers of Chicago. Since 1891 he has been a member of that firm, and has been its resident partner in New York city. He enjoys a considerable reputation in New York, Chicago, Boston, and, indeed, throughout the United States, as a bond expert and writer, and as a participant in important bond negotiations.

Mr. Halsey has an interest in various companies and large properties, though he is not an officer of any of them.

Mr. Halsey is connected with numerous clubs and other social organizations in New York, Chicago, and elsewhere. Among these are the Lawyers' Club, the New England Society, and the Metropolitan Museum of Art of New York; the New England Society, the Riding and Driving Club, and the Essex County Country Club of Orange, New Jersey; the Field Club of South Orange, New Jersey; the Chicago Law Institute of Chicago; and the college fraternity of Phi Beta Phi.

He was married in Chicago, on October 20, 1885, to Miss Margaret Hitt of the well-known Hitt family of Illinois, a relative of many prominent Illinois public men. Her ancestors on the paternal side were originally settled in Virginia and Maryland, whence they removed to Illinois and colonized a portion of Ogle County, in 1835, and have been identified with the development of the State, and furnished a number of distinguished public men.

Three children have been born to Mr. and Mrs. Halsey, named respectively Frances, Ralph W., and Helen. The family spends portions of every summer at "Halsey Farm," Forreston, Illinois, one hundred miles west of Chicago, an estate of five hundred acres in the richest part of the State.





OLIVER HARRIMAN, JR.

THE name of Harriman has for many years been known and honored in the commercial life of New York. It is borne by Oliver Harriman, formerly of the important firm of Low, Harriman & Co. of Worth Street, but now retired. Mr. Harriman was also, during his active business career, a director of numerous financial institutions, with some of which, indeed, he is still identified. He ranked for a long time among the foremost merchants of the metropolis. He married Miss Laura Low, a member of the family of his partner, and the bearer of a name known and honored in New York for many generations.

Oliver Harriman, Jr., the son of this couple, was born in New York on November 29, 1862, and received a careful education in primary and secondary schools. Finally he entered Princeton University, and there pursued with credit the regular academic course. He was prominent in college social life as a member of the Ivy Club and a leader in athletic sports, in which he personally excelled. He was, moreover, a good student, and was duly and honorably graduated in the class of 1883.

His inclinations for business led Mr. Harriman not so much toward the mercantile pursuits of his father's firm as toward purely financial operations. Accordingly, on leaving college, he went into the financial center of the city and entered the employ of the well-known firm of Winslow, Lanier & Co., bankers. There he remained for five years, serving in various capacities and being promoted from rank to rank. In that excellent school of sound finance he learned the business of banking in a thorough and practical manner, and prepared himself to engage therein successfully on his own account.

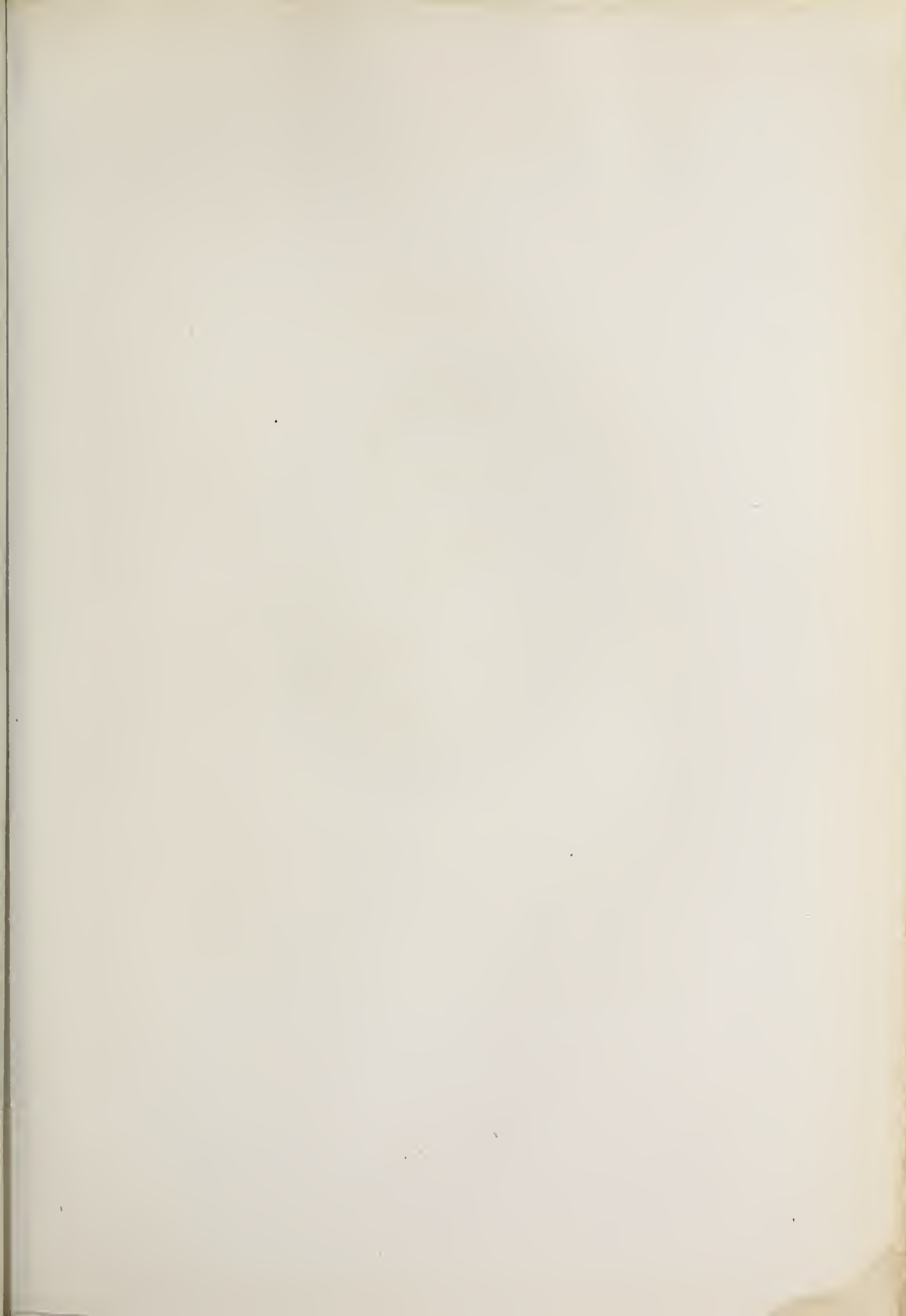
The latter step was taken on January 1, 1888. On that date

Mr. Harriman, being only a little past twenty-five years of age, opened the offices of his own firm of Harriman & Co., bankers and brokers. In the conduct of that business his natural abilities and aptitude, and the admirable training of the preceding five years, assured him a gratifying measure of success. His firm has enjoyed much prosperity, and has established itself in an honorable rank among the many other houses in the same line of business with which the Wall Street region of New York is thronged. Mr. Harriman has also become interested in various other enterprises, and is a trustee of the Continental Trust Company.

Mr. Harriman has taken a good citizen's interest in the welfare of the city, State, and nation. He has not, however, made himself conspicuous in political affairs, and has held no civil office. He has had a creditable and extended career in the military service of the State. In April, 1888, he entered the National Guard of the State of New York as a second lieutenant of Company F of the Eighth Regiment, and there served efficiently for some years. In 1894 he was chosen to be an aide-de-camp of General Louis Fitzgerald, commander of the First Brigade of the National Guard of New York. The next year he was selected for the office of commissary of subsistence, with the rank of major.

In the best society of this city Mr. Harriman is a familiar and welcome figure. His membership in clubs includes many of the best organizations in New York. Among them are the University, the Metropolitan, the Knickerbocker, the New York Yacht Club, and the Westchester Country Club. His fondness for athletic sports, developed in school and college, is still one of his characteristics, as might be inferred from the names of some of the organizations to which he belongs.

Mr. Harriman was married on January 28, 1891, his bride being Miss Grace Carley of Louisville, Kentucky, a member of one of the leading families of that city. Their home is, of course, in this city, and they are now the parents of one child, a son, who bears the names of both his father and his mother — Oliver Carley Harriman.





George B. M. Harvey



GEORGE B. McCLELLAN HARVEY

A NOTABLY successful business and newspaper man of the younger generation is George B. McClellan Harvey, proprietor and editor of the "North American Review." He comes of Scottish ancestry, and is a native of Vermont, where he was born, at Peacham, on February 16, 1864. He was educated at the Caledonia Grammar School in that town, and at an early age manifested a strong tendency toward literary and journalistic work. When only fifteen years old he began writing for the local newspapers, and attained considerable success. At the age of eighteen he became a reporter on the staff of the Springfield "Republican," one of the foremost papers in New England, and remained there two years. Then he went West, and for the next year was a reporter for the "Daily News" of Chicago.

As in old times all roads led to Rome, so in these days all journalistic roads lead to New York. At the age of twenty-one, with his Peacham, Springfield, and Chicago experience behind him, Mr. Harvey came to the metropolis, and became a reporter for the New York "World." For nearly seven years he served that paper, rising from place to place on its staff until he became managing editor, and then editor-in-chief. The last-named place he held only a short time, when his health became impaired, and he was on that account compelled to resign. That was in 1893.

Mr. Harvey then turned his attention to business affairs. For two years he was associated in business with William C. Whitney. Then he undertook the development of electric railroad and lighting concerns on his own account. He built the electric roads on Staten Island, and at Long Branch, Asbury Park, and elsewhere on the New Jersey coast, and is now president of sev-

eral of them. In 1898 he formed what is known as the Harvey Syndicate, and purchased the street-railroads of Havana and other properties in Cuba, and to the development and improvement of them has since devoted much attention. He is vice-president of the Monmouth Trust and Safe Deposit Company of Asbury Park, New Jersey, of the Lakewood Trust Company of Lakewood, and a director of the Audit Company and of the Mechanics' and Traders' Bank of New York.

Mr. Harvey was, at the age of twenty-one, appointed aide-de-camp, with the rank of colonel, on the staff of Governor Green of New Jersey. He was reappointed and made chief of staff by Governor Abbett, and declined another reappointment at the hands of Governor Werts. He was also appointed commissioner of banking and insurance by Governor Abbett, but resigned the place after a few months in order to give his full time to newspaper work. He also declined the place of consul-general at Berlin, which was offered to him by President Cleveland.

Early in 1899 Colonel Harvey purchased and became editor of the "North American Review" of New York, perhaps the most noted of literary and critical periodicals in the United States, and has since devoted much time and work to the management of it. On taking charge of it, he made this statement of his aims :

"The policy of the 'North American Review' will be more poignant in the future. Its articles will be written by men of the hour. They will be popular in their character, while possessing at the same time dignity and weight. I expect to edit the magazine, and will follow the general lines laid down by a long list of illustrious predecessors. There will be no change of form or manner of review. There will be no political partizanship."

In such manner Colonel Harvey has since that time been conducting the "Review." From the whirl and intense partizanship of a daily political paper, and from the keen competition of business enterprises, to the dignified calm of a great review editorship, was a marked transition, but it has been successfully sustained.

Colonel Harvey was, in November, 1899, elected president of the well-known publishing corporation of Harper & Brothers of New York.





Charles Hitchcock



CHARLES HATHAWAY

CHARLES HATHAWAY, the head of the well-known firm of Charles Hathaway & Co., bankers and brokers of New York city, is of mingled English and Scottish ancestry. His father was Nathaniel Hathaway, a member of the family of that name long prominent at New Bedford, Massachusetts, whither it had gone in early days from England.

Nathaniel Hathaway became interested in the industrialism which in his day, as at present, was so marked a feature of New England, and particularly that part of New England, and removing to Delhi, in Delaware County, New York, on the upper reaches of the Delaware River, he there established extensive and profitable woolen mills, the management of which was the chief business of his life.

Nathaniel Hathaway married Miss Mary Stewart, a descendant of the illustrious Scottish family of that name which figured so largely in the history of both Scotland and England in former centuries.

The offspring of this marriage, Charles Hathaway, was born on December 27, 1848, at Delhi, Delaware County, New York. He was educated in the local schools, including the excellent Delaware Academy at Delhi, and then at the well-known Wiliston Seminary, Easthampton, Massachusetts.

His earliest business occupation was as a clerk in the Delaware National Bank of Delhi, New York. He entered the service of that institution soon after leaving school, and filled the place with acceptability to his employers and with profitable experience and instruction for himself.

He next turned his attention to the naval service of his country, with which several of his kinsmen on the maternal side

were or had been prominently connected. In 1872, being then twenty-four years of age, he became fleet clerk on the Asiatic Squadron of the United States navy, under Paymaster Edwin Stewart, who has now become rear-admiral.

In both these places Mr. Hathaway received much practical training in various phases of finance, and was fitted for the career into which he was about to enter. His service in the navy lasted from 1872 to 1875, when he returned to this country.

He came to New York city in 1879, and entered the employment of the firm of Platt & Woodward, a leading house of bankers and brokers at No. 26 Pine Street. There he found himself fully started in a metropolitan financial career. His previous experience was of much service to him, but there was of course much more to learn. He applied himself diligently to the mastery of all the details of the business, preparing himself for leadership in it, and at the same time served his employers with such acceptability as to win their esteem and favor and assure his own promotion from place to place in their office.

His promotion culminated in 1889, when he was received into partnership as a junior member of the firm. Thereupon he took hold of the direction of the business with the same zeal and intuition that had marked his subordinate service, and became one of the most forceful members of the firm. Five years after his entry into the firm, in 1894, the senior partners retired, and Mr. Hathaway became the head of the house, which has since been and is now known as that of Charles Hathaway & Co.

To the affairs of this house, and to the promotion of the interests of its numerous clients, Mr. Hathaway has devoted and still devotes himself with singleness of purpose and with unflagging energy. He works as diligently as though he were still an employee instead of the head of the house, and brings to his labors all the accumulated knowledge and experience of his varied career and of the excellent financial training which he received in earlier years. He has not sought prominent identification with other business enterprises, and has taken no part in political matters beyond discharging the duties of a conscientious citizen. The enviable success of his firm is the legitimate result of such concentration of his efforts, and the esteem and confidence with which he is regarded by his clients and business

associates are deserved tributes to the fidelity and integrity which have marked his whole career.

Mr. Hathaway is a well-known and influential member of many clubs and other social organizations, both in New York city and in the delightful New Jersey suburbs — if a fine city is properly to be called a suburb — where he makes his home. In New York city he is a member of the Union League Club, the Down-Town Association, and some others. In the city of Orange, New Jersey, he is a member of the New England Society of Orange, the Essex County Country Club, and the Riding and Driving Club of Orange. He was one of the organizers of the last-named club, and has been president of it ever since its incorporation. He is fond of fishing and shooting, and is a member of various clubs devoted to those sports on Long Island, New York, and in Canada.

Mr. Hathaway was married soon after he entered business life in New York, and while he was yet merely an employee in the counting-house of Platt & Woodward. His marriage occurred at Platteville, Wisconsin, on October 5, 1882. His bride was Miss Cora Southworth Rountree, the daughter of a prominent pioneer and business man of the Badger State. Four sons have been born to them: Stewart Southworth Hathaway, Harrison Rountree Hathaway, Robert Woodward Hathaway, and Charles Hathaway, Jr.





DANIEL ADDISON HEALD

THE town of Berwick-upon-Tweed, which occupies a unique position in the political organization of Great Britain, was the old home of the Heald family. From it John Heald came to this country in 1635, and settled at Concord, Massachusetts. There the family remained for several generations. The grandfather of the present representative lived at Concord before the Revolution, and held the office of Deputy Sheriff of Middlesex County. He was among the "embattled farmers" who stood at Concord Bridge and "fired the shot heard round the world." He was also in the American army at Bunker Hill. After the war he removed to Chester, Vermont. His son, Amos Heald, remained at Chester, and was a farmer there. Amos Heald married Lydia Edwards, daughter of Captain Edwards of Groton, Massachusetts, who also was at the battles of Concord and Bunker Hill.

Daniel Addison Heald, son of Amos and Lydia Heald, was born at Chester, Vermont, on May 4, 1818. Until he was sixteen years old he lived upon his father's farm, attending in season the local school. Then he went to the Kimball Academy, at Meriden, New Hampshire, and was prepared for college, largely under the direction of Cyrus S. Richards. Thence he went to Yale, as a member of the class of 1841. While in Yale he was distinguished as a fine student and a leader among his classmates. He was a member of the Linonian Literary Society, and was its president. He also belonged to the fraternity of Kappa Sigma Theta. He was graduated in the class of 1841, with honorable standing.

During his senior year at Yale Mr. Heald engaged in the study of law, under the direction of Judge Daggett, at New Haven.



Daniel A. Heald



Afterward he pursued his legal studies with Judge Washburn, at Ludlow, Vermont, meanwhile teaching in the academy at Chester. In May, 1843, he was admitted to practice at the Vermont bar, and began the pursuit of his profession at Ludlow. It may be added that, in addition to his graduating degree of A. B., he received in course the advanced degree of A. M.

For three years Mr. Heald devoted himself exclusively to the practice of law. Then, in 1846, he extended his interests by becoming cashier of the Bank of Black River, at Proctorsville, which place he filled with success for four years. Meantime he had become interested in insurance, being an agent for the *Ætna* Company of Hartford, Connecticut, and other leading companies. More and more this last-named business engaged his attention, until at last he decided to devote himself entirely to it.

He became connected with the Home Insurance Company of New York in 1856, and has ever since been identified with it. For some time he was an agent of it. Then he became general agent. In time he was elected second vice-president of the company. Promotion to first vice-president followed. Finally, on April 1, 1888, after thirty-two years' service, he became president of the company, which place he still holds. He has been connected with fire-insurance for more than fifty-seven years, so that to-day he may well be considered the dean of the business. In addition to the Home Insurance Company, Mr. Heald is prominently connected with the National Bank of North America, and is a director of the Holland Trust Company and the National Surety Company.

In his early years, before he gave up the law for insurance, Mr. Heald was elected to the Vermont Legislature, and served for a time in each of its Houses. Mr. Heald was married, on August 31, 1843, to Miss Sarah E. Washburn, who bore him five children. These were Mary E. Heald, who married A. M. Burtis in 1874; Oxenbridge Thacher Heald, who died at the age of six months; John O. Heald, who married Elizabeth Manning; Charles Arthur Heald, who died in 1880, while a senior in Yale University; and Alice W. Heald, who married George L. Manning. Mrs. Heald died many years ago, and in 1895 Mr. Heald married a second time, his wife being Miss Elizabeth W. Goddard, of Newton Center, Massachusetts.



ARTHUR PHILIP HEINZE

A FINE combination of one of the "learned professions" with practical business is to be observed in the career of Arthur Philip Heinze, who has attained success equally as a lawyer and as an investor in mines. Mr. Heinze was born in Brooklyn, New York, on December 18, 1864. His father, the well-known New York merchant, Otto Heinze, was of German birth, a son of a Lutheran minister and a descendant of that Kaspar Aquila who helped Luther translate the Bible into German, the copy of the Bible which was presented to this ancestor of his in 1547 by the nobles of Thuringia being still in Mr. Heinze's possession. His mother was, before her marriage, Eliza Marsh Lacey, a native of Middletown, Connecticut, and a descendant of the first colonial Governor of Connecticut. Mr. Heinze was educated thoroughly in the schools of Brooklyn, at the high school at Leipzig, Germany, at Columbia College, where he was graduated with high honors in 1885, at Leipzig again, at Heidelberg, and finally at the Columbia University Law School, where he was graduated in 1888.

Mr. Heinze then devoted himself to the practice of the law in the New York office of Messrs. Wing, Shoudy & Putnam. Upon the death of his father, in 1891, he found his attention fully occupied in settling the affairs of the estate as executor. Then he took a trip half-way round the world. In the course of his travels he visited his youngest brother, F. A. Heinze, at Butte, Montana, and decided to join him in the copper-mining industry. In 1893 the brothers founded the Montana Ore Purchasing Company, and speedily became the third largest copper-producing company in the State, disbursing twelve hundred thousand dollars in dividends in four years. Certain copper



Arthur P. Henney



companies in Boston then began suits against it, and a great mass of litigation, comprising more than fifty suits, was the result. Many of these are still pending. In this litigation Mr. Heinze's legal abilities have been of vast service and profit to his company, and promise to safeguard its interests to the end.

Mr. Heinze also conducted for some years the financial part of his brother's copper-mining and railroad enterprises in British Columbia, where he had built a railroad and a smelter, and had received a subsidy of four million acres of land from the Dominion government. This enterprise was finally sold to the Canadian Pacific Railway. Mr. Heinze then entered his father's old firm, Otto Heinze & Co., wholesale dry-goods and commission merchants of New York.

Mr. Heinze has always manifested a great fondness for music, historical studies, and languages. His proficiencie as a linguist is extraordinary, as he has mastered no less than seventeen languages, and speaks five with perfect fluency. He has taken little part in political affairs, finding ample occupation for his time and talents in business and his social and domestic interests.

He was married, on June 14, 1899, to Miss Ruth Meiklejohn Noyes, the youngest daughter of John Noyes, one of the pioneers and most respected citizens of Montana. Their attractive home is on Madison Avenue, New York. Mr. Heinze is a member of various social organizations of high standing. The bulk of his time is, however, divided between his home and his multifarious professional and business duties. In the pursuit of the latter he unquestionably ranks among the most successful men of his age in New York.





F. AUGUSTUS HEINZE

F AUGUSTUS HEINZE'S ancestry on his father's side is German, extending unbroken through a famous line of Lutheran clergymen for three centuries. Among them was that Aquila who knew the Bible so thoroughly that Luther said if all the Bibles were destroyed the book could be restored from Aquila's memory. Aquila's Bible, bearing Luther's remark in Luther's writing upon its title-page, is still owned by the family. Maternally, Mr. Heinze is descended from Connecticut's first colonial Governor.

F. Augustus Heinze was born in Brooklyn in 1869. Educated in the local schools and in Columbia College School of Mines, he was graduated as a mining engineer. Finally he went to Germany and studied in the best scientific schools there. Returning to the United States, he went West, seeking a business opportunity, and settled at Butte, Montana, in 1890. He was employed by the Boston and Montana Copper Mining Company as a mining engineer, and acquired a thorough practical knowledge of the mining and smelting business.

In 1891 he entered the copper-producing field, competing with the great concerns which already occupied and apparently monopolized it. His first operations were confined to mining under leases, and concentrating ores so produced in a mill located at Meaderville. Purchasing this mill, he shortly thereafter arranged to erect a smelter. Construction was commenced on October 27, 1892, and within sixty-eight days the works produced copper matte. In 1893 he was incorporated, with several associates, under the name of the "Montana Ore Purchasing Company."

This company, one of the most progressive in the entire State of Montana, has been ever among the first to adopt improvements



F. Augustus Hering



in machinery and refining methods. The company in 1895 employed 16,000,000 pounds of copper and 650,000 ounces of silver, and paid 32 per cent. in dividends on \$1,000,000 capitalization. The capital stock is now \$2,500,000, and more than \$5,000,000 has been expended for mining properties and improvements. The company owns some of the most valuable copper-mines in the world, including both the east and west extensions of the Anaconda lode.

Mr. Heinze has been active in other localities, erecting, in 1895, large smelting works at Trail, British Columbia, and connecting the same with Rossland by the first railroad entering that town. He connected Trail with Robson by a railway which comprises part of the Columbia and Western Railway Company. The erection of his works at Trail, and the contract which he made with the Le Roi Mining Company for smelting 75,000 tons of ore, made possible the development both of the Le Roi Mine and Rossland district. His enterprises were so important that the Canadian Pacific Railway Company purchased his entire interests, at a very handsome profit to him, in 1898.

This transaction accomplished, he concentrated attention on his Butte investments, where some of the older mining companies had endeavored to curtail his operations by litigation in the courts. The most important of these suits, however, have been decided in his favor. These litigations were among the most important ever prosecuted in the mining industry of the United States, and since 1897, when they were inaugurated, several of the contesting companies have found it necessary to consolidate into what is known as the "Amalgamated Copper Company."

Mr. Heinze has held no political office, but his personal popularity and influence in the State is very great. Although younger than other prominent mining magnates of Montana, among whom might be mentioned Senator Clark and Marcus Daly, his ability, intellect, and youth, backed by the immense wealth he has acquired, promise to soon raise him to a position of greater prominence than that yet attained by any one in the State.

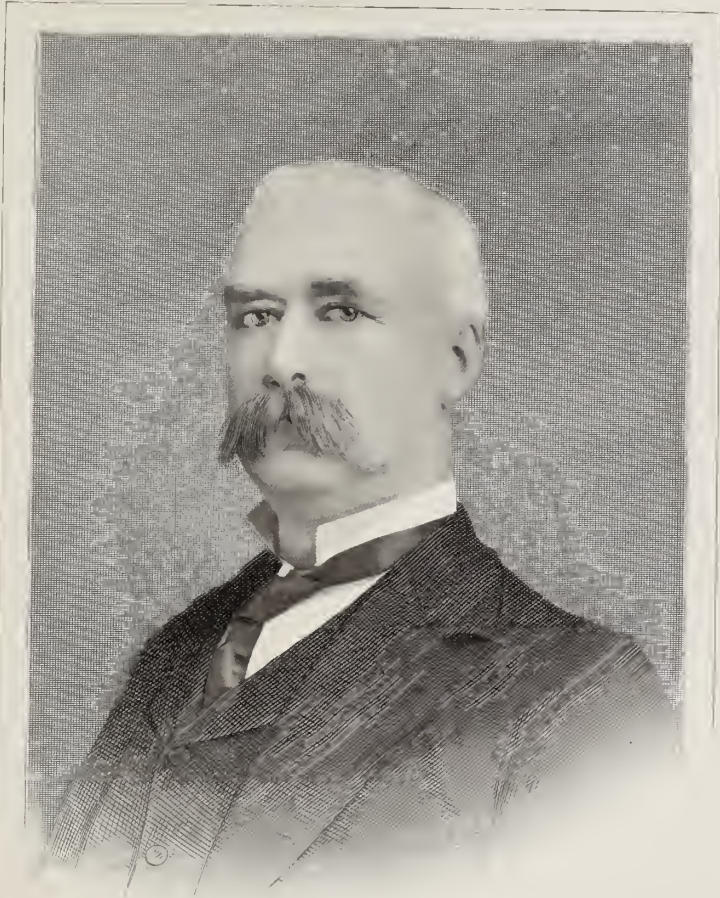


JAMES WILLIAM HINKLEY

MANY men achieve success in some one calling, and a smaller number in two or three. Those who do so in half a dozen widely different pursuits are rare, and when found are well worth more than passing observation. In the present case success is to be recorded as an editor and publisher, as a railroad man, in the insurance world, as a manufacturer, as a financier, and, perhaps above all, as a political manager.

James William Hinkley, who was born at Port Jackson, Clinton County, New York, comes from Puritan stock, and is in the fifth generation of direct descent from that Thomas Hinkley who was the third Governor of the Plymouth Colony, and was famous in the King Philip War and other early struggles. He was educated at the Smith and Converse Academy, near his birthplace, and then was appointed a cadet at the West Point Military Academy. At the latter institution he received the liberal training, in mind and body, for which that government school is noted, and to which credit for much of his success in life is to be given.

On leaving school Mr. Hinkley entered the newspaper profession, and became editor and owner of the "News-Press" of Poughkeepsie, New York, and afterward editor and owner of the "Daily Graphic" of New York city. His newspaper work naturally led him into politics, and gave him influence and power in that field. He was from the first a Democrat, and his ability, resource, and judgment made him a valuable counselor of that party. He rose from place to place in the party organization, until he was chosen chairman of the State Committee to succeed Edward Murphy, Jr., United States Senator, and to fill a place that had formerly been held by Daniel Manning, Samuel J. Til-



J. W. H. H. H. H.



den, and other Democrats of national reputation. The period of his chairmanship was marked with many noteworthy triumphs of the party at the polls, reflecting the highest credit upon him and his lieutenants for their skill and energy in political campaigning.

Mr. Hinkley is president of the Poughkeepsie City and Wappingers Falls Railway Company, and has various other railroad interests, all of which he has directed with consummate skill. He was president of the Walker Electric Company, which has recently been consolidated with the Westinghouse Electric Company. He is interested in other business and manufacturing enterprises of magnitude, and makes himself felt as force in each and all. He was a close personal and political friend of the late ex-Governor Roswell P. Flower, and was associated with him in many of his great financial undertakings.

One of his most notable business connections at present is that with the United States Casualty Company of this city. For some time he was chairman of the executive committee of its board of directors, and in that place his services were distinguished by soundness of judgment and directness of action which conduced to the great prosperity of the corporation. He was then promoted to the presidency of the company, and still holds that office with great acceptability. Under his lead the company has risen to a foremost place among institutions of that kind, and in the last few years has more than doubled its assets and surplus.

Mr. Hinkley still makes his home at Poughkeepsie, where he has a beautiful mansion and spacious grounds, commanding an unrivaled prospect over the Hudson River and surrounding country. He spends, however, much of his time in this city, and is well known in its business, political, and social life. He is a member of the Manhattan Club, Lawyers' Club, Down-Town Business Men's Club, and other organizations.





EDWARD H. HOBBS

EDWARD H. HOBBS, for many years one of the representative lawyers and political leaders of Brooklyn, was born at Ellenburg, Clinton County, New York, on June 5, 1835. His father, Benjamin Hobbs, was a farmer, a descendant of Josiah Hobbs, who came to New England in 1670. His mother, whose maiden name was Lucy Beaman, was a descendant of Gamaliel Beaman, who came from England in 1635, and was one of the members of the Massachusetts Bay Company, and a settler of Boston. He was educated at the district school at Ellenburg, and then at the Franklin Academy at Malone, New York, working, meantime, on his father's farm. He was sixteen years old when he went to the Franklin Academy and began to prepare himself for college. The outlook for a college career was not bright, for his means were sorely limited; but his ambition and determination were strong, and not to be daunted by hard work and lack of money. He entered Middlebury College, at Middlebury, Vermont, and made his way through it in creditable fashion, paying his own way, for the most part, by teaching school and working at various other occupations. Having thus got a good general education, he adopted the law as his profession, and began to prepare for the practice thereof. He entered the Albany Law School, an institution of the highest rank in those days, and pursued its course with distinction. Admission to the bar and entry upon professional practice followed.

His college course was interrupted by the Civil War. Early in that struggle he enlisted as a private in the Union army, being then in his senior year at Middlebury. He served throughout most of the war in the Army of the Potomac, and also in North and South Carolina, and was promoted to be lieutenant



Edward H. Hobbs



and adjutant, and acting assistant adjutant-general. After the war he made his home in Brooklyn, and has ever since been identified with that city. He began the practice of law in New York city, and soon attained marked success, building up a large and profitable business. The firm is now composed of four members, under the name of Hobbs & Gifford. Mr. Hobbs is counsel for a number of large industrial and manufacturing corporations. He is also a director of the Bedford Bank of Brooklyn.

For many years there have been few men in Brooklyn politics, on the Republican side of the fence, more widely known and respected than "Major" Hobbs, as he is familiarly called. He has all his life been a consistent and energetic Republican, with his party loyalty founded, not upon personal interest, but upon intelligent principle. He has been a scholarly and eloquent advocate of the doctrines of that party, and has contributed much to its success in campaigns by his effective speaking. He was long a member of the County and State Republican committees, and has been a delegate to at least one national convention and probably a score or more of State conventions. In such places his influence has been felt and his services have been recognized. He might have had nominations and elections to various important public offices, had he so chosen; but he preferred to remain in private life, and, accordingly, has never held any public office.

He is a member of various social organizations, including the Union League Club of Brooklyn, the New England Society of Brooklyn, the Brooklyn Institute of Arts and Sciences, and the Delta Kappa Epsilon Club of New York, of which last-named he is one of the founders.

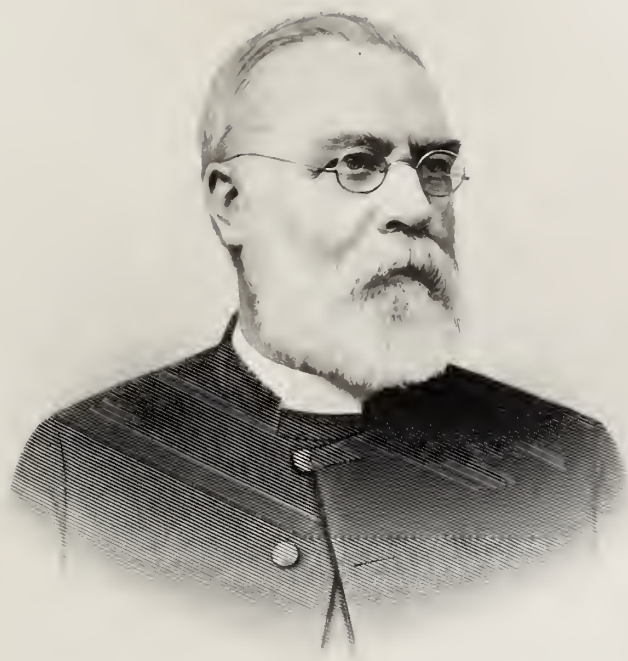
Mr. Hobbs was married at Baltimore, Maryland, in 1868, to Miss Julia Ellen Buxton. He has one child, a son, Charles B. Hobbs, who is now one of his law partners.



EUGENE AUGUSTUS HOFFMAN

THE name of Hoffman is one that has for many generations been conspicuous in American history for the services of its bearers to the nation in various important directions. In peace and in war, in church and in state, the descendants of Martinus Hoffman, who came to this country in 1640, have made their marks and made them creditably. In the present case we have to do with one of the family who has employed more than ordinary talents and more than ordinary wealth in a singularly beneficent manner for the intellectual advancement, the social interest, and, above all, the spiritual elevation of his fellow-citizens and fellow-men.

The Very Rev. Eugene Augustus Hoffman, dean of the General Theological Seminary of the Protestant Episcopal Church in New York city, is the son of Samuel Verplanck Hoffman, and was born in this city on March 21, 1829. His education was acquired at the Columbia College Grammar-School, at Rutgers College, and at Harvard University, the last-named institution conferring upon him in course the degrees of B. A. and M. A. In 1848 he entered as a student the theological seminary with which he has now long been identified as dean, and was graduated from it in 1851. Shortly afterward he was ordained a deacon of the Protestant Episcopal Church by Bishop Doane of New Jersey. Two years of active mission work at Elizabethport, New Jersey, followed, and then he became rector of Christ Church, Elizabeth, New Jersey. There he established one of the first and most successful free churches in America, and did notably good parish work. He was also able, at the same time, to build up self-supporting churches at Millburn and at Woodbridge, New Jersey. In



Eugene Aug. Hoffman



1863 he went to Burlington, New Jersey, as rector of St. Mary's Church. He found that church heavily encumbered with debts, and with characteristic energy and ability he set to work to clear them off. Within a year he had not only done this, but had also raised enough money to secure for the church the fine bells which now occupy its stately spire. Then, in 1864, he became rector of Grace Church, on Brooklyn Heights, and remained there five years, resigning on account of the ill effect of the strong air of the Heights upon his health. His next charge, from 1869 to 1879, was the parish of St. Mark's in Philadelphia, where he established the first Workingmen's Club in an American church, and did other valuable work.

After twice declining the nomination, Dr. Hoffman was in 1879 elected dean of the General Theological Seminary. That institution was then in straitened circumstances, and needed wise direction and financial aid to save it from disastrous decline. It received both from its new head. Dr. Hoffman's administrative ability, his devotion and energy, and the munificence of himself and his family soon made it a far stronger school than its projectors had ever ventured to expect. A great group of fine new buildings, improved grounds, new professorships, and rich endowments are among the fruits of his labors at Chelsea Square.

Dr. Hoffman is a member of the boards of numerous religious and charitable organizations, a member of most of the learned societies of New York, and of the Century and some other leading clubs. He has represented the Diocese of New York at the last seven General Conventions of the church. He has received the degree of D. D. from Rutgers College, Racine College, the General Theological Seminary, Columbia College, Trinity College, and the University of Oxford, that of LL. D. from King's College, Nova Scotia, and that of D. C. L. from the University of the South and from Trinity University, Toronto. He has written a number of books on religious and ecclesiastical themes. He is married to Mary Crooke Elmendorf, and has living one son and three daughters.



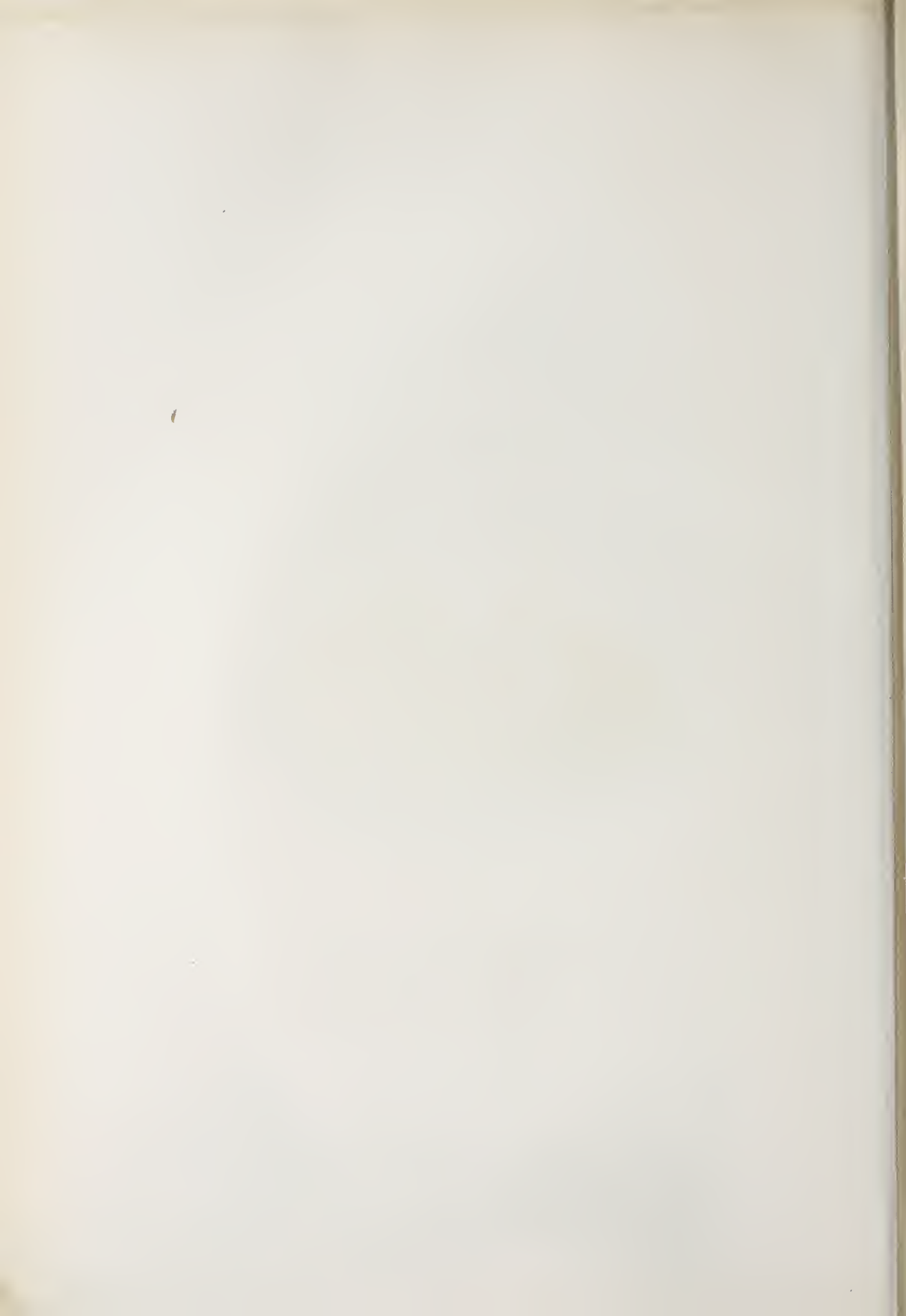
F. C. HOLLINS

F. C. HOLLINS was born in Philadelphia, but has been a resident of New York since boyhood. At the age of seventeen he entered the agency of the Bank of British North America in New York, where he rose to the position of assistant cashier. At the age of twenty-one he took charge of the Coles estate in Jersey City, and sold for that estate to the Erie and Morris and Essex Railroad companies a large part of the dock and terminal properties now occupied by them. He served for two years as a director in the Board of Education in Jersey City. Upon his retirement he received a testimonial from the taxpayers for his devotion to their interests. In 1879 he became a junior partner in the banking and brokerage firm of H. B. Hollins & Co., of New York. In 1886 he organized the present banking and brokerage house of F. C. Hollins & Co.

In 1886 Mr. Hollins became a director of the Lake Erie and Western Railway Company, and afterward was appointed chairman of the stock-holders' committee of reorganization. He carried his plans through and secured the road for the stock-holders. He was also a director in the Peoria, Decatur and Evansville Railway Company, and, as one of the executive committee, sold the road to Columbus C. Baldwin and the Hanover Bank interests of New York, whereby George I. Seney, who had become financially embarrassed, was enabled to pay off his indebtedness. He was also a director in the St. Louis, Alton and Terre Haute Railway Company for three years, during which time the common stock appreciated in value from fifteen to eighty-five dollars per share. In 1886 and 1887 he furnished the money for the completion of a large portion of the Toledo, Ann Arbor and North Michigan and the Detroit, Bay City and Alpena (now the Detroit and



J. C. Hollis



Mackinac) railways. In 1887 and 1888 he built the St. Louis and Chicago and the Litchfield and St. Louis railways in Illinois. In 1888 he also purchased and completed the Central Missouri and the Cleveland, St. Louis and Kansas City railroads, then in course of construction, and sold the two roads to a syndicate of contractors. The contractors were unable to carry out their plans, and Mr. Hollins joined with others and bought the properties. Mr. Hollins was elected president of the roads, and was in 1891 successful in selling them to the Missouri, Kansas and Texas and the Missouri, Kansas and Eastern Railway companies. In 1889 the president of the St. Louis and Chicago Railway, and outside speculations of his partner, involved the firm in some financial difficulties. Mr. Hollins immediately dissolved the firm, assumed all the liabilities individually, both of the firm and of his partner, who died shortly after, and paid every creditor in full, besides taking up two hundred thousand dollars of St. Louis and Chicago Railway bonds sold to him by the president of that road, which were afterward claimed to have been an over-issue. In 1894 Mr. Hollins again became active in business. He was one of the committee which reorganized the Indianapolis, Decatur and Springfield Railway Company, after which the road was sold to the Cincinnati, Hamilton and Dayton Railway Company. In 1897 he was appointed chairman of the stock-holders' committee of reorganization of Peck Brothers & Co. of New Haven, and saved the property to the stock-holders. In 1898 he was active in the consolidation of the Meriden Britannia Company with fourteen other silver and silver-plate companies, under the name of the International Silver Company, and became the largest subscriber to the purchase of the bonds of that company. Since that time, he has been engaged in several other large enterprises, including the purchase of the Consolidated Railway Electric Lighting and Equipment Company.





HARRY BOWLEY HOLLINS

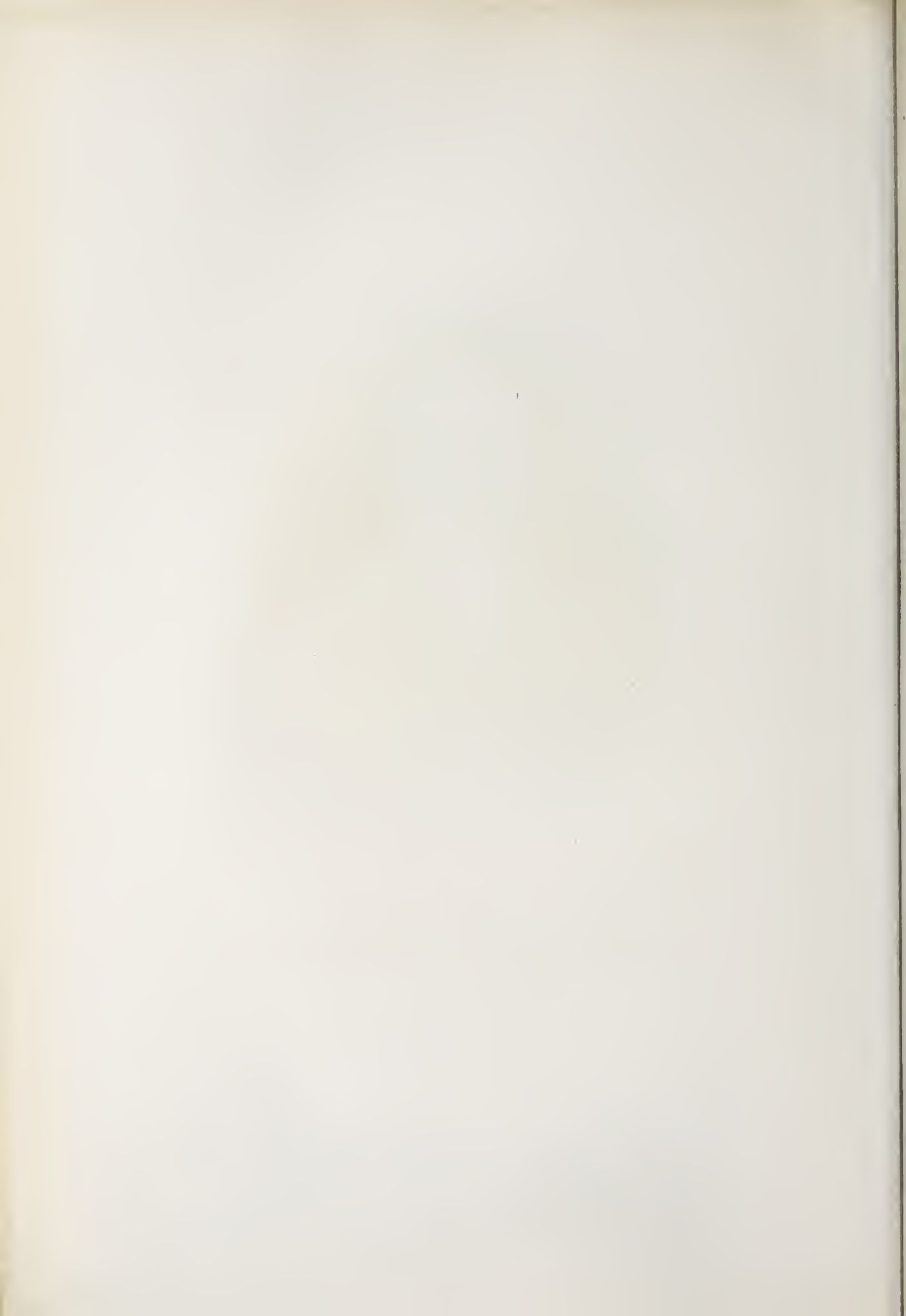
HARRY BOWLEY HOLLINS is of English ancestry. His father, Frank Hollins, was a son of William Hollins, who came from Newcastle-under-Lyme, Staffordshire, England, and settled in Baltimore, Maryland, in 1795, and, with his brother John, founded a counting-house in that city. Frank Hollins married Elizabeth Coles, a descendant of Robert Coles, who settled at Roxbury, Massachusetts, in 1630. The Coles family in 1700 removed to Long Island, and a branch of them settled at Dosoris — now Glen Cove. John B. Coles, a great-grandfather of Mr. Hollins, was a prominent merchant of New York city, and was one of the founders of the original Tontine Association.

Harry Bowley Hollins was born in New York city on September 5, 1854, and was educated in local schools and in the University of the City of New York, now New York University. His inclinations were strongly turned toward financial operations, and on beginning business life he first sought a clerkship in the house of Levi P. Morton & Co. That was in 1870. Next he was a clerk in the house of D. P. Morgan & Co. In 1872 he became cashier for Oakley & Co., and in 1873 cashier for John D. Prince & Co. In 1874 he made a trip around the world, and in 1875 he started in business on his own account.

At that time Mr. Hollins organized the insurance brokerage firm of Grundy, Hollins & Martin, at No. 28 Pine Street. Two years later, in 1877, he formed the firm of H. B. Hollins, stock-brokers. Finally, in 1878, he founded the firm of H. B. Hollins & Co., bankers and brokers, at No. 74 Broadway, with whom he is still identified. This firm from the time of its organization transacted the bulk of the Vanderbilts' operations on Wall Street, until they discontinued their dealings there. Mr. Hollins



Harry B. Collins



was one of the founders of the Knickerbocker Trust Company, which was organized in 1884 with a capital of \$300,000. In 1886 his firm acquired control of the Central Railroad and Banking Company of Georgia, of which Mr. Hollins was thereupon elected vice-president, and also of the ferries afterward operated by the Metropolitan Ferry Company of New York. The firm was the first to engage in industrial enterprises, and also to become interested in international financial institutions. In 1888 it organized a syndicate which purchased control of the Banco Hipotecario de Mexico, and founded the International Mortgage Bank of Mexico, of which Mr. Hollins is now vice-president. In that year the firm also acquired control of all the gas-light companies in St. Louis, Missouri, and consolidated them under the name of the Laclède Gas Light Company. It also acted as bankers in the organization of the United States Rubber Company, financed the electrical equipment of the Brooklyn City Railroad Company, and organized the Long Island Traction Company and the Brooklyn, Queens County and Suburban Railroad Company, which companies now form part of the Brooklyn Rapid Transit Corporation. It financed the following ferry companies, of which it obtained control: the Twenty-third Street Ferry Company, the Union Ferry Company, the Hoboken Ferry Company, and the Brooklyn Ferry Company. It also financed the East River Gas Company, which has its plant at Ravenswood, borough of Queens, and supplies gas to Manhattan Island through a tunnel under the East River. It was the first New York banking house to enter Havana, Cuba, after the war, having in 1899 organized the Havana Commercial Company.

Mr. Hollins is connected with the Brooklyn Ferry Company, the New Amsterdam Gas Company, the Fort Worth and Rio Grande Railway, the International Mortgage Bank of Mexico, the Laclède Gas Company of St. Louis, the Plaza Bank of New York, the Knickerbocker Trust Company, and other corporations. He is a member of the Union, Metropolitan, Racquet, and Knickerbocker clubs of New York, and the South Side Club of Long Island. He married, in 1877, Miss Evelina Knapp, daughter of William K. and Maria M. Knapp, and granddaughter of Sheppard Knapp and Abraham Meserole. They have four sons and one daughter.



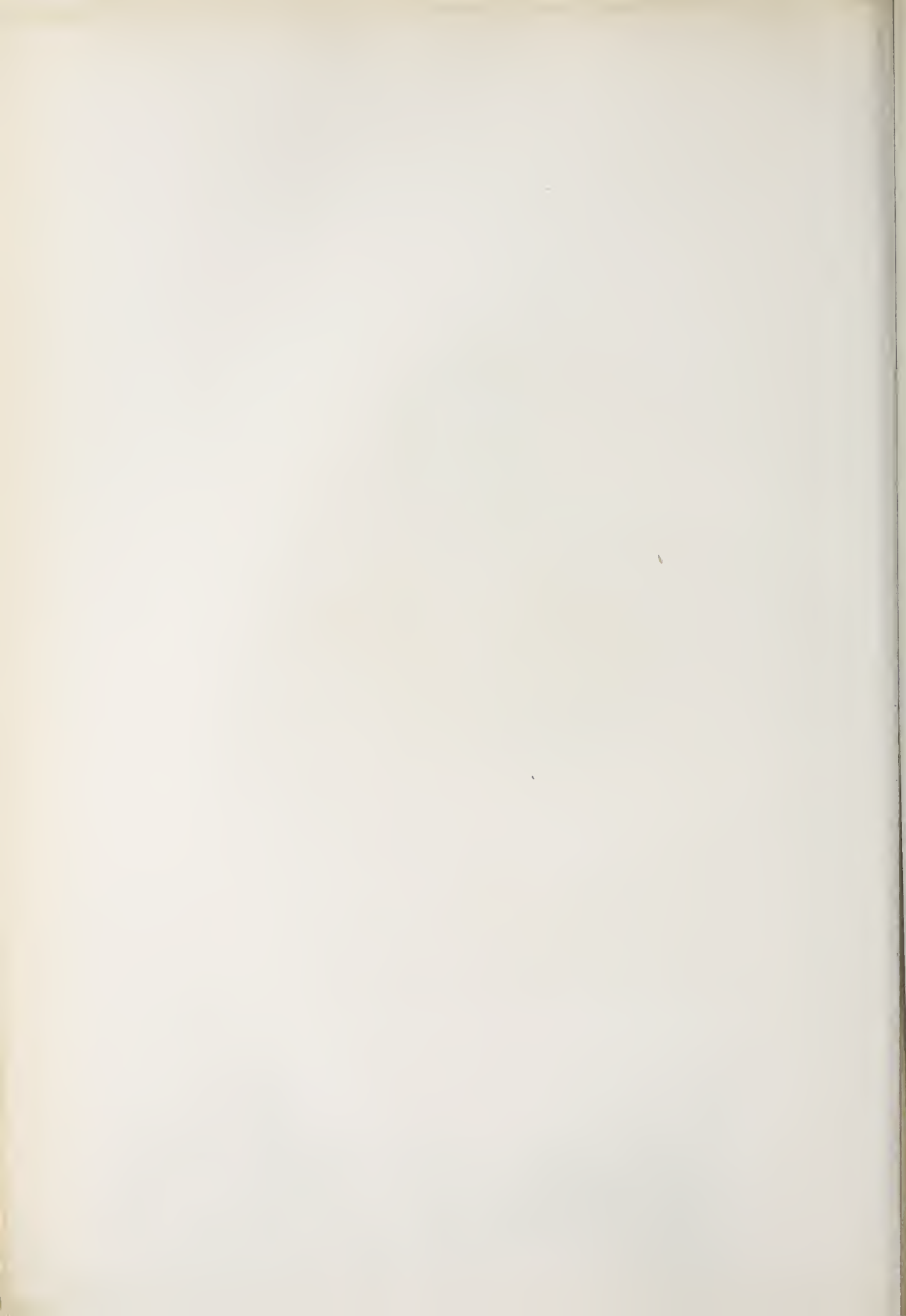
JOHN HONE

THERE are no names more honorably distinguished in the history of this country than those of Hone and Perry. The founder of the former family in America came from Germany and settled in New York. One of his descendants, the great-grandfather of the present subject, was the head of the noted auction house of John Hone & Sons, and another was that Philip Hone who is remembered as one of the best mayors this city ever had. The father of the present subject was John Hone, a Columbia College alumnus, and a successful lawyer of this city, while his mother was Jane Perry Hone, daughter of that Commodore Matthew Calbraith Perry who commanded a squadron in the Mexican War and afterward won immortal fame by "opening" Japan to intercourse with the world.

Of such parentage John Hone was born in this city on December 14, 1844. He was educated at the well-known Charlier Institute in this city, and entered Columbia College in 1861. But the call of patriotism led him to leave college, and on May 25, 1862, he was mustered into the service of the nation as a private in the New York Seventh Regiment. He was called into active service at the time of Stonewall Jackson's raid in the Shenandoah Valley, and then, in September, 1862, was mustered out and returned to college. A second time he forsook college for the army, in June, 1863, when he went to the front with the Seventh Regiment. A few weeks later the regiment was recalled to this city to suppress the Draft Riots. These absences from college were objected to by the president of Columbia, and accordingly Mr. Hone severed his connection with Columbia and was not graduated. But the university—as it had then become—vindicated his record many years later by giving him, in



John Howe



June, 1894, the A. B. degree, which, but for his patriotism, he would have taken in 1865.

After leaving college, Mr. Hone entered a banking-house in New York, and then transferred his services to the house of August Belmont & Co., where he remained until January 1, 1869. At that date he opened the house of Hone & Nicholas, of which he was the head. It had a successful career until 1876, when it went into liquidation. In 1877 Mr. Hone became a member of the Stock Exchange, and junior partner of the firm of Smalley & Hone. This connection lasted until 1881, since which time he has been in business alone.

Mr. Hone has been a member of the governing committee of the Stock Exchange, and was for two years vice-president of the Exchange, in 1890-91. He is a director of the Evansville and Terre Haute and of the Evansville and Indianapolis railroad companies, and has been treasurer and a manager of the Manhattan Club.

Mr. Hone has taken some interest in political matters, though he has held no public office. He was a member of the New Jersey Democratic State Committee for three terms, twice a delegate to the New Jersey Democratic State Convention, and in 1892 he was a delegate at large from New Jersey to the Democratic National Convention.

He is a member of the Metropolitan Club, the Manhattan Club, the Larchmont Yacht Club, the Sons of the Revolution, the Sons of the War of 1812, and the Grand Army of the Republic. He has been a member also of the Union, Knickerbocker, and New York Yacht clubs.





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
W. B. Horublow.



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.



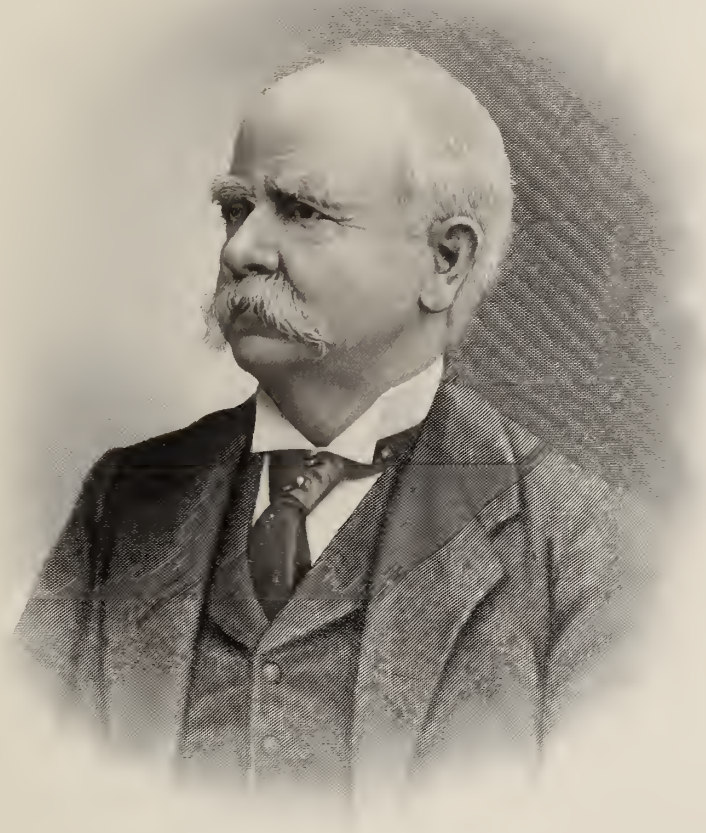
HENRY ELIAS HOWLAND

THE last survivor of the historic company that came to the New World in the *Mayflower* was John Howland, who died at a great age, after a life full of heroism and adventure. He married Elizabeth Tilley, also a *Mayflower* Pilgrim, and they had a large family, which spread into the various New England States and New York.

Henry Elias Howland comes of the New England branch of the family, and is a lineal descendant, in the seventh generation, from John Howland of Plymouth Colony. His great-grandfather was the Rev. John Howland, who was for nearly sixty years a famous Congregational clergyman in the town of Carver, Massachusetts. Judge Howland's parents were Aaron Prentice Howland and Huldah Burke, who also came of a family distinguished in New England annals. Edmund Burke of New Hampshire, member of Congress for many years, and Commissioner of Patents under Presidents Pierce and Buchanan, was a near relative.

Henry Elias Howland was born at Walpole, New Hampshire, in 1835. He was prepared for college at the Kimball Union Academy, Meriden, New Hampshire, and entered Yale College, from which he was graduated in 1854. He took a course in the Harvard Law School, receiving his degree of LL. B. in 1857. After his admission to the bar he came to New York city and began to practise law, which he has continued uninterruptedly, except for a short period in 1873, when he was appointed to fill an unexpired term on the bench of the marine court.

As a practitioner he has had an extraordinary success, and he has established a high reputation as a speaker, both in court and in political meetings. He is a lifelong Republican, and has



Henry E. Howland



been active in municipal politics. He was an alderman of the city in 1875 and 1876, president of the Municipal Department of Taxes in 1880, under Mayor Cooper, and has been the party nominee for judge of the Court of Common Pleas and for the bench of the Supreme Court. He is president of the Society for the Relief of the Destitute Blind, president of the board of the Manhattan State Hospital of New York, and a member of the corporation of Yale University.

Judge Howland is a member of the Metropolitan, the Century, the Union League, the University, the Players', the Republican, and the Shinnecock Hills Golf clubs, and the New York State Bar Association. He is secretary of the Jekyl Island Club, secretary of the Century Association, Governor-General of the National Society of *Mayflower* Descendants, and Governor of the New York Society, president of the Meadow Club of Southampton, and vice-president and a member of the council of the University Club.

He was married, in 1865, to Miss Louise Miller, daughter of Jonathan and Sarah K. Miller, and granddaughter of Edmund Blunt, the famous author of Blunt's "Coast Pilot."

They had six children: Mary M., Charles P., Katherine E., John, Julia Bryant, and Frances L. Howland. Of these three only are living. The Howland town house is at 14 West Ninth Street, and they have a beautiful country home at Southampton, Long Island.





COLGATE HOYT

COLGATE HOYT is a son of James Madison Hoyt, who was born at Utica, New York, was educated at Hamilton College, married Miss Mary Ella Beebes of New York city, and settled in Cleveland, Ohio, where he had a distinguished career as a lawyer, real-estate operator, and leader in the benevolent activities of the Baptist Church. Colgate Hoyt was born in Cleveland, on March 2, 1849. After receiving a careful and thorough primary education he was sent to Phillips Academy, Andover, Massachusetts. Owing to trouble with his eyes, he was, however, compelled to leave school at the end of his first year there. He then returned home to Cleveland, and was for a time employed in a hardware store in that city. Later he joined his father in his real-estate operations, and soon became himself the owner of some valuable pieces of property. From 1877 to 1881 he was largely engaged in loaning money on the security of real estate.

Mr. Hoyt came to New York city in 1881, and became a partner in the firm of J. B. Colgate & Co., bankers and dealers in bullion. He maintained that connection with much success until the death of Mr. Trevor, in 1890, when the firm was dissolved. In 1882-84 he was a government director of the Union Pacific Railway, and was thereafter for some years a company director of the same road. He joined Charles L. Colby and Edwin H. Abbot in the Wisconsin Central Railroad enterprise in 1884, and the three became trustees of the entire stock of the corporation, and made the road a through line from Chicago to Milwaukee and St. Paul. They also built the Chicago and Northern Pacific Railroad as a terminal, with fine passenger stations in Chicago.

Mr. Hoyt has been a director and active spirit in the Oregon



Colgate, "Boyer"



Railway and Navigation Company, the Northern Pacific Railroad Company, and the Oregon and Transcontinental Company. He reorganized the last-named as the North American Company in 1890, under trying circumstances but with entire success. In 1888 Mr. Hoyt bought the whaleback steamboat patents of Captain Alexander McDougall, and organized a company with five hundred thousand dollars, known as the American Steel Barge Company. Of this corporation he became president and treasurer. It has great shipyards and other works at West Superior, Wisconsin, and gives employment to some fifteen hundred men. Another of Mr. Hoyt's enterprises is the Spanish-American Iron Company, which has a capital of five million dollars, and is engaged in the development and operation of the Lola group of iron-mines in Cuba. Mr. Hoyt was one of its organizers and its treasurer. He is also proprietor of extensive orange groves in Florida, and is a director and first vice-president of the Missouri, Kansas and Texas Railroad of Texas. He is a member of the New York Stock Exchange, and has exercised no little influence in Wall Street affairs.

Mr. Hoyt was married, in 1873, to Miss Lida W. Sherman, daughter of Judge Charles T. Sherman and niece of General William T. Sherman and ex-Secretary John Sherman. They have four children living. Mr. and Mrs. Hoyt make their home in Oyster Bay, New York. Mr. Hoyt is a member of the Metropolitan, Union League, Lawyers', Riding, New York Yacht, and Seawanhaka-Corinthian Yacht clubs, the Ohio Society, and the Fifth Avenue Baptist Church. He is a trustee of Brown University, Providence, Rhode Island. He was the originator of the novel missionary scheme of operating chapel cars on railroads. He was also the chief organizer of the famous First Troop of Cleveland, one of the finest cavalry organizations in the country, which served as escort to President Garfield and President McKinley at their inaugurations.

Mr. Hoyt has held no political offices. He is a brother of the Hon. James H. Hoyt of Cleveland, one of the foremost members of the Ohio bar, and of the Rev. Dr. Wayland Hoyt, the eminent Baptist clergyman.



THOMAS HAMLIN HUBBARD

THE names of Hamlin and Hubbard are both well known in the history of New England, and of the State of Maine in particular. The former has been borne by an eminent college president, and by a vice-president of the United States. The latter has been conspicuous in the State of Maine for the greater part of the century, and is inseparably identified with one of the most noteworthy incidents in the political and social history of that commonwealth. That incident was the adoption of the so-called Maine Law, a law absolutely prohibiting the manufacture or sale of intoxicating liquors of any kind in that State, save as chemicals for purely scientific use. The author of that famous statute was General Neal Dow. The man who enforced it and made it splendidly successful was Dr. John Hubbard. This pioneer of prohibition rose into political prominence in Maine in the first part of the century. In 1843 he was elected a member of the State Senate, and exerted a marked influence in that body in directing and shaping important legislation. In 1849 he was elected Governor of the State, and served in that capacity for four years. It was during his administration that the Maine Law was enacted, and it fell to his lot, accordingly, to put it into force. That was no easy task, for Maine had been a hard-drinking State, and prejudice against the new order of things was strong. Important property interests and political influences were arrayed against it. But Governor Hubbard was tremendously in earnest. He took up the matter with inflexible determination and unflagging zeal. In a short time he put the law into force as fully as any other law on the statute-book, thus achieving what innumerable critics had pronounced impossible.



Mr. H. Hubbard



To him, therefore, the success of the law and its permanent retention upon the statute-books of the State are due.

Governor Hubbard had a wife who was a worthy companion for so zealous and masterful a man. Sarah Hodge Barrett, as her name would indicate, was of pure New England stock. One of her grandsires was a minute-man at Lexington, and a gallant soldier in several engagements in the War of the Revolution, and was killed in the second battle of Stillwater, just before the surrender of General Burgoyne. A large measure of his patriotic spirit descended to his granddaughter, Sarah Hodge Barrett, who became the wife of Doctor, afterward Governor, Hubbard.

Of this parentage Thomas Hamlin Hubbard was born, at Hallowell, Maine, on December 20, 1838. He received a careful preparatory education, and in 1853 was matriculated at Bowdoin College. There he pursued a studious career, and was graduated honorably in 1857. His bent was toward the practice of law, and he at once began studying with that end in view, in a law office at Hallowell. In 1860 he was admitted to practice at the Maine bar. But he was not himself fully satisfied with his attainments, and so went to Albany, New York, and entered the well-known law school there. On May 14, 1861, he was admitted to practice at the bar of the State of New York, and actually began such practice, with fine prospects of success. It was not, however, for long. An important interruption was at hand.

That interruption was the one which came to thousands at about the same time. The outbreak of the Civil War aroused all the young man's patriotic ardor — an element not lacking in the sons of Maine — and impelled him to offer his services to the national government. He went back to Maine, to his old friends and neighbors, and in 1862 joined the Twenty-fifth Regiment of Maine Volunteers, with the rank of first lieutenant and adjutant. During a part of his service he was acting assistant adjutant-general of his brigade. On July 11, 1863, he was mustered out, but immediately reëntered the service. He was actively engaged in raising the Thirtieth Regiment of Volunteers, and on November 10, 1863, was commissioned lieutenant-colonel in that regiment. In that capacity he served through the Red River campaign, and soon was promoted to the command of the regiment, and led it in the assault upon Monett's Bluff.

He assisted in the construction of the famous Red River dam, by means of which the depth of water in the river at that point was increased sufficiently to float out the Federal gunboats and thus save them from serious embarrassment. He also helped to bridge the Atchafalaya River with a line of boats, for the passage of the army.

A colonel's commission came to him on May 13, 1864, and he was transferred with his regiment to the Shenandoah Valley, in Virginia. He there served throughout the remainder of the war, sometimes in command of his regiment, sometimes in command of a whole brigade. He also served as presiding judge of a court martial. In April, 1865, he was ordered to Washington, and there, in the following month, participated in the grand final reviews. Later he was sent to Savannah, Georgia, to conduct examinations of officers of the volunteer army who wished to be transferred to the regular army. And, finally, on July 13, 1865, he received the commission of a brevet brigadier-general, and then was honorably mustered out of the service.

General Hubbard then returned to the law practice, which had been so completely interrupted three years before. He came straight to New York city, and for a year or more was associated with the Hon. Charles A. Rapallo. Then, in January, 1867, he became a partner in the firm of Barney, Butler & Parsons. Seven years later the firm was reorganized into its present form and style of Butler, Stillman & Hubbard. In its affairs General Hubbard has from the first played a leading part, and he has long been recognized as one of the leaders of the New York bar. His engagements as counsel have included many cases in which enormous commercial interests were involved. Much of his practice, indeed, has been in the interest of corporations and great industrial enterprises, and to that branch of professional work he has paid particular attention, and in it he has become an assured authority. Such professional practice has naturally led him into other business relations with corporations. Thus he is a director and vice-president of the Southern Pacific Railroad Company and president of several other railroad companies affiliated therewith.



C. P. Huntington



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

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.

Of late years Mr. Huntington has resided most of the time in this city. Despite his long career and advancing age, he still exhibits the energy and ambition of youth, and the ability thereof for hard and continuous work, his fine native constitution having been kept unimpaired.



Clarence M. Hyde



CLARENCE MELVILLE HYDE

THE family of Hyde, which is not without distinction in the history of Great Britain, was among those earliest transplanted to the North American colonies. Its pioneer and progenitor on these shores was William Hyde, who came from England in 1632. He first settled at Hartford, Connecticut, and later removed to Norwich. There the family was permanently established, and there it contributed much, through many generations, to the growth, not only of the city of Norwich, but of the entire colony and State. Indeed, the Hydes played no small part in the affairs of the colonies in general. We find, in the third generation, Simon Lathrop, a son of William Hyde's daughter, serving with gallantry as a lieutenant-colonel of Connecticut troops at the memorable capture of Louisburg. Again, in the next generation, James Hyde was a lieutenant of Connecticut troops in the patriot army in the War of the Revolution, being connected with the First and Fourth Connecticut regiments successively.

The sixth generation discloses the name of Edwin Hyde, a wholesale grocer in the city of New York, his father, Erastus Hyde, having come hither from Connecticut, the first of the family to leave that State. Edwin Hyde was associated in business with Ralph Mead, a man of old Connecticut ancestry, and he married Mr. Mead's daughter, Elizabeth Alvina Mead. Their home was at No. 95 Second Avenue, a part of the city that in early days promised to be the chief center of fashion and wealth, but which was in time outstripped by Fifth Avenue.

To that couple, at that address, Clarence Melville Hyde was born, on January 11, 1846. At the age of seven years he was sent to a primary public school, where he manifested more than ordinary ability in mastering his lessons. His progress was so

rapid, and, at the same time, sure and thorough, that at the age of twelve years he was able to go to the Columbia College Grammar School to begin his college preparatory course. Four years later he was matriculated at Columbia College, where he pursued a most creditable career, and was duly graduated as a member of the class of 1867, with a fine reputation for scholarship. His next step was to enter the Law School of Columbia College, there to continue his brilliant career. He was graduated in the class of 1869, with the degree of LL. B., and the next year the college added to his A. B. degree that of A. M.

Mr. Hyde was not the inheritor of a great fortune, but had his own way to make in the world, and he set out diligently to make it. He lived quietly, studied earnestly, and worked hard at his chosen profession. After his admission to the bar, he engaged in general practice, but made a specialty of real-estate business, accountings, etc., a department of the legal profession for which there is in New York much demand, and which is accordingly profitable. In such practice he was eminently successful, and he rose rapidly to a leading place at the bar.

Mr. Hyde early took the active interest in public affairs that was to be expected of a man of patriotic ancestry. He affiliated himself with the Republican party, and was earnestly devoted to the promotion of its principles and welfare. During the administration of President Arthur he served as deputy consul-general at Vienna, but apart from that has held no public office, and has sought none.

His official duties, of course, took him abroad. So have his professional duties, more than once. Either on business or on pleasure, he has crossed the Atlantic Ocean no less than forty times, and has traveled extensively in Europe.

Mr. Hyde is a member of the Union League, Republican, Metropolitan, Lawyers', and Down-Town clubs, the Military Order of Foreign Wars, the Society of Colonial Wars, the Sons of the American Revolution, and the New York Chamber of Commerce.

Mr. Hyde was married, in this city, in 1891, to Miss Lillia Babbitt, youngest daughter of the late B. T. Babbitt, and has one daughter, Clara Babbitt Hyde. His home is in this city, and he has a fine summer residence at Greenwich, Connecticut.



Rudner E. Hyde



FREDERICK ERASTUS HYDE

DR. HYDE is one of seven brothers, descended from early New England ancestry. The Hydes came from England to Boston in 1633, a year or two later moved to Hartford, then to Saybrook, Connecticut, and, finally, with some thirty other families, settled on the Thames River where the city of Norwich now stands. There Edwin Hyde, Dr. Hyde's father, was born. Dr. Hyde's paternal grandfather was Lieutenant James Hyde, who served in the Revolutionary army, and was with Washington at Valley Forge and Yorktown. Another ancestor was Lieutenant-Colonel Simon Lathrop, who was put in command of the fort after the taking of Louisburg, Cape Breton, in 1745. Dr. Hyde's mother was formerly Miss Elizabeth Alvina Mead, a descendant of the Meads who settled at Greenwich, Connecticut, about 1640. The original farm of John Mead, with a house built in 1793, is now in Dr. Hyde's possession.

Frederick Erastus Hyde, a descendant in the seventh generation from the founder of the family in America, was born in the city of New York on February 25, 1844. He entered the College of the City of New York, intending to pursue its full course. His studies were interrupted by illness, however, and he was reluctantly obliged to leave college.

At the outbreak of the Civil War in 1861 he enlisted in the organization known as the Union Grays; but in 1862 it was mustered into the Twenty-second Regiment of New York Volunteers and sent to the front. Service on the field of battle did not come until the next year, 1863, but there was plenty of it then, for he went with the regiment all through the Gettysburg campaign. His desire was to serve all through the war, but the exposures incidental to a soldier's life told severely upon his not

rugged constitution, his health failed again, and he was obliged to give up army life and go abroad for recuperation.

Returning to this country, he became interested in mining enterprises, and in 1866 went out to Denver, Colorado, making the trip by stage-coach from Leavenworth, Kansas, along the Kansas River and Smoky Hill Branch. At that time danger from hostile Indians was still acute, and all such travelers had to go armed in self-defense. The next year, as the representative of a Baltimore mining company, he crossed the Isthmus of Panama and went to Arizona to examine various mining properties. On this trip his party, consisting of nine men, was attacked by Walapai Indians, and four of them were killed.

After these and other similar enterprises, Mr. Hyde returned to New York and again became a student, in Bellevue Hospital Medical College, from which institution he was graduated, with the degree of M. D., in 1874. Since that time he has led a quiet and somewhat retired life. He has held no public office, and has taken small part in political affairs aside from discharging the duties of a citizen. He has, however, interested himself much in some church and philanthropic enterprises. He has also traveled extensively with his family in almost all accessible parts of the world.

He was recently elected a trustee of the American Museum of Natural History. He is associated with many clubs and other bodies, including the Union League, Metropolitan, Church, Riding, and American Yacht clubs, the Society of Colonial Wars, the Sons of the Revolution, the New York Genealogical Society, the Metropolitan Museum of Art, the New York Academy of Sciences, the Order of Foreign Wars, the New England Society, the New York Historical Society, the Linnæan Society, the New York Academy of Medicine, the County Medical Society, and the Musical Art Society, of which last he is president.

Dr. Hyde was married, on March 27, 1869, to Miss Ida Josephine Babbitt, daughter of the late B. T. Babbitt. She died on January 22, 1890, having borne him seven children. Of these, two died in infancy. The others are Elizabeth Alvina, Benjamin Talbot Babbitt, Frederick Erastus, Ida Josephine, and Mabel Lillia.



H. B. K. pde.



HENRY BALDWIN HYDE

WHEN the Rev. Thomas Hooker emigrated from England in 1633, he took with him, among other sons of worthy families, William Hyde. The latter settled first in Newton, Massachusetts, but in 1636 followed the Rev. Mr. Hooker in his migration to Connecticut, where they established Hartford Colony. William Hyde became one of the principal landholders in the colony, and was active in all civic and religious affairs. His name is on the monument to the original settlers, in the old cemetery at Hartford, and several generations of his descendants are buried there. He appears to have possessed the restless spirit of the true pioneer, for he removed to Saybrook when it was first established, and afterward to Norwich, where he died in 1681. His son Samuel, who accompanied him to Norwich, became one of the selectmen of the town. He married a daughter of Thomas Lee of Lynn, England, who sailed with his family for the colonies in 1641, but died on the voyage. His wife and children settled in Saybrook, Connecticut.

To Samuel Hyde and his wife, Jane Lee, were born a large family of sturdy sons and daughters. The fourth son, Thomas Hyde, was born in 1673. He was a prosperous farmer, and lived to see the eighteenth century more than half completed. He married Mary Backus, a daughter of one of the original settlers of Norwich. Abner Hyde, their third son, was born in 1706. In the next generation was Asa Hyde, born in Norwich in 1742 and died in 1812. He married Lucy Rowland, and their son, Wilkes Hyde of Catskill, New York, was the grandfather of the subject of this biography. He married Sarah Hazen, daughter of Jacob Hazen of Franklin, Connecticut. In 1805 was born Henry Hazen Hyde, who married Lucy Baldwin Beach, a daugh-

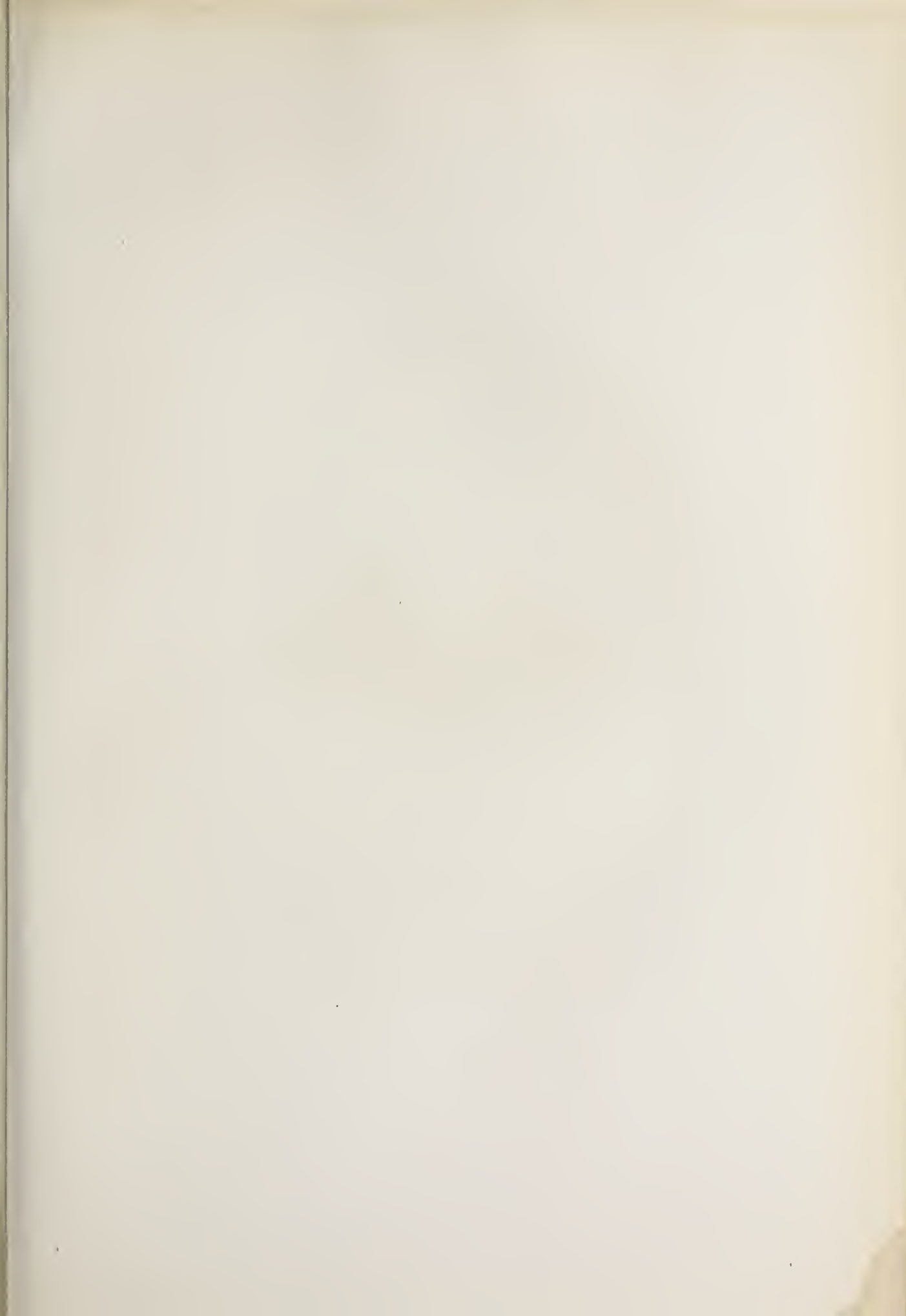
ter of the Rev. James Beach of Winsted, Connecticut. Mr. Hyde was one of the most successful insurance men of his day, and for many years represented the Mutual Life Insurance Company of New York as its general manager in New England.

Henry Baldwin Hyde, the second son of the foregoing, was born in Catskill, February 5, 1834. At the age of sixteen he came to New York city, and was employed as a clerk by Merritt, Ely & Co., merchants, for two years. In 1852 he entered the office of the Mutual Life Insurance Company, where he remained seven years, first as a clerk and latterly as cashier of the company. In March, 1859, Mr. Hyde announced to the president, Frederick S. Winston, that he had concluded that there was need of a new life-insurance company, organized along new lines, and that he had decided to organize such a company. He thereupon tendered his resignation, to take effect immediately. The Equitable Life Assurance Company was incorporated on July 26 of the same year, and the rest of Mr. Hyde's active business life was spent in its development and interests. Elected at its incorporation vice-president and manager, he became president in 1874, and so continued until his death.

Mr. Hyde's death, which occurred on May 2, 1899, was from heart trouble resulting from inflammatory rheumatism.

He was a lifelong Republican, and a member of the Union, Union League, Lawyers', South Side Sportsmen's, Jekyll Island, and Press clubs, the Chamber of Commerce, and the Metropolitan Museum of Art. His wife, who was Miss Fitch, survives him; also his son, James H. Hyde, who is vice-president of the Equitable, and a daughter, who is the wife of Sidney D. Ripley, treasurer of the Equitable.







Darwin K. James.



DARWIN R. JAMES

DARWIN R. JAMES comes of Puritan stock on both paternal and maternal sides. His ancestors were settled at Hingham, Massachusetts, as early as 1638, and later generations gave members to serve in the French and Indian and Revolutionary wars. His father was Lewis Lyman James, a manufacturer and merchant of woolen goods, and his mother's maiden name was Cerintha Wells. He was born at Williamsburg, Massachusetts, on May 14, 1834, and was educated at Mount Pleasant Boarding-school, Amherst, Massachusetts.

In January, 1850, Mr. James began work for a wholesale silk and dress-goods firm on Nassau Street, New York, for fifty dollars a year. For eight years he was in that business, with three different firms. Then he formed a partnership with M. N. Packard, and entered the trade in indigo, spices, and East India goods. For forty-one years that firm, with one change of name, has pursued its honorable and profitable way, a fine example of American commercial probity and success. In the interest of his firm Mr. James has traveled extensively in the Philippines, India, and other remote lands, as well as in all parts of the United States.

Early in life Mr. James became interested in politics. His first vote was cast for Frémont and Dayton, and he has ever since been a conspicuous member of the Republican party. In the part of Brooklyn where he has made his home for many years, he has been an important factor in the councils of the party, and for six years was president of his ward association. He has, however, held no public office, though often urged to do so, save those of Park Commissioner in Brooklyn for six years, Representative in Congress for four years, and member

and chairman of the United States Board of Indian Commissioners. He was appointed, also, a member of the commission named by Governor Black, in 1898, for the investigation of the canal administration of this State.

Mr. James's career in Congress was conspicuous and important. He was the recognized leader of the forces of honest money, and succeeded in defeating the Bland Free-coinage Bill, and in securing the redemption and retirement of the "trade dollars." He also organized a great literary bureau, with headquarters in New York, which sent out vast quantities of sound-money literature to voters throughout the country. He effected the transfer of public land in Brooklyn for the establishment of the Wallabout Market, and was one of the organizers of the anti-monopoly movement in this State, as a result of which the Board of Railroad Commissioners was established.

For twenty-four years Mr. James has been connected with the Board of Trade and Transportation of New York, being its secretary eighteen years and president nearly six years. He is officially connected with numerous financial concerns, such as the East Brooklyn Savings Bank, of which he has been fifteen years secretary and fifteen years president, without salary, the Nassau Trust Company, the Franklin Trust Company, the Franklin Safe Deposit Company, the Brooklyn Real Estate Exchange, the Brooklyn Edison Electric Illuminating Company, etc. He is also identified with the Brooklyn Bureau of Charities, the Presbyterian Board of Foreign Missions, the Church Extension Committee of the Brooklyn Presbytery, and numerous other religious, educational, and benevolent enterprises. For forty-six years he has been actively interested in a mission Sunday-school, most of the time as superintendent. He is a large owner of real estate in Brooklyn, and has devoted much attention to the sanitary and other interests of that city.

Mr. James was married, in 1858, to Miss Mary Ellen Fairchild of Stockbridge, Massachusetts, a woman of marked ability and force of character, who has been and is prominent in the work of the Presbyterian Church, the Woman's National Sabbath League, and the Brooklyn City Mission and Tract Society. Mr. James is a member of the Union League Club of Brooklyn, and was formerly a member of the Oxford and Brooklyn clubs.



Walter S. Johnston



WALTER S. JOHNSTON

WILLIAM JOHNSTON, the father of the subject of this sketch, was born in Ireland, in the early part of the century, and while a very young child came with his parents to the western continent. They settled first in St. John's, Newfoundland, where William received his education and began the study of his profession, which was that of an architect. Removing to Philadelphia, he completed his studies and established himself in his profession. He became an American citizen, and married an American wife, Miss Mary Tyndal. She was a native of Delaware, and came of a good family, dating back to ante-Revolutionary days.

Their son, Walter S. Johnston, was born in Philadelphia, on January 13, 1843. The circumstances of his parents were ample enough to admit of a thorough education, and, after a course in a private school, he entered college, was graduated therefrom, and took up the study of law. When he was eighteen years of age, however, the Civil War was declared, and, like so many other youthful patriots, he threw down his books to obey the first call to arms. He enlisted on April 18, 1861, less than a week after Fort Sumter was fired upon, and served until the troops were mustered out in July, 1865. He enlisted as a private, but was promoted rapidly, and was a captain of infantry before he was twenty-two. He took part in the battles of Antietam, Chickamauga, Cold Harbor, the siege of Petersburg, and the numerous battles thereabout, in one of which he was wounded, and witnessed the surrender of General Lee.

Mr. Johnston returned to Philadelphia soon after the mustering out of the troops, and applied himself to the study of law again, being still intent upon making that his profession. After

pursuing his studies to some extent, he removed to the West and settled in Missouri. There he completed his studies and was admitted to the bar. He entered upon the general practice of his profession, and met with a gratifying degree of success. His law partner, it is of interest to note, was the colonel of his old regiment in the Federal Army.

In the course of his practice Mr. Johnston had frequently to do with the affairs of financial institutions and large business corporations, and to these he paid increasing attention. Within a few years he became an authority upon matters of finance, and thus, when, in 1877, the National Bank of the State of Missouri fell into straits, he was appointed receiver of it. That bank was one of the largest financial institutions in the West, and the task of straightening out its affairs was no light one. But he did it so successfully that when the Marine National Bank of New York went down in the crash of 1884, he was sent for and appointed its receiver, and thereafter resided in New York. In January, 1898, he was elected president of the American Surety Company, a position which he occupied for over a year. In February, 1899, he resigned this office, remaining as first vice-president, and accepted the presidency of the State Trust Company. He has unofficial connections with other large financial companies.

Mr. Johnston has never aspired to any public offices, and, beyond the interest felt by every patriotic citizen, has taken no active part in political affairs, his tastes not inclining in that direction. His business interests occupy the most of his time, and to them he devotes his best energies.

His favorite diversion is yachting, and he is a member of the New York and Larchmont Yacht clubs. He is also a member of the Union, the Union League, the Army and Navy, and the Metropolitan clubs. Mr. Johnston is an unmarried man.







S. R. Keene



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.





ELIJAH ROBINSON KENNEDY

ELIJAH ROBINSON KENNEDY was born in Hartford, Connecticut. The family had come early to that colony, being among the first settlers of Windham, where the town of Hampton was first called Kennedy. The list of Mr. Kennedy's ancestors includes the names of Governor William Bradford, Lieutenant Jonathan Rudd, Major John Mason, the Reverend James Fitch, Colonel Elijah Robinson of the Revolutionary War, Major Elijah Robinson of the War of 1812 (father and son, lineal descendants of Pastor John Robinson of the Pilgrims), Daniel Cannady of Salem, and Leonard Kennedy of Hartford. When he was but an infant his family moved to the far West of that period, and settled in Milwaukee. Here he received his education in the public schools, including the then renowned Seventh Ward High School, and at Milwaukee University. The memory of the university is perpetuated by an association of which Mr. Kennedy is president. Just before the Civil War the family removed to Marysville, California. During this period young Kennedy began the study of law, but was compelled to abandon his cherished preference for a professional career. Subsequently his parents returned to Hartford, and he found employment in a wholesale dry-goods store in New York city, shortly before the close of the war. His advancement in business was rapid, and in a few years he became a partner in a prosperous jobbing house. Soon after, however, he chose to retire from mercantile business, and about twenty-five years ago he entered into partnership with Samuel R. Weed in the insurance business. The firm of Weed & Kennedy is perhaps more strongly equipped than any similar concern in the world. It embraces marine, casualty, liability, and other departments, and has the United



E. R. Kinnedy

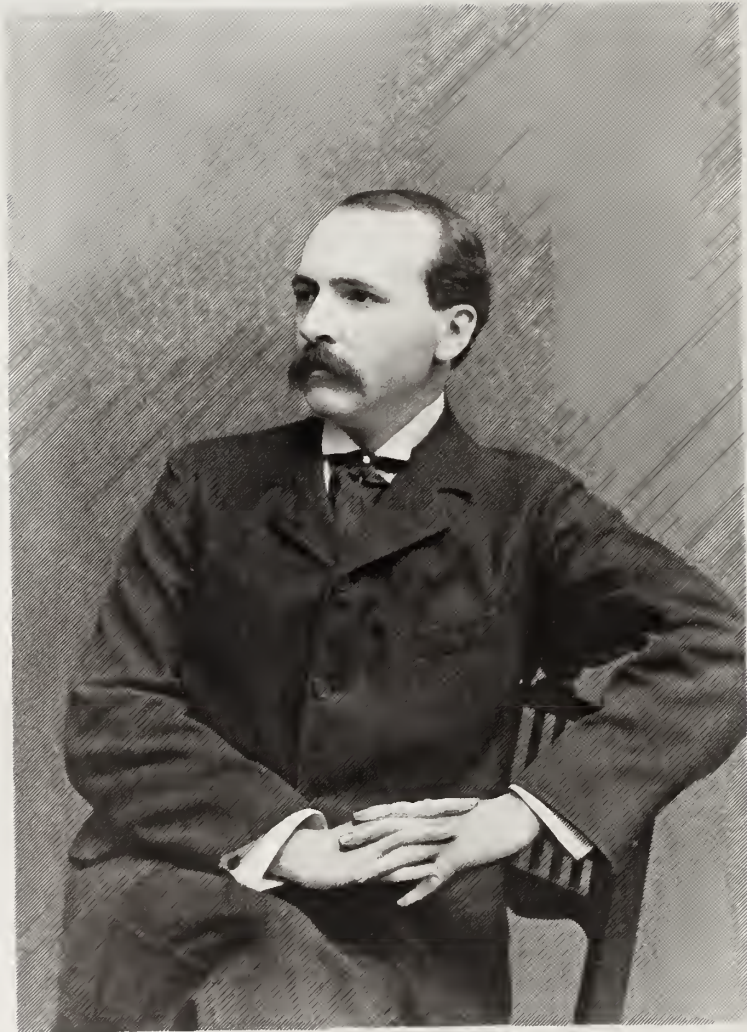


States management of six European fire-insurance companies. Mr. Kennedy has served on several of the most important committees of the New York Board of Fire Underwriters, and was twice president of the board. His most influential and distinguished work was done while he was chairman of the committee that prepared the standard fire-insurance policy of New York State, which, with little or no change, has been generally adopted throughout the entire country. He has always concentrated his energies, and has, therefore, refused all offers of directorships in banks, trust companies, and similar institutions. But he does not withhold his support from movements for ameliorating the conditions of society, and he is a trustee of the Brooklyn Institute of Arts and Sciences, a regent of the Long Island College Hospital, a director of the New England Society in Brooklyn, and president of the National Society to Erect a Monument to the Prison-Ship Martyrs of the Revolution. He is also a member of the New York Chamber of Commerce, the Society of *Mayflower* Descendants, the Society of Colonial Wars, the Sons of the Revolution, and the Order of Free and Accepted Masons. He was for many years active in politics, frequently exercising considerable influence on nominations; and there is no exciting campaign when his voice is not heard in advocacy of the principles of the Republican party. He was never a candidate, except in 1877, when, with his consent, he was proposed for Consul-General to London. President Hayes stated to one of his friends that Mr. Kennedy's appointment "was determined on"; but General Grant afterward made such a strong personal appeal for the retention of General Badeau that the administration could not disregard it, and no change was made in the incumbency of the London place. Mr. Kennedy served two terms as park commissioner in Brooklyn. During his terms of office several of the most important and durable improvements to Prospect Park were begun. He was at this time most instrumental in defeating a corrupt scheme for erecting a costly soldiers' monument in front of the Brooklyn City Hall. He proposed as an alternative a memorial arch at the entrance to Prospect Park, a proposal which was ultimately adopted. But his most important and memorable public service was done in connection with the Shore Road. The wisdom of converting the country

road extending along the shore of the bay and the Narrows from Bay Ridge Avenue to Fort Hamilton into a public pleasure drive had often been mentioned, but the project that finally took shape was entirely the conception of Mr. Kennedy, and it was due solely to his energetic and persistent labors that acts of legislation were obtained creating a commission to design a magnificent parkway, and providing several millions of dollars for the purchase of the requisite property and for beginning its development and improvement. He was president of the commission that perfected the plans for the improvement, and that had the vast work well established before the absorption of the city of Brooklyn in the city of New York.

Mr. Kennedy has traveled over much of his own country, has visited Mexico and Central America, and has made several extensive tours in Europe, where he has a large circle of acquaintances in several countries. He is an enthusiastic photographer, and after a foreign trip is accustomed to lecture, using many of his views in lantern-slides. His purpose originally was thus to entertain his friends at home; but people interested in philanthropic societies have insisted on his lecturing for their benefit, and he declares that on his terms he is in great demand. "I get nothing," he says, "and pay for my own cab." Although a member of several popular clubs in New York and Brooklyn, he is an infrequent visitor to any of them. He has a house at Southampton, Long Island, and his home in Brooklyn, directly opposite Prospect Park, is to him a more attractive spot than any club, while the members of his family are his most congenial associates. His library comprises nearly five thousand volumes, and is constantly growing. Although a student as well as a reader, he seldom writes for publication, but in 1897 he prepared a volume of biography of his friend the late General John B. Woodward. Mr. Kennedy is a high-minded man, incapable of envy or revenge, fond of the society of the wise, and extremely generous and hospitable. Although past fifty years of age, his cheerful disposition and his robust health have preserved the ardor and enthusiasm of his youth quite unimpaired.





Henry S. Coe



HENRY SCANLAN KERR

THE Kerr family is of English origin, and was planted in this country early in this century. The Scanlan family came from Wickford, Ireland, and is descended from the Power family, of which Tyrone Power, the actor, and Sir William Tyrone Power, M. P., were members. William H. Kerr, State prosecutor of Ohio, and Harriet Ellen Scanlan of Montreal, Canada, were married and settled in Cincinnati. There, on September 4, 1866, their son, Henry Scanlan Kerr, was born.

He was first sent to the public schools of Cincinnati, and to Chickering Institute, but was so wild and self-willed that it was impossible to get him to attend to his studies. So he was sent to Montgomery Bell Academy, a part of the University of Nashville, Tennessee, to see if anything could be done with him there. At first he was as heedless of study as ever. But one day he quarreled with the boy who stood at the head of the class, made up his mind to beat him in scholarship, and, to the amazement of all, did so at the next examination. Thereafter he stood at the head of the school in scholarship, and was graduated, valedictorian of his class, in 1883, carrying off the final prize and highest honors. He was also as conspicuous in athletics as in scholarship.

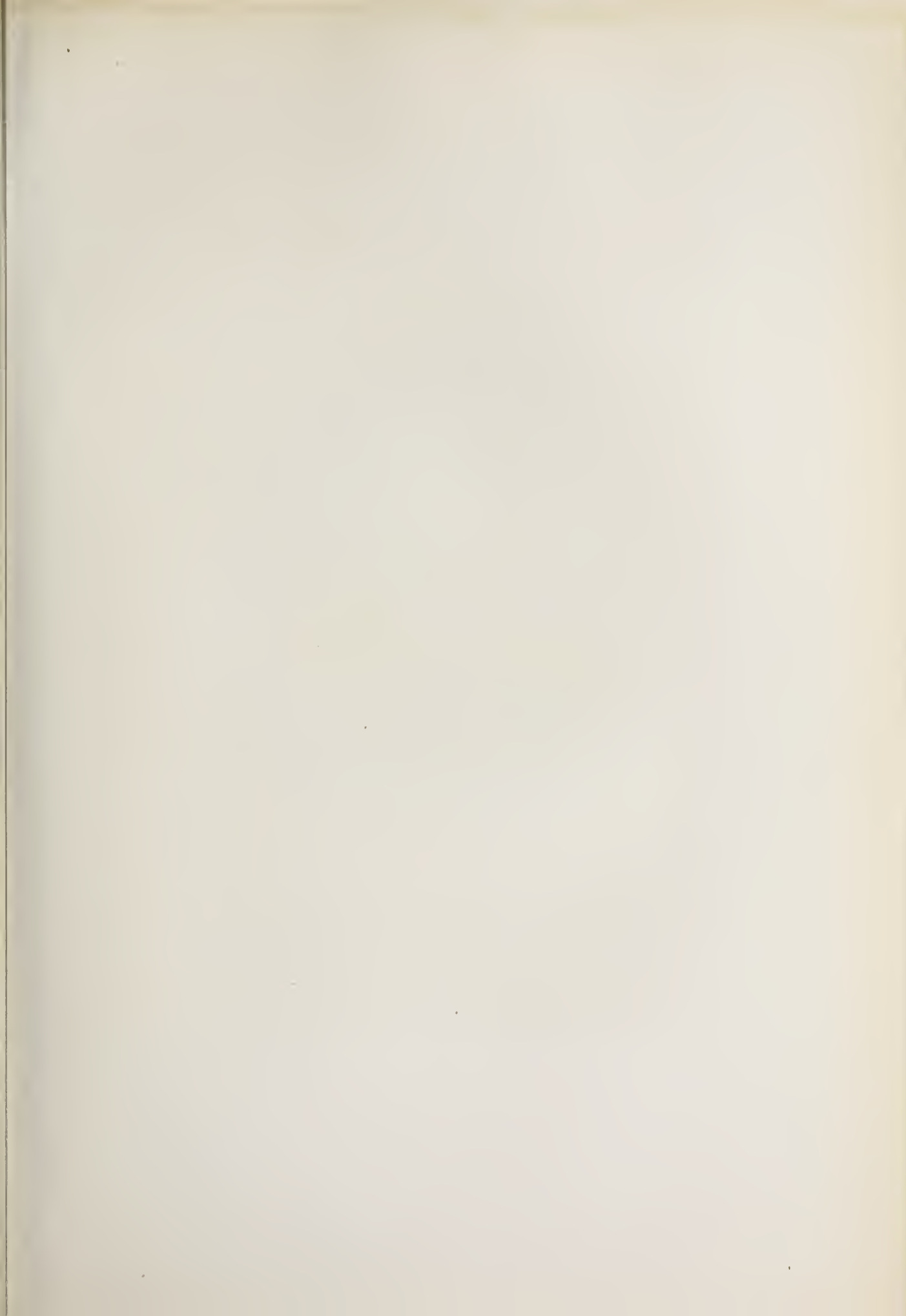
After some experience in a Cincinnati insurance office and on a Louisiana sugar plantation, he came to New York in September, 1885, and entered the office of his uncle, Charles T. Wing of Wall Street, then one of the foremost dealers in railroad bonds. There he learned the business of banking and brokerage. A few years later Mr. Wing died, and then Mr. Kerr thought he should be taken into the firm. He told his employers, the new firm, that if he were not admitted he would set up an office of his

own. They told him to go ahead. Thereupon he formed a partnership with Henry S. Redmond, a young Wall Street man, and a special partnership with Mr. Gilbert M. Plympton, a lawyer and capitalist. Mr. Plympton was eventually taken into full partnership, and Thomas A. Gardiner was also admitted. Mr. Kerr kept his own counsel until the new firm-name was being painted on the door of No. 41 Wall Street, on May 1, 1892.

The success of the firm from the start was remarkable. Honest, conservative, and intelligent effort, coupled with extraordinary energy, soon put the house among the foremost in Wall Street, and it has been increasing in wealth and importance each year. It has been declared to do the largest individual business in investment securities in Wall Street, and it has the enviable record of never having sold a security which has later defaulted on its interest. The force of this remark is evident when it is estimated that the house has distributed among over ten thousand investors over one hundred and fifty million dollars of securities. In order to accomplish this end, the house was one of the first to institute a department for the thorough examination of properties in the securities of which the house deals, so that the name of the house is now a trade-mark of standard value. The house has taken active part in most of the large financial transactions carried through in recent years, including reorganizations, refunding schemes, government and railroad bond issues, too numerous to mention, being associated therein with all the great Wall Street banking-houses. Mr. Kerr is also senior member of the house of Graham, Kerr & Co., of Philadelphia.

Mr. Kerr enlisted as a private in Troop A, the crack New York cavalry organization, in 1890, and was honorably discharged as first sergeant in 1895, after admirable service in the Brooklyn and Buffalo strike riots, and elsewhere. He was married, in 1895, to Miss Olive Grace, daughter of John W. Grace of New York. They have one son.

He is a member of the Chamber of Commerce, and the Union, the Union League, Racquet and Tennis, Country, and New York Yacht clubs, the Ohio Society, and the Down-Town Association.





Robert J. Kierball



ROBERT JACKSON KIMBALL

ROBERT JACKSON KIMBALL, banker, of Randolph, Vermont, and New York city, was born at Randolph, Vermont, on February 16, 1836. His ancestors were English, and emigrated to this country in 1634. He is in the eighth generation from Richard Kimball, who came over in the ship *Elizabeth*, and settled at Watertown, Massachusetts, and thence removed to Ipswich, where the remainder of his life was spent. The direct line of descent from Richard Kimball was through John Kimball, Richard Kimball II, Richard Kimball III, John Kimball II, Richard Kimball IV, and Hiram Kimball, to the subject of this sketch. Mr. Kimball's great-grandfather, John Kimball II, and grandfather, Richard Kimball IV, both served in the Revolutionary War in Colonel Samuel B. Webb's Third Connecticut Regiment.

Mr. Kimball's grandfather removed from Pomfret, Connecticut, to Randolph, Vermont, about the year 1795, and in that town the grandfather, father, and son have for more than one hundred years continuously maintained a family home.

Educated in the common schools and the West Randolph Academy, Mr. Kimball decided upon a business career, and entered upon it in early life. He lived in his native State until after he had attained his majority, his occupations including telegraphic and express service on the railroads of Vermont. He engaged in the business of a banker at Toronto, Canada, in 1862, and two years later was appointed United States consul at that place. Toronto was then the headquarters of a number of prominent refugees from the Southern States, who were striving to use Canada as a base of operations in the interest of the Confederacy and against the United States. He was the means of

communicating important information to the United States government concerning the manufacture of cannon and the fitting out of hostile expeditions on Lake Erie and elsewhere. He also gave information that led to the capture of Robert Cobb Kennedy, the leader of the gang which, in November, 1864, set fire to ten hotels and other crowded buildings in New York city, and attempted to destroy as much of the city as possible, regardless of the loss of life. Fortunately the fires were discovered, and the men failed in their purpose and fled to Canada. In his official duties as consul, Mr. Kimball met Kennedy, recognized him by a photograph, and notified the authorities, so that when the criminal returned to the United States he was captured, taken to Fort Lafayette in New York harbor, tried for violating the rules of war and acting as a spy, convicted, and hanged.

At the end of the war, in 1865, Mr. Kimball came to New York city and established a banking house, which still continues, under the firm-name of R. J. Kimball & Co. The course of this firm has been generally most successful. In 1872, owing to a great decline in value of securities in the panic which characterized that year, he was unable to meet all demands upon him, and was compelled accordingly to suspend payments to his creditors. Within forty-eight hours, however, he settled with his creditors by payment of twenty-five cents on the dollar, receiving a discharge from all further obligations, and was thus enabled to resume business. In 1881 he voluntarily paid the other seventy-five per cent. of his obligations, together with interest thereon at six per cent., the whole amounting to many thousands of dollars.

Mr. Kimball became, in January, 1867, a member of the Open Board of Brokers, which was, in May, 1869, consolidated with the New York Stock Exchange, whereupon he became a member of the latter organization.

While having a business in New York, on the death of his father, in 1865, Mr. Kimball assumed the affairs of the home in Vermont, where he spent more or less of his time every year. He resumed his citizenship in his native town in 1886, and built a new residence.

He was an aide-de-camp on the staff of Governor Dillingham of Vermont, with the rank of colonel, from 1888 to 1890. He

represented the town of Randolph in the Legislature of 1890-91, serving on the standing committees on ways and means and on banks, and on a special joint committee on the World's Columbian Exposition. In 1899 he was elected trustee of the University of Vermont and Agricultural College, to fill the vacancy caused by the death of the late Senator Justin S. Morrill. Mr. Kimball has shown his public spirit and generosity in many ways in different enterprises in his native town. He has there, as already stated, erected a new residence in lieu of the old family homestead, and has made it a conspicuously attractive house, and a worthy monument of taste. He also maintains a home in Brooklyn, New York, where he has a handsome house replete with evidences of culture and refinement.

Mr. Kimball has long been prominently connected, as trustee, with various important religious, charitable, and other institutions in Brooklyn, including the Brooklyn Institute of Arts and Sciences and the People's Trust Company. In September, 1898, he was elected president of the Iowa Central Railway Company.

In both public and private life he stands high in the regard of all who know him as a citizen and a man. He was united in marriage with Martha L., daughter of Mr. and Mrs. Charles A. Morse, in 1863. Their children are two daughters, Clara Louise and Annie Laura, and one son, W. Eugene Kimball. The last-named was graduated at Amherst College in 1896, and at once started in the banking business with his father, and was admitted to the firm of R. J. Kimball & Co. in January, 1898.





WILLIAM F. KING

THE stories of mercantile careers are greatly varied. There are some men who try one occupation after another in succession, until at last they hit upon the one for which they seem fitted and in which they achieve success. There are those who, sticking consistently to the one calling, remove from one establishment or firm to another, perhaps many times, before reaching the place in which their ultimate achievements are made. There are also those, whose careers are by no means the least interesting, who at the beginning enter not only the calling but the individual house in which their entire business course is to be run. Such last has been the record of the well-known president of the Merchants' Association of New York.

William F. King, who was born in New York city on December 27, 1850, is the son of Charles King, a man of German birth, who had a successful career in New York as a grocer, and who, having retired from active business, died in August, 1899. Mr. King's mother, whose name before her marriage was Ella Elliott, was born in Ireland. Mr. King was educated in Public School No. 3, in New York city, and was destined from the first for a mercantile career.

On leaving school, while yet in boyhood, he entered, in 1866, the employment of the well-known firm of Calhoun, Robbins & Co. of New York, importers of and wholesale dealers in fancy goods and notions. His first place was, of course, a subordinate one. But he quickly manifested an aptitude for the work, and won the favors of his employers. The details of the business were mastered by him, one by one, and promotions consequently came to him from time to time. Thus he rose, step by step, through all the ranks, from that of errand boy, to be, as he is at



William F. King



the present time, a partner in the firm. Such, in brief, is the story of his business career.

In the course of his active and successful career Mr. King has found no time, or felt no inclination, to engage in political affairs beyond discharging the duties of a citizen. He has, however, given much time and labor to various non-political undertakings for the promotion of commercial interests and for the conservation of the public welfare. The beneficent works of the Merchants' Association, in attracting trade to New York, in investigating the water-supply needs of the city, and in other directions, are fresh in the public mind. In his capacity as president of the association Mr. King has been foremost and most efficient in these.

He has not, either, sought other business relationships apart from the firm with which he has so long been identified. He has, indeed, avoided all directorships and trusteeships in other corporations, especially during his official connection with the Merchants' Association.

Besides being president of the Merchants' Association, Mr. King is a member of the Chamber of Commerce of the State of New York, the New York Board of Trade and Transportation, the New York Consolidated Exchange, the St. John's Guild, the Metropolitan Museum of Art, the American Museum of Natural History, the Fine Arts Society, the Zoölogical Gardens, and the Merchants', City, New York Athletic, Colonial, and National Arts clubs.

Mr. King was married, in 1883, to Miss Martha Kneeland Danolds, a native of Albion, New York. Four children have been born to them. Of these, two, William F. and Sarah Kneeland, are now deceased. The others, Martha Elliott and Hildegard, are living.





DARWIN PEARL KINGSLEY

IN the closing years of the seventeenth century, three brothers, named Kingsley, came from England and settled, one in Maine, one in Massachusetts, and one in Connecticut. Each of these was the founder of a worthy line of American descendants. The subject of the present sketch belongs to the Massachusetts family, founded by the second of three brothers. Four generations ago one of the sons of that branch of the family removed from Massachusetts, where he had been born in 1765, to Bennington, Vermont, and his five sons all settled in their turn in northern Vermont. One of these, Nathan Kingsley, made his home in Grand Isle County, Vermont, and there his descendants have chiefly remained down to the present time. In the last generation Hiram Pearl Kingsley was a prosperous farmer at Alburg, Vermont. He was a leading citizen, a member of the Vermont Legislature, and generally respected for his strict probity. He married Miss Celia P. La Due, of French ancestry, who is now living in St. Albans, Vermont.

The son of this couple, Darwin Pearl Kingsley, was born at Alburg, on May 5, 1857. He was fitted for college at Barre Academy, Barre, Vermont, and in 1877 was matriculated at the University of Vermont, at Burlington. Four years later he was graduated with the degree of A. B., and in 1884 he received the advanced degree of A. M. It should be added that his student life was interspersed with farm work, school-teaching, newspaper work, etc., to pay his way. At college he "boarded himself" and rang the college bell in payment of fees. Thus he worked his own way through the academy and university. He got a good education, and he learned at the same time to appreciate the value of it from its cost.



J. P. Kingsley



On leaving the university in 1881, he went to Colorado, and that fall became a school-teacher for a year. He was a pioneer in opening western Colorado to settlement, after the removal of the Ute Indians. In 1883 he became editor of the Grand Junction (Colorado) "News." The next year he was one of Colorado's delegates to the National Republican Convention. His work as an editor and his ability as a public speaker quickly made him prominent in Colorado politics, and in 1886 he was elected State Auditor and Insurance Commissioner on the Republican ticket.

The last-named office inclined Mr. Kingsley toward the calling in which he is now successfully engaged. At the close of his term he left Colorado and returned to the East. He first settled in the State which, as a colony, had been the home of his earliest American ancestor, and entered the service of the New York Life Insurance Company in its Boston office. That was in 1889. His aptness for the work and his success in execution of it speedily marked him for promotion. In 1892 he was called to New York, and was made superintendent of agencies at the home office of the company. Six years later he was elected a trustee and third vice-president of the company, in which places he remains.

Mr. Kingsley is a member of the Union League Club, the University Club, the Merchants' Club, the St. Andrew's Golf Club, the Ardsley Casino Club, and the New England Society of New York. He is also a trustee of the University of Vermont.

Mr. Kingsley has been twice married. His first wife was Mary M. Mitchell, whom he married at Milton, Vermont, in June, 1884. She died at Brookline, Massachusetts, in August, 1890, leaving him one son, Walton Pearl Kingsley. He was married the second time in New York, on December 3, 1895, his wife being Josephine McCall, daughter of the Hon. John A. McCall, president of the New York Life Insurance Company. Two children have been born to him in his second marriage: Hope Kingsley, and Darwin Pearl Kingsley, Jr.



PERCIVAL KÜHNE

THE Kühne family has for many generations been conspicuous among the landed proprietors of Magdeburg, Germany, and the vicinity of that historic city. Among its members, in the early part of this century, was Johann Friedrich Kühne, who was an accomplished musician and one of the most noted clarinet-players of his day. He was an associate of Richard Wagner and of the other great German musicians, though he practised the art not as a profession, but merely as a means of personal pleasure. His son, Frederick Kühne, born at Magdeburg in 1824, after founding the banking-house of Knauth, Nachod & Kühne in New York, was made the consul-general of all the German states except Prussia. He filled that important place with eminent success for more than sixteen years preceding the formation of the German Empire in 1871, and then retired with many decorations of distinction and knighthood. He founded the well-known New York banking-house of Knauth, Nachod & Kühne, which to-day occupies high rank in the financial world. He married Miss Ellen Josephine Miller, a descendant of an old distinguished English family.

The second son of Frederick and Ellen Josephine Kühne was born in this city on April 6, 1861, and was named Percival Kühne. He was educated in the city schools, and in the College of the City of New York, and then for several years completed his education at Leipsic, Germany.

It was Mr. Kühne's intention to follow his father's vocation as a banker. Accordingly, upon his return to this country from his studies at Leipsic, he entered the banking-house of Knauth, Nachod & Kühne, in a subordinate capacity, and devoted his attention to a thorough mastery of the details of the business.



Arnold Kühn

His natural aptitude for financial affairs and his careful scholastic training and mental discipline made his progress sure but by no means slow. He was promoted from rank to rank, and eventually became a partner in the firm. The elder Mr. Kühne died in Paris, in April, 1890, and thereupon his son succeeded to his full interest in the firm.

Mr. Kühne has paid as a member of the firm the same incessant and conscientious attention to the details of business that he paid when he was a subordinate learning the business. He has given to it likewise the benefit of his admirable judgment and foresight, and his unwavering integrity, thus amply sustaining the established reputation of the house for probity and success. But his business activities have not by any means been confined to the counting-room. His high standing as a banker has caused him to be eagerly sought after by other financiers, to lend strength and judgment to their enterprises. Thus he became one of the organizers and is now a trustee of the Colonial Trust Company. He is a trustee and a member of the finance committee of the Citizens' Savings Bank. He is also a trustee of the Lincoln Safe Deposit Company and of the Colonial Safe Deposit Company. Nor has he confined himself to purely financial affairs. His interest has extended to new inventions and manufactures. He became identified with the Pintsch Lighting Company, as director and secretary of that corporation, which was later amalgamated with the Safety Car Heating and Lighting Company. He is also a director and vice-president of the Regina Music Box Company.

Mr. Kühne has held no political office, and has sought none, contenting himself politically with the discharge of the duties of an intelligent and local private citizen.

Mr. Kühne is a member of the Union, Metropolitan, Union League, and Calumet clubs, the Metropolitan Museum of Art, the New York Botanical Garden, the New York Zoölogical Garden, Holland Lodge, Free and Accepted Masons, and the Seventh Regiment Veteran Association. He was married, on January 31, 1893, to Miss Lillian Middleton Kerr, daughter of the late Hamilton B. Kerr of New York. They have no children.



JOHN CAMPBELL LATHAM

JOHN CAMPBELL LATHAM, the third of that name,—his father and grandfather having borne it before him,—is a Kentuckian by birth, but by ancestry a Virginian of Virginians on both sides of the family. The first of the Lathams in this country was James Latham, who came over from England and settled in Culpeper County, Virginia, in early colonial times. From him the line of descent has run unbroken down to the subject of this sketch. During the closing years of the last century a great tide of migration set westward from Virginia to what is now the State of Kentucky, and among the foremost in that movement were some of the Lathams, including the direct ancestors of our subject. To the development of Kentucky they gave the same devotion and efficiency that earlier generations of the same family had given to the upbuilding of the Old Dominion.

On the maternal side, also, Mr. Latham is of pure cavalier ancestry, his mother's family having been among the earliest colonists of Virginia. Two generations back, Dr. David Glass of Richmond, Virginia, was one of the foremost physicians and surgeons in the country. He temporarily forsook his profession to engage in the War of 1812, and as a patriotic officer of unerring skill and unfailing courage he distinguished himself as greatly upon the field of battle as in the healing art of medicine. Dr. Glass's daughter Virginia became the wife of the second John Campbell Latham. The latter was one of the foremost citizens of Hopkinsville, Kentucky. He is described as having been a man of affairs in the highest and best sense of the term. Sound judgment, business ability, and unimpeachable character assured him great success in his undertakings, and fitted him



Wm. B. Sathau



well for the many places of trust to which he was called by the urgent choice of his fellow-citizens.

To this latter couple was born the subject of this sketch, John Campbell Latham III, at Hopkinsville, Christian County, Kentucky, on October 22, 1844. He was well instructed in primary and secondary schools, and was just about to enter the University of Virginia when the Civil War broke out. At the first call to arms he threw down his books and enlisted in the Confederate forces. He did not once leave the field, even on furlough, until Lee surrendered at Appomattox. From November, 1862, until the surrender, he served on General Beauregard's staff in various capacities of closest confidence with that commander.

At the close of the war he returned to Kentucky. His first venture was the establishment of a dry-goods firm in Hopkinsville, which business he conducted successfully for three years. In 1870 he closed out his Kentucky interests and came to New York. Having a decided partiality for finances, he went at once into Wall Street. In 1871 he founded the now widely known banking-house of Latham, Alexander & Co., which has survived the varying fortunes of Wall Street for more than a quarter of a century without a change of name. Besides general banking, the firm has for years done a large cotton commission and investment business.

To Mr. Latham's indefatigable energy and unvarying integrity must be credited the excellent reputation and signal success of the house over which he has presided. His whole life is devoted to business and to his home. Neither social clubs nor political organizations have any attraction for him. He has always studiously shunned public office, even to the extent of avoiding official connection with any and all corporations.

He has done much for the material advancement of his native town, and takes a great pride in its prosperity. In 1887 he erected in Hopkinsville a magnificent monument to the memory of the unknown Confederate dead who were buried there. It is one of the handsomest memorials of the kind in the South, and well bespeaks the donor's reverence for his dead comrades-at-arms, who gave their lives for the cause they believed to be just.

Mr. Latham was married, on November 19, 1874, to Miss Mary L. Allen, daughter of Thomas H. Allen of Memphis, Tennessee.



EDWARD LAUTERBACH

EDWARD LAUTERBACH, whose brilliant career as a lawyer and politician has made his one of the most familiar names in New York, was born in New York city on August 12, 1844. His education was begun in the public schools and continued in the College of the City of New York, from which institution he was graduated with honors in 1864. He worked hard in school and college, as one to whom study was a privilege rather than a drudgery, and as soon as he received his degree entered upon a course of law in the offices of Townsend, Dyett & Morrison. After his admission to the bar he became a member of this firm, which was then reorganized under the name of Morrison, Lauterbach & Spingarn. The death of Mr. Spingarn terminated the partnership, and Mr. Lauterbach formed his present connection with the firm of Hoadley, Lauterbach & Johnson. Individually, the firm is an unusually strong one, and is well known throughout the country.

Mr. Lauterbach has made an exhaustive study of the statutes relating to corporate bodies, and has a high standing at the bar as a specialist in this department of practice. He has successfully conducted a large number of important litigations involving intricate points of law, and has a wide reputation for being able to settle large cases outside the courts.

In addition to his other practice, Mr. Lauterbach is a prominent figure in railroad circles as an organizer. He was instrumental in bringing about the consolidation of the Union and Brooklyn Elevated roads, and the creation of the Consolidated Telegraph and Electrical Subway, and was concerned in the reorganization of many railroads. He is counsel for and a director of a number of street surface railroads, among others the Third Avenue system.



Edward Lauterbach.

Mr. Lauterbach has always been a Republican, and has taken as active a part in State and local politics as the absorbing nature of his profession would permit. For some years he was chairman of the Republican County Committee of New York, and was associated with Chauncey M. Depew, Thomas C. Platt, Frank S. Witherbee, and Frank Hiscock in the advisory committee of the Republican State Committee. In the Republican National Convention held at St. Louis in 1896 he was a delegate at large from New York, was the member from New York of the committee on resolutions, and was one of the sub-committee of nine appointed to draft the platform, the financial plank of which presented the greatest issue that had been before the American people for many years. Mr. Lauterbach was one of the three delegates at large from the city of New York to the Constitutional Convention, which met in June, 1894. He was made chairman of the committee on public charities, an appointment which was considered highly appropriate, as he has been very prominent in all philanthropic and benevolent work, and is connected officially with many charitable organizations. The cause of education has a sympathetic and practical friend in Mr. Lauterbach, who has done much in various ways for its advancement.

Mr. Lauterbach is married, and has four children. The oldest, a son, was educated for his father's profession, and was admitted to the bar at the age of twenty-one. The other three are daughters. Mrs. Lauterbach has for years been a conspicuous figure in New York society, not only in its brilliancy and pleasure-seeking, but also in its beneficent activities. She became interested in the Consumers' League, and did much to secure legislation for the benefit of women employed in factories. She has also been interested in the movement for woman suffrage, the Good Government clubs, the Prison Guild, and many other enterprises for the improvement of social, industrial, and educational conditions.



LYSANDER WALTER LAWRENCE

“**H**APPY the people whose annals are blank in the history books,” said Carlyle. Even more true is it of the man whose quiet life enables him to keep out of the “history books.” Such a man is Lysander Walter Lawrence. He has no war record. He has held no political office, and has never wanted one. He has never caused a public sensation. Yet he has lived a happy, prosperous, useful life, full of kind deeds, essentially a friendly life; and now, although he is far from having “fall’n into the sear, the yellow leaf,” he has, and in abundance,

“that which should accompany old age,
As honor, love, obedience, troops of friends.”

Mr. Lawrence was born in Albany, New York, on July 30, 1836. He grew up in that cultivated city and was educated in its best schools. In April, 1858, he came to New York city and entered on a business career which has been steadily successful. In 1863 he married an estimable lady of Savannah, Georgia, with whom he enjoyed the most perfect marital bliss for thirty-five years, until her death in 1898. He has just built and presented to the village of Palenville, in New York State, where he and his wife were accustomed to spend their summers, the Rowena Memorial, a very handsome stone building fitted with every best modern device, in which the two district schools of the village have been consolidated.

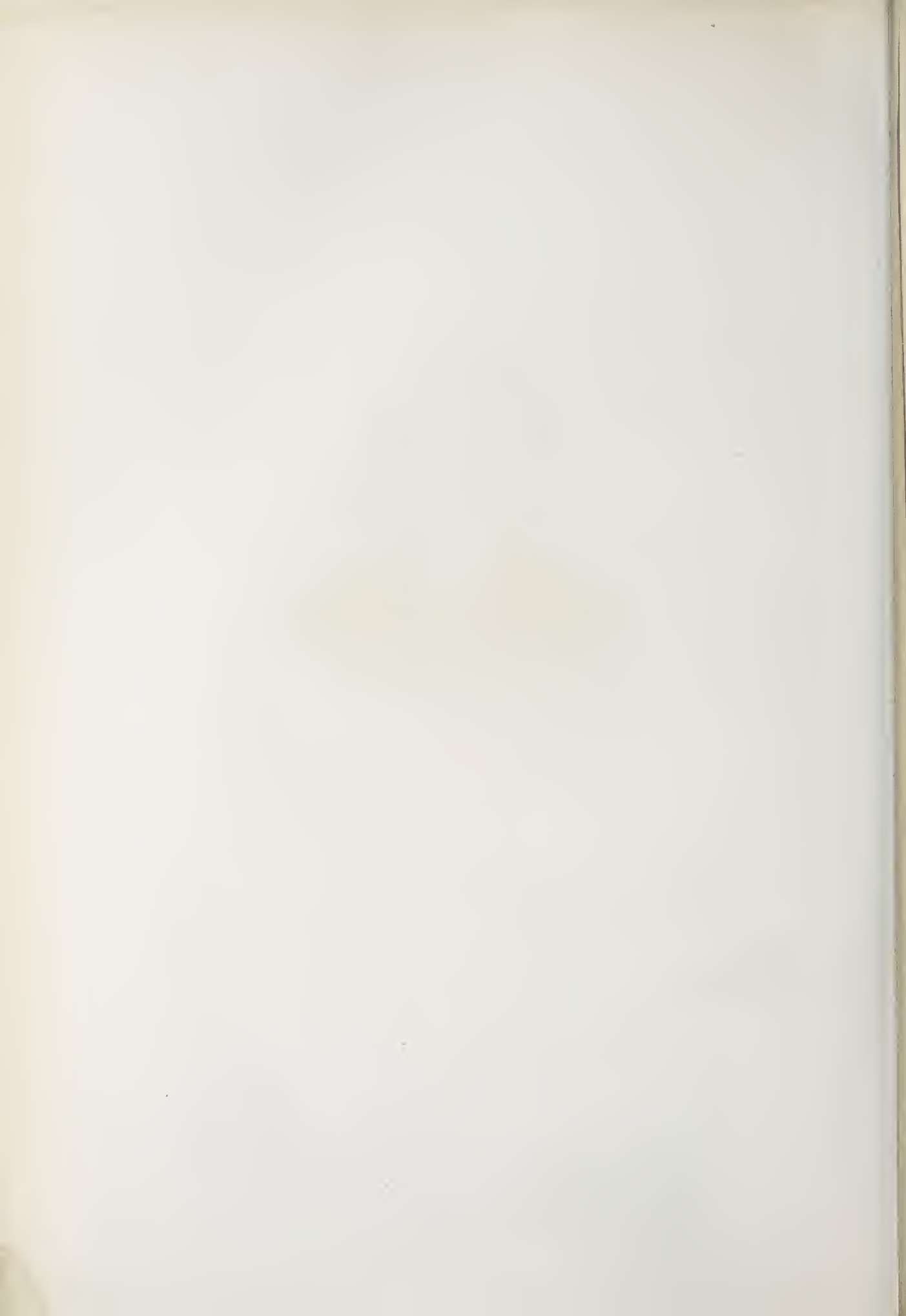
When Mr. Lawrence came to New York he obtained employment with a prominent firm of manufacturing stationers. Five years later he was admitted to the firm, and subsequently, on the death of some of the partners and the retirement of others, he became sole proprietor of the concern, which is now one of



Lyander W. Loomis



Lyander W. Lawrence



the most important of its kind in the United States. It is a noteworthy fact that in the entire forty-one years of his business life Mr. Lawrence has remained within a stone's throw of the spot where he began, in Nassau Street, near Pine Street. Merchants have moved far away. Banks and insurance companies have gone, sometimes up-town and sometimes down. Building after building in which he was located has been demolished to make room for immense new edifices. But he has stuck close to the old stand, and has held most of his original patrons. Possibly most of Mr. Lawrence's friends, if called on to mention his chief trait, would at once declare that it is fidelity—fidelity in business and in social relationships. But on second thought they would probably agree that his most marked characteristic is friendliness. If some customer wishes a peculiar trinket for his desk, Mr. Lawrence will provide it—the more certainly if it prove difficult to obtain. Not for the profit to be made on it. The chances are that if he has to send to the other side of the world for it, or have it invented and newly made, he will deliver it with a bill for a quarter of its cost, after which he will retire to his private office and quietly enjoy the pleasure he has conferred. If a faithful clerk grows unwontedly serious and at times appears troubled, he may find, some evening after he has kissed his wife and the baby, that the formidable-looking envelop that came by a late mail contains a "satisfaction piece" as proof that the mortgage on his house has been paid off—by Mr. Lawrence, of course. If some institution for improving and gratifying public taste has a specific need, Mr. Lawrence will offer aid for the purpose, provided his name be kept out of the subscription list. If some family be in want of food or fuel or money to pay the rent, a natural affinity will bring the case to the knowledge of this shy, retiring man, and then the distress will be relieved. And such deeds will be done because Mr. Lawrence is impelled by the glowing power of friendship—for the young clerk quite as much as for the bank president, for the destitute family quite as truly as for the popular institution. In truth, so genial and friendly is this man that no person, even a stranger, can encounter him five minutes in his place of business without going out more cheerful than he went in. Thus the world is better because Walter Lawrence is living in it.

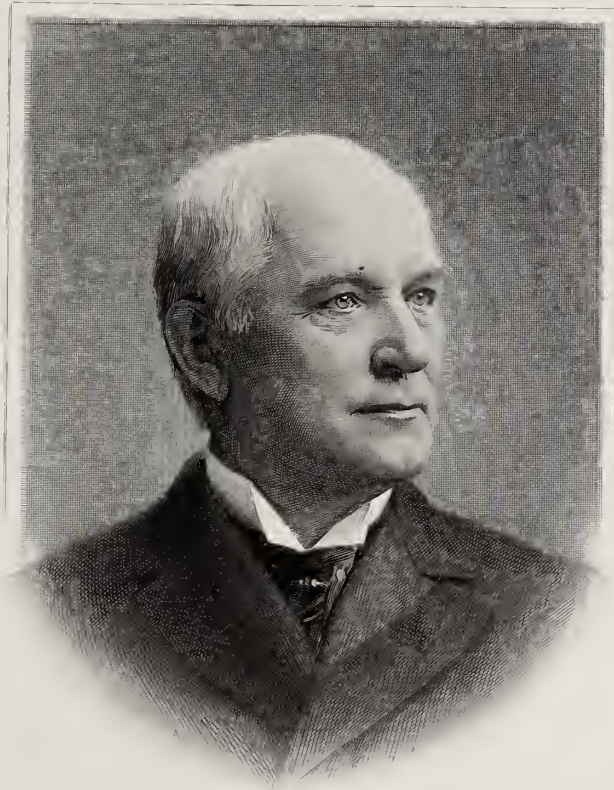


JAMES D. LAYNG

THE history of the development of the American nation is, industrially, largely a history of railroads. In no other country have railroads been built on so enterprising a scale, and in no other have they done so much for the material upbuilding of the nation, or contributed so much to the progress of social and political affairs. For beyond doubt the great trunk-lines stretching in all directions over the continent are one of the most potent factors in binding together all parts of the Union in a harmonious whole.

Naturally, therefore, railroad men figure largely in the national biography. It is with such a man that we are at present to deal. James D. Layng is the son of George W. Layng, a lawyer, and Elizabeth N. Layng, and was born at Columbia, Pennsylvania, on August 30, 1833. His father was born in the north of Ireland, of Scotch and Irish ancestry, and his mother was born in Philadelphia, Pennsylvania, of Irish ancestry. He was educated at the Western University, of Pennsylvania, at Pittsburg, and was graduated there in the class of 1849. His attention was immediately thereafter centered upon railroading, and to that business it has been chiefly devoted ever since, with more than ordinary success.

It was on August 9, 1849, when he was scarcely sixteen years old, and had been out of college only a few weeks, that he began work as a rod-man in the engineer corps engaged in building the Ohio and Pennsylvania Railroad. He remained at that work until March 12, 1850, when he became level-man in the same service. On May 1, 1850, he became an assistant engineer of construction of the same road; on November 25, 1851, resident engineer of construction of the Steubenville and Indiana Railroad; in November, 1853, resident engineer of construction of



J. D. Layney



the Cleveland and Mahoning Railroad; in January, 1856, chief engineer of maintenance of way; and in April, 1858, superintendent of the Steubenville and Indiana Railroad; in October, 1865, superintendent of the eastern division of the Pittsburg, Fort Wayne and Chicago Railroad, into which the old Ohio and Pennsylvania road had been transformed; in July, 1871, assistant manager, and in August, 1874, general manager of the Pennsylvania Company's lines, including the Pittsburg, Fort Wayne and Chicago, formerly Ohio and Pennsylvania, so that thus, after twenty-five years, he became general manager of the very road on which he began his work as a surveyor's rodman. In July, 1881, he became general superintendent of the Chicago and Northwestern Railroad. Since January 1, 1884, he has been general manager of the West Shore Railroad; from April, 1887, to July, 1890, he was president of the Cleveland, Columbus, Cincinnati and Indianapolis Railroad; since July 1, 1890, he has been vice-president of the Cleveland, Cincinnati, Chicago and St. Louis Railroad; and since December 1, 1890, he has been general manager of the Beech Creek Railroad.

At the present time Mr. Layng is vice-president and general manager of the West Shore Railroad, vice-president of the C., C., C. & St. L. Railroad, general manager of the Wallkill Valley Railroad, general manager of the Beech Creek Railroad, vice-president of the Illinois Zinc Company, and a director of the West Shore Railroad, the New York & Harlem Railroad, the C., C., C. & St. L. Railroad, the Wallkill Valley Railroad, the New Jersey Junction Railroad, the West Shore & Ontario Terminal Company, the Lincoln National Bank of New York, the City Trust Company of New York, and the Iron City National Bank of Pittsburg, Pennsylvania.

With this imposing array of business interests, Mr. Layng has found no time for office-holding or for active participation in politics, apart from the duties of a private citizen. He is a member of the Union League, Metropolitan, and Transportation clubs, and the Ohio Society of New York.

Mr. Layng was married, on February 13, 1862, to Miss Agnes Means of Steubenville, Ohio. Their children are named Frank S., Addie M., Mary L., Agnes W., and James Dawson Layng, Jr.



J. EDGAR LEAYCRAFT

J EDGAR LEAYCRAFT is a native of New York, and a son of the late Anthony D. Leaycraft, who was also of New York birth. He was born in the Ninth Ward, and his first education was had in the public school on Thirteenth Street, near Seventh Avenue. From it he was graduated to the Free Academy, which has since become known as the College of the City of New York. In the latter institution he was able to remain only one year, at the end of which he decided to bid farewell to school, and to enter practical business life.

His first engagement was in a broker's office on Pine Street. He was then a mere boy, and began with a boy's work and a boy's pay. But his diligence and application secured him advancement, so that at the age of eighteen years he was cashier and bookkeeper of a firm doing a large banking and brokerage business. Not long after this the firm dissolved, and he was compelled to look elsewhere for employment. He promptly decided to find it in an office of his own.

Mr. Leaycraft accordingly began operations in the business which has engaged his chief attention ever since. He opened on his own account a real-estate office on Eighth Avenue, near Forty-second Street. He was a stranger in that part of the city, with no friends and no patrons. But he started in to win them, and soon succeeded. He did a large business in selling and leasing, and secured the permanent management of a number of pieces of property. Year by year his patronage increased, until now he is said to have the largest in all that quarter of the city, as well as a splendid business in other districts. He represents the trustees and executors of a number of estates, and is agent for some of the most extensive personal and



J. Edgar Lanyon



corporate estates in New York, as well as for a whole army of clients. He has successfully negotiated many important sales of property in various parts of the city, and has often been called to serve as an appraiser. He has for several years been a director, and for three years treasurer, of the Real Estate Exchange and Auction Rooms, Limited, and was one of the founders and first directors of the Real Estate Board of Brokers. These latter places are indicative of the good will that is felt toward Mr. Leaycraft, and of the confidence that is felt in him, by his associates and rivals in the real-estate business.

Apart from his business, strictly speaking, though in a great measure because of his success and integrity in business, Mr. Leaycraft's interests are varied, numerous, and important. His regard for the real-estate business and his unceasing efforts to raise its standard naturally led him into the movement on the upper West Side of the city which culminated in the formation of the West End Association, of which he has been treasurer and a most influential and active member for a number of years. Similarly, he was among the first members of the Colonial Club, the chief social organization in that part of the city. He was chosen a member of its committee on site, and it is largely because of his judgment and foresight that the club now possesses its fine club-house in an unsurpassed situation. Mr. Leaycraft maintains an active interest in the club, being a member of its board of governors, and also its treasurer.

Mr. Leaycraft has been for a number of years a trustee of the Franklin Savings Bank, and at the present time is a member of its finance committee and chairman of the committee in charge of the erection of its new building. He is a member of the Board of Trade and Transportation, the Chamber of Commerce of the State of New York, the Union League Club, the New York Historical Society, the American Museum of Natural History, the Up-Town Association, the Merchants' Association, the Republican Club of the City of New York, of which he has for a number of years been treasurer, of the Colonial Club, as already stated, and of the West Side Republican Club, of which he has been president and a member of the executive committee since its foundation. He is a strong and consistent Republican, and has been a member of the County Committee of that party for

some years, though he has never been an office-seeker nor a candidate for any office. In 1889, however, he was appointed by Governor Roosevelt a member of the State Board of Tax Commissioners, a place for which his expert knowledge of real-estate values peculiarly fitted him. This appointment was made without solicitation by Mr. Leaycraft, or the exercise of any influence in his behalf, and was accepted by him at the Governor's request. Mr. Leaycraft has long been a member of the Methodist Episcopal Church, and a member and officer of the Madison Avenue Church of that denomination. He is also treasurer of the New York City Church Extension and Missionary Society of the Methodist Episcopal Church, to the work of which he gives generously of his time, his labor, and his means.

From this brief outline of his busy and honorable career it will readily be concluded that Mr. Leaycraft has been, in the best sense of the term, the architect of his own fortunes, the builder of his own character and success. His unfailing integrity, his soundness of judgment, his devotion to business, his mastery of its principles and details, his energy, his foresight and enterprise, are chief among the elements which have attained for him the high success which he now enjoys, and which none of his rivals in business, not even those whom he may have far outstripped, can have just cause to begrudge him.







David Leventritt.



DAVID LEVENTRITT

DAVID LEVENTRITT, justice of the Supreme Court of the State of New York, is a Southerner by birth, but a New-Yorker by education and long residence. He was born at Winnsboro, South Carolina, on January 31, 1845. When he was nine years old premonitions of troublous times in that part of the country were not lacking. The spirit of antagonism between North and South was steadily growing, and threatening to burst into violent conflict. In those controversies Mr. Leventritt's family took little actual part. But in 1854 his parents decided to remove to the North. Whether purposely or not, they thus avoided the cataclysm of war and disaster that presently came upon the Palmetto State, and spent the remainder of their days in the peace and security of the Northern metropolis, and the boy grew up here as a New York boy.

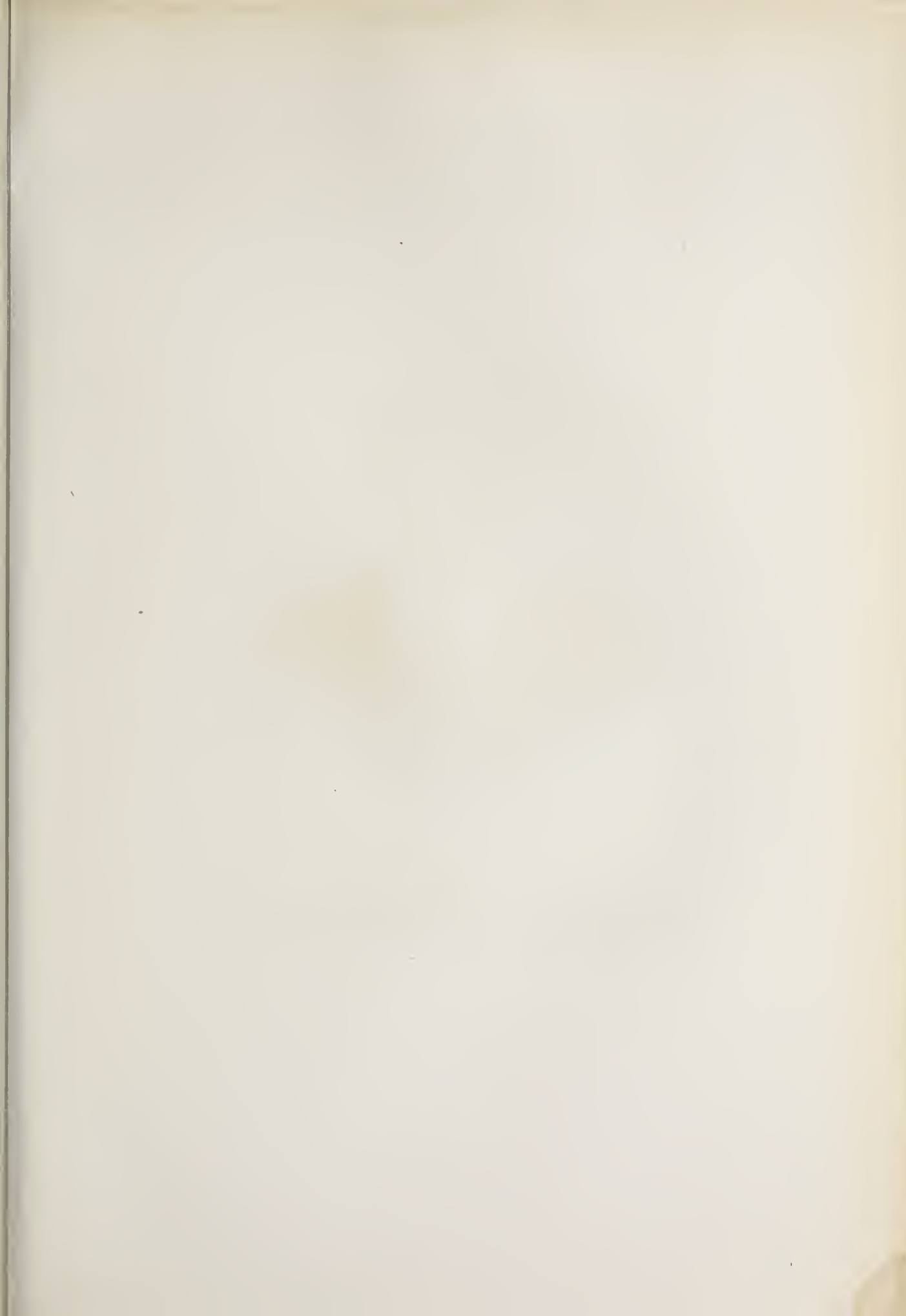
He attended the public schools of the city, and thence proceeded to the College of the City of New York, then known as the Free Academy. Throughout his school life he was noted as a fine student, and when he finished his course in the Free Academy he was graduated, in 1864, as the salutatorian of his class. He then adopted the law as his profession, and entered the Law School of New York University, or the University of the City of New York, as it was then called. There he was a diligent and receptive student, and he was in due time graduated. Admission to practice at the bar followed, and then the young man opened an office and began work.

His excellent preparation and his natural gifts and aptitude assured him success. This was not won without hard work, but from that he did not shrink. He soon gained by practice a wide and valuable familiarity with all important branches of law,

especially of commercial law. He was employed as counsel in many noteworthy cases, and achieved a high average of success, especially as a trial lawyer. In the last twenty years few lawyers in New York have appeared in court more frequently or to more successful purpose than he. He was special counsel for the city in the proceedings for condemnation of land for the Washington Park, in which the property-owners claimed more than fifteen hundred thousand dollars. After a hard legal and argumentative battle, the case was settled at less than half that figure.

Mr. Leventritt has long taken an active interest in politics as a Democrat and a follower of Tammany Hall. He was never an office-holder, however, until 1899, except as, by appointment, chairman of the Commission for the Condemnation of Lands for the new Third Avenue Bridge over the Harlem River. In the fall of 1898, however, he was nominated by the Democratic party for a place on the Supreme Court bench of the State. The campaign was a somewhat embittered one, but Mr. Leventritt ran ahead of his ticket, and was triumphantly elected. At the beginning of 1899 he took his place upon the Supreme Court bench, and was immediately designated as one of the justices of the Appellate Term, a distinction not heretofore accorded to a judge during his first year of service.







Abraham Lewisohn



ADOLPH LEWISOHN

THE subject of this sketch was born in Hamburg, Germany, on May 17, 1849. Adolph Lewisohn comes of an old and honorable family, whose connection with mercantile affairs in Hamburg is part of that city's history. His father, Mr. Samuel Lewisohn, conducted a large business, with headquarters in Hamburg, but with connections which were world-wide. The importance of the American branch of the elder Mr. Lewisohn's business brought Adolph Lewisohn to this country as a young man, and he at once commenced to build up the foundation of that brilliant career which has brought him into the front rank of the business men of the metropolis. In early life Mr. Lewisohn was a great student, and even in his boyhood a remarkable master of mathematical propositions, having been especially proficient in algebraic problems; and this faculty has largely been brought into play in later life, as applied to the serious matters always entering into extended business operations. Mr. Lewisohn's remarkable success is largely due to his wonderful judgment in selecting business associates, he having always been careful to surround himself with the very best material for whatever particular purpose there might be in point. The assistants with whom he thus surrounded himself, being controlled by the calm, judicial mind, the self-contained, forceful character of Mr. Lewisohn, have been no small aids in the development of the important business now represented by the powerful firm of Lewisohn Brothers, of which Adolph Lewisohn is general manager.

The possession of wealth, and the ability to enjoy all that wealth can purchase, are two distinct and separate things, not always found in happy combination; but in the case of Mr. Lewisohn

this most happy result is achieved. As a lover of art in all its branches, as a connoisseur of paintings, as an educated master of the beauties of architecture, Mr. Lewisohn stands prominent; and his knowledge in these directions, his refined tastes, and his appreciation of fine literature have resulted in a private life which affords not only happiness to himself, but delight to his family and to all those who are fortunate enough to be classed among his friends.

Mr. Lewisohn married, in 1878, Miss Emma M. Cahn of Philadelphia, and his domestic life seems to afford him his greatest pleasure. The result of this marriage has been a charming family of three daughters and two sons. Two of the daughters are married to young and rising merchants of this city.

Mr. Lewisohn has just completed a fine residence at No. 9 West Fifty-seventh Street, the architectural beauties of which have been the subject of much comment.

His summers are spent at his country place at Elberon, known as "Adelawn," which was formerly known as the Childs place, having been built by the late George W. Childs, and which has always been one of the show-places of that beautiful seaside resort. It has been very much improved by the present owner, and is to-day unquestionably one of the most beautiful and effective gentlemen's seats on the New Jersey coast.

In addition to his identification with the firm of Lewisohn Brothers, Mr. Lewisohn is a director in many other prominent enterprises and institutions, though his disposition is such as to render him desirous of avoiding any notoriety; and the same principle prevails in the large charity which he exercises, and of which few know save those who profit by his generosity.







Leonard Lewison



LEONARD LEWISOHN

THE subject of the present sketch, who has long been prominent in this city and country as a merchant and financier, comes from a city and from a family long noted for commercial and financial achievements. His father, Samuel Lewisohn, was for many years one of the best-known merchants in that city of merchant princes, Hamburg, Germany. In that city Leonard Lewisohn was born, on October 10, 1847.

His early life was spent in Hamburg, where he enjoyed the unsurpassed educational advantages afforded by that city. There are no more thorough schools for boys than those of Germany, many of which pay particular attention to instruction and discipline in business and commercial matters, and also to physical training. Young Lewisohn was an admirable student in all branches, and when he left school was both physically and intellectually equipped for the campaigns of life more completely than most young men.

On leaving school he entered his father's office, and for three years served there, putting into practice the business principles which he had studied in school, and confirming his knowledge of them and his facility in using them. Then, though he had not yet attained his majority, he decided to seek a wider field for his activities than that city afforded. He judged that in the United States he would find the opportunities he craved, and accordingly he came hither in 1865, settling in New York.

It was not necessary, however, for him to enter upon the hard struggles and humble employment which are the lot of so many immigrants. On the contrary, he had the great Hamburg house of his father to back him, and he established himself here partly as its American representative. In January, 1866, when he was

less than nineteen years of age, he started the firm of Lewisohn Brothers, with offices at No. 251 Pearl Street, conducting it at first as a branch of the Hamburg house. The firm imported bristles, horsehair, ostrich-feathers, and other foreign merchandise, and, from the beginning, did a prosperous business.

In 1868 the importation from Germany of pig-lead, for use in the manufacture of white lead, was engaged in, and later, in 1872, the firm began to deal in copper. From that time Mr. Lewisohn commenced to interest himself in mining industries. In 1879 he purchased several mining properties in Butte, Montana, and a year later formed the Montana Copper Company, and in 1887, with A. S. Bigelow and the late Joseph M. Clark, he formed the Boston and Montana Consolidated Copper and Silver Mining Company, with headquarters in Boston. His firm, Lewisohn Brothers, had been selling agents for the Tamarack and the Osceola Copper Mining companies since 1885, and acted in the same capacity for the Boston and Montana Consolidated Copper and Silver Mining Company and other large companies. In 1895 Mr. Lewisohn was active in forming the Old Dominion Copper Mining and Smelting Company of Arizona, and, in 1897, the Isle Royale Consolidated Mining Company of Lake Superior, with all of which he is still connected.

During the year 1899 Mr. Lewisohn became connected with the organization of several other companies of which much is expected in the future. Among them are the American Smelting and Refining Company, the Santa Fé Gold and Copper Mining Company, and the Tennessee Copper Company. For many years Mr. Lewisohn has been a firm believer in the importance of the American copper-mines, realizing that they must soon be relied upon to furnish the world's supply, the mines of Europe having been all but exhausted for years, and those of South America and Africa having to await the development of railroads and other facilities. The upward movement in the price of copper he regards as natural and not forced, inasmuch as it results from the enormous and increasing demand from all parts of the world for manufacturing and electrical purposes, in comparison with which the visible supply of the metal is small.

Mr. Lewisohn was married, in 1870, to Miss Rosalie Jacobs, with whom he lives happily, surrounded by a large family.





E. V. Lewis



EDWARD VICTOR LOEW

EDWARD VICTOR LOEW is a son of Frederick and Salome S. Loew, who came to this country from Strassburg, Alsace, then a province of France, but now a part of the German Empire, in the early part of the present century. He was born in New York city on March 18, 1839, and was educated in the public schools until he was twelve years old. At that time, on account of the death of his father, he was compelled to leave school and go to work for his own support.

His first engagement was in a real-estate office, and he applied himself diligently to learning the details of that business. In time he rose to be chief clerk of the office in which he was employed. He left that place to go into partnership with his brother, Charles E. Loew, now deceased, in the same business. In the meantime he studied law, especially that pertaining to real estate, and in 1868 was admitted to the bar. By making a specialty of real-estate conveyancing and other business of that sort he soon built up a lucrative practice. He also engaged in land speculations and building operations, with much success. Down to the present time he has been interested in the erection of nearly four hundred buildings for residential purposes in New York city.

Mr. Loew has long been active in financial affairs. In 1867 he was an incorporator of the Eleventh Ward Bank, of which he is still a director. Two years later he was an incorporator of the Eleventh Ward Savings Bank, and was the first president of that institution. In 1870 he was one of the incorporators of the Manufacturers' and Builders' Fire Insurance Company, becoming its first president and serving for twenty-three years. In 1873 he was an incorporator of the New York Real Estate Guar-

anty Company. In 1899 he was an incorporator of the New Amsterdam Casualty Company, and has since been its president. He is a director of the Seaboard National Bank, the Knickerbocker Trust Company, the Trust Company of New York, and the Standard Gas Light Company; and is vice-president of the American Savings Bank, the Iron Steamboat Company, and the Batopilas Mining Company.

Mr. Loew has, ever since he attained his majority, taken an earnest interest in public affairs, though reluctant to take office. After declining various nominations, however, he was induced, in 1884, to become the candidate of various reform organizations for Controller of the city, and was elected by a handsome majority. He served for a term of three years, and distinguished himself by the intelligence and integrity with which he fulfilled the duties of that important office. In 1887 he was earnestly urged to accept a renomination, but felt compelled, by personal business interests, to decline.

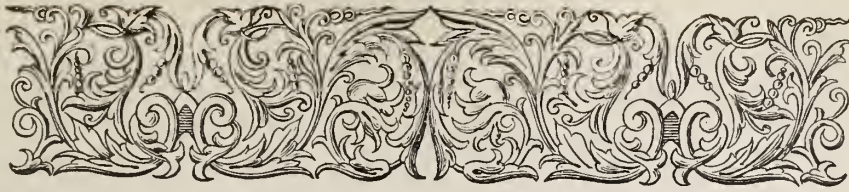
Mr. Loew belongs to a number of the best clubs of the metropolis, and is a welcome and influential figure in them. Among them are the Manhattan Club, the City Club, and the Riding Club.

He was married in New York, in 1872, to Miss Julia Goadby, daughter of Thomas Goadby, a retired manufacturer of New York. Mr. and Mrs. Loew have a family of three sons and two daughters: Edward Victor Loew, Jr., William Goadby Loew, Frederick W. Loew, Edna Goadby Loew, and Marguerite Salome Loew. Their home is a center of refined social life and graceful hospitality.

Mr. Loew's fortune and high standing in the community have been won by diligent labor, unswerving integrity, and those elements of perseverance, shrewdness, and just discrimination which make for deserved success. At the same time he has given employment to thousands of men, and thus opened to them the paths of advancement. He has been ready with helping hand for the deserving, and has given much of his wealth, discreetly and unassumingly, for philanthropic purposes.



Richard Laurence



RICHARD PURDY LOUNSBERY

ONE of the oldest families in the old town of Bedford, Westchester County, New York, and the adjacent region, is that of Lounsbery, who came from Yorkshire, England, in 1643, and settled at Rye, New York. His descendants, or some of them in each generation, remained near the old homestead. Among them was James Lounsbery, who was born at Bedford in 1795, and had a successful career as a New York merchant. He married Ann Phillips Rundle, daughter of Solomon Rundle of Peekskill, New York, whose mother was a direct descendant of the Rev. George H. Phillips, who came over with Governor Winthrop in 1630.

Richard Purdy Lounsbery, son of James and Ann Phillips Lounsbery, was born at Bedford on August 9, 1845. His education was acquired in his native village under the direction and instruction of the Hon. James W. Husted, the Rev. Robert Bolton, and Professor Albert Williamson. His business career was begun as a clerk in the office of Mills, Knickerbaker & Co., bankers and brokers, of New York. In 1867 he opened an office of his own on Broad Street, and in 1868 became a member of the New York Stock Exchange. His firm has been successively known as Lounsbery & Franshawe, Lounsbery & Haggin, and Lounsbery & Co. As the head of that house he has participated in many of the largest financial operations of the last third of the century. He has been engaged in the business of a banker and broker continuously, since his entrance into it, with the exception of five years, 1871-76, when he was engaged in practically learning the mining business in Utah.

The knowledge of mining affairs thus gained has enabled him since to take a leading part in dealing in mining securities in the New York market.

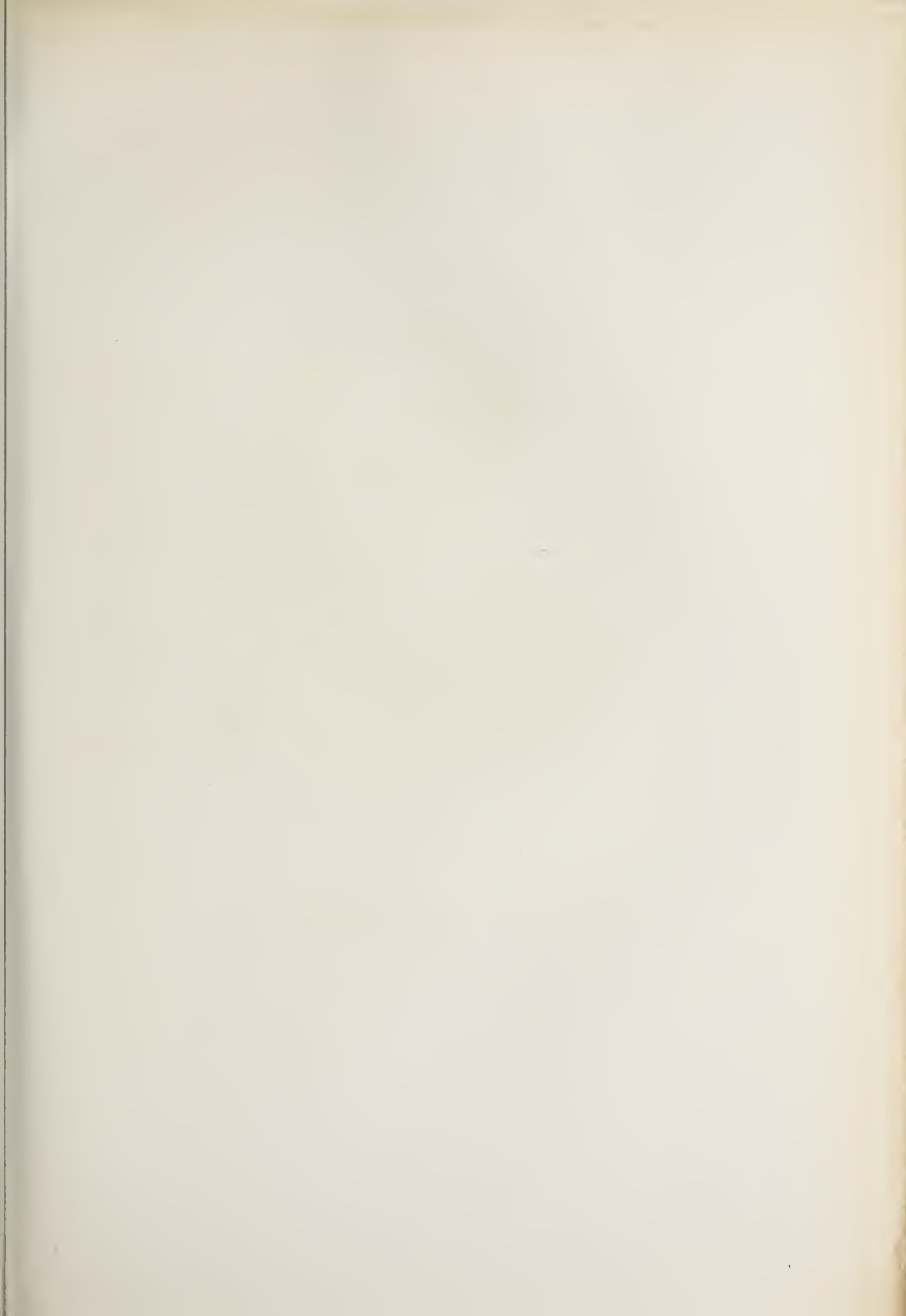
Mr. Lounsbery has taken part in the organization of various mining corporations, and is at present officially connected with several. He is thus connected with the Ontario Silver Mining Company of Utah, the Homestake Mining Company of South Dakota, the Anaconda Copper Mining Company of Montana, the American Mining Company of Mexico, the Terrible Mining Company of Colorado, and the Last Dollar Mining Company of Colorado. He is also a director of the Westchester Trust Company.

His club and social affiliations are numerous. He belongs to the Union League Club, New York Yacht Club, Players' Club, Lambs' Club, Grolier Club, Riding Club, New York Athletic Club, City Club, Museum of Natural History, American Geographical Society, New England Society, St. Nicholas Society, Lawyers' Club, and other organizations in New York city, the Coney Island Jockey Club, the Knollwood Country Club, the St. James Club of Montreal, and the Forest and Stream and St. Jerome clubs of Canada. He is a vestryman of St. Matthew's Protestant Episcopal Church at Bedford. He is devoted to hunting, fishing, yachting, and similar out-of-door sports.

Mr. Lounsbery was married, at San Francisco, California, on August 21, 1878, to Miss Edith Hunter Haggin, daughter of James B. Haggin, the well-known mine-owner and patron of the turf. They have three children: James Ben Ali Haggin Lounsbery, Edith Lounsbery, and Richard Lounsbery.

The family home in New York is at No. 12 East Thirty-Fifth Street. In the country — the latter being the real home — it is Joculistita Hall, a splendid place at Bedford, New York.







Edward E. Call



EDWARD E. McCALL

A THOROUGH New-Yorker, though born not in the metropolis, but the political capital of the State, is the subject of the present sketch, albeit a member of that Scotch-Irish element in our cosmopolitan population which has so often proved its grit and manly worth.

A typical New-Yorker, too, he may be called in his professional and business life. For he is a member of that learned profession which finds in the metropolis its most important field of action, its most numerous adherents, and its most distinguished members. In the practice of the law, moreover, he is especially associated with those branches which are connected with the great business interests of the city. A lawyer may attain success anywhere. But the lawyer making a specialty of financial corporation practice must seek his field in the city where such corporations have their seat. The name of Mr. McCall's cousin, John A. McCall, is inseparably identified with insurance interests in the State and city of New York. It has fallen to Mr. McCall's lot to be similarly identified with the legal interests of the vast business of insurance.

Edward E. McCall was born on January 6, 1863, at Albany, New York, the son of John and Katherine McCall, the former of whom is now deceased. His childhood was spent in his native city, and his early education was obtained in its schools. He was prepared for college in the Albany High School, and then came to New York city to pursue a higher course of study. This he did in New York University, or, as it was then known, the University of the City of New York.

Before coming to New York he had decided to follow the legal profession, and upon leaving the university he took direct

steps to that end. He began his practice alone, but soon formed a partnership with William C. Arnold. This association continued for some time and then was dissolved, since which dissolution Mr. McCall has taken no other partner, but has continued in highly successful practice alone.

Mr. McCall's practice is chiefly in civil law, and deals largely with banking, insurance, and financial matters in general. He is now counsel for the three largest life-insurance companies in the world, namely, the Mutual Life, the Equitable Life, and the New York Life Insurance companies, of New York, and also for the International Banking and Trust Company of New York, and for the Munich Reinsurance Company. The duties connected with these vast corporations are enough to occupy a large share of his time. He is able, however, to add to them much other professional and business activity.

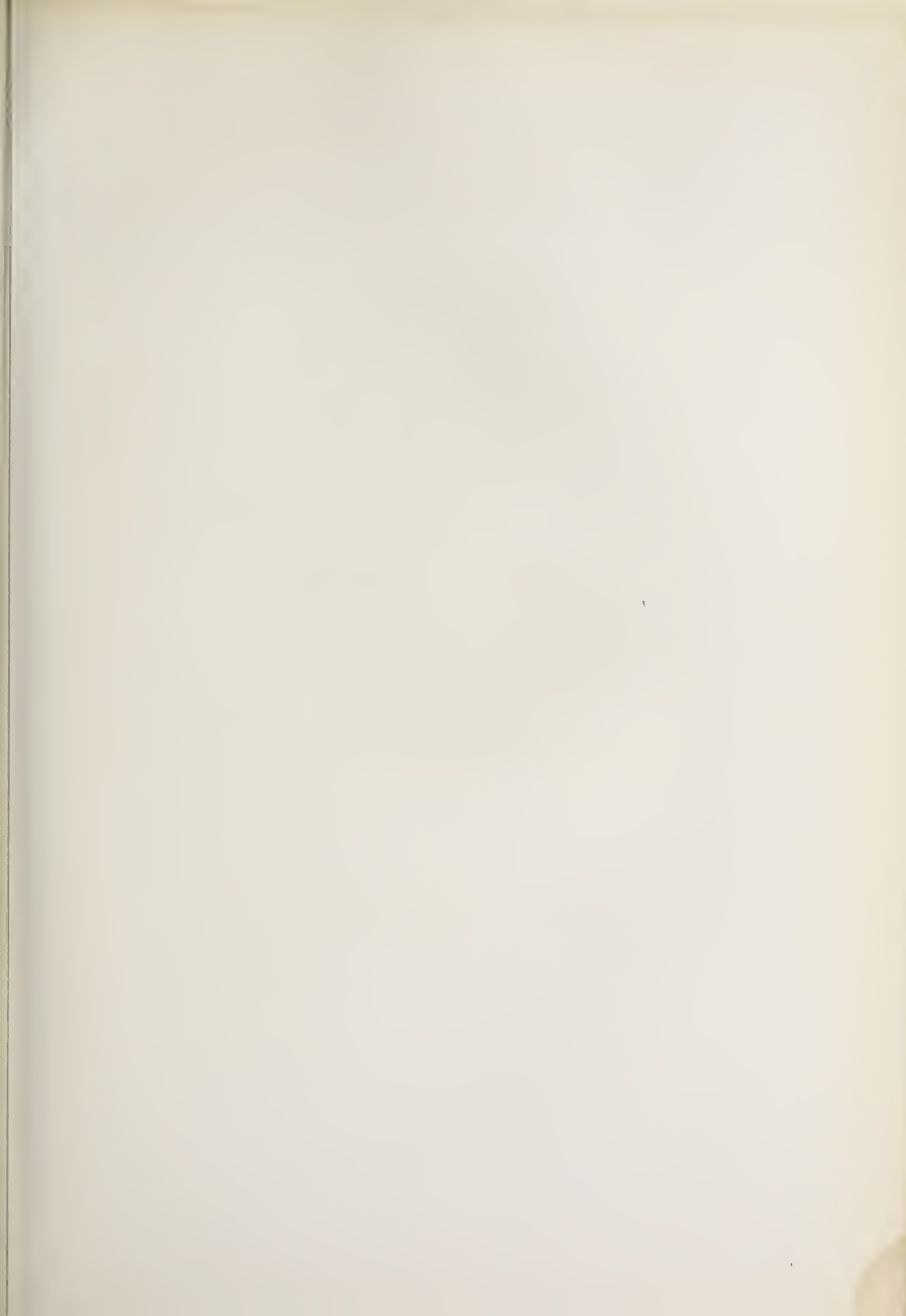
He is a director, as well as counsel, of the International Banking and Trust Company, and president and director of the International Automobile and Vehicle Tire Company.

Mr. McCall is affiliated with the Democratic party, but has never held nor sought public office, and has taken no active part in politics aside from discharging his duties as a citizen.

He is a member of the Manhattan Athletic, Democratic, Harlem, Catholic, and Lawyers' clubs, of New York.

He was married at Albany, New York, to Miss Ella F. Gaynor, daughter of Thomas S. Gaynor of that city. Two children have blessed their union, who bear the names of Ella Gaynor McCall and Constance McCall.







John A. McCall



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

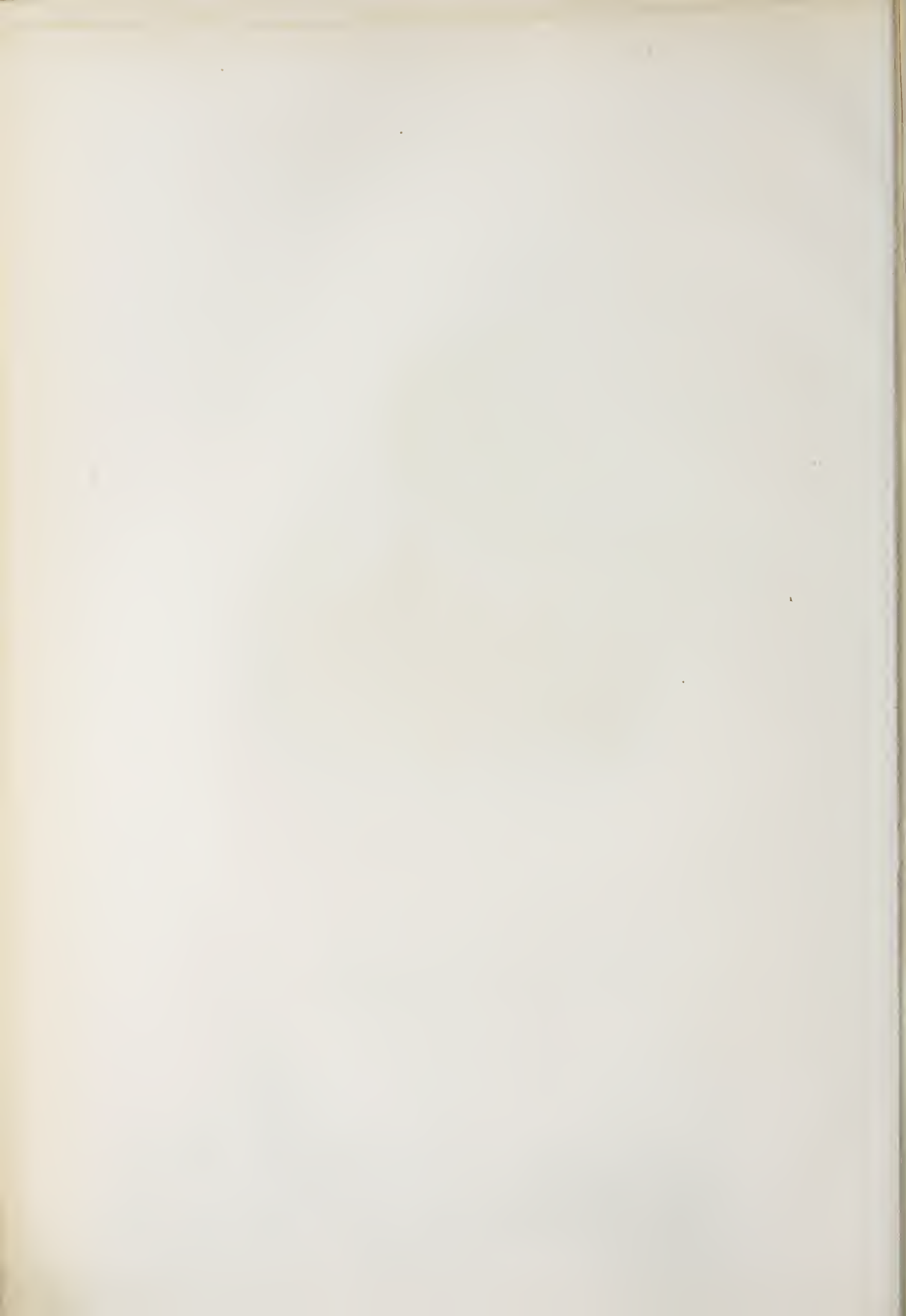
“**A**LL young, all gallant, and all successful.” That is the description given by James G. Blaine, in his Memoirs, of a family that became famous during our Civil War and has ever since been known as “the fighting McCooks.” There were two divisions of them—cousins, the children of Daniel and John McCook, 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. W. 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.



THOMAS ALEXANDER McINTYRE

THERE need be no hesitation in guessing the ancestry of those who bear the name of McIntyre. Scotch it sounds, and Scotch it is, and Scotch in the sturdy virtues of the race are those who bear it. Ewan McIntyre has long been known as one of the foremost druggists of this city, and for many years president of the College of Pharmacy. He was married to Miss Emily A. Bridgeman, daughter of Thomas Bridgeman, a well-known writer on horticulture and practical horticulturist. They have a large family of sons and daughters, of whom the second son is the subject of this sketch.

Thomas Alexander McIntyre was born in this city on October 19, 1855, and received the best education the local schools could afford. His business career began in a clerkship in the grain and produce house of David Bingham. Afterward he entered the employment of David Dows, in the same line of business. In those offices he learned the grain trade so thoroughly that in 1878 he ventured to engage in it on his own account as the head of the firm of McIntyre & Bingham. The next year, on May 1, 1879, Henry L. Wardwell, who had been his fellow-clerk in the office of David Dows, and who was particularly well informed in the flour trade, joined forces with him in the firm of McIntyre & Wardwell. They had between them about forty thousand dollars capital, and with that they began a commission business at the Produce Exchange, in which they have continued down to the present time, and in which they have been exceptionally successful. For years the firm has been credibly reputed to be the largest dealers in grain in the United States. It has long purchased all the grain used by the Hecker-Jones-Jewell Milling Company, the largest concern of the kind in New York. Mr.



Thomas, M., Montyze



McIntyre, indeed, was one of the organizers and is treasurer of that company, which has a capital of five million dollars.

Mr. McIntyre was also the organizer and is the vice-president and chairman of the executive committee of the great Brooklyn Wharf and Warehouse Company, which controls the bulk of the water-front facilities of that part of the metropolis. He is a director of the Corn Exchange Bank, vice-president of the Hudson River Bank, vice-president and trustee of the Produce Exchange Trust Company, a leading director of the International Elevating Company, director of the Cuban and Pan-American Express Company, director of the State Trust Company, and a member of the committee of management of the Royal Insurance Company. He owns a large tract of pine forest in North Carolina, where he has established, besides his mills and other works, a delightful winter home.

Mr. McIntyre has held no political office, but has long taken a keen interest in public affairs, and has labored earnestly for the cause of good government in State and nation. Generally he has been identified with the Democratic party, but in the national campaign of 1896 he supported the Republican ticket, on the sound-money issue. He is one of the foremost members of the Produce Exchange and of the Chamber of Commerce. He belongs to the Metropolitan, Manhattan, Colonial, Reform, Lawyers', Down-Town, New York Athletic, New York Yacht, Suburban, Riding and Driving, and other clubs. His city home is on West Seventy-fifth Street, and is one of the finest mansions in that fine part of the city.

Mr. McIntyre was married, in 1879, to Miss Anna Knox, daughter of Henry Knox of the New York bar. They have several children. Mr. McIntyre is a member of the Fifth Avenue Presbyterian Church and a generous supporter of its activities. His sterling integrity and genial qualities have won for him the confidence and esteem of all who know him, as his enterprising and energetic character and sound judgment have secured for him far more than ordinary business success.



JOHN SAVAGE McKEON

JOHN SAVAGE McKEON was born on February 3, 1845, in Brooklyn, New York. He is the son of James and Elizabeth McKeon, and his father was connected with the firm of C. W. & J. T. Moore & Co., well-known wholesale dry-goods merchants of New York city before the war. Both his parents were natives of Ballymena, Ulster County, in the north of Ireland. They were very religious people, being adherents of that strictest of Presbyterian sects, the Church of the Covenanters.

Mr. McKeon was educated in Public School No. 1, Brooklyn, on the corner of Adams and Concord streets, and was graduated therefrom in 1859, under Lyman E. White, principal.

At the early age of fourteen he entered the store of Joseph Bryan, clothier, at No. 214 Fulton Street. His position was a hard one, and for two years he was obliged to do heroic duty, working fifteen hours daily. The experience was a difficult one, but he found it to be of lifetime value.

In 1861 he engaged with Hanford & Browning, who at this time had large contracts for making clothing for the United States army. He remained with this firm and others for nine years.

In 1872 he formed a partnership with Edward Smith and Allen Gray of Brooklyn, manufacturers of clothing, under the firm name of Smith, Gray, McKeon & Co. After six years in this connection he opened his present place of business at Broadway and Bedford Avenue, in 1878, conducting a wholesale business in boys' clothing in connection with his extensive retail business. In January, 1898, he transferred his wholesale plant to Manhattan Borough, Nos. 696-702 Broadway, at the corner of Fourth Street.

Mr. McKeon has been prominent in political affairs, but has



Geo. Sullivan



steadily refused all nominations for public office. For two years he held the position of president of the Nineteenth Ward Republican Committee, but of late years his many business responsibilities have precluded the assuming of other duties.

He is a director of the Amphion Academy Company, and of the American Union Life Insurance Company. He is a trustee of the Kings County Savings Institution, trustee and chairman of the finance committee of the Kings County Building and Loan Association, and trustee of the Eastern District Hospital.

In the club world Mr. McKeon is well known. For two years he was president of the Union League of Brooklyn, his term expiring May 10, 1899, and he is now a member of the Board of Governors. He is a member of the Hanover Club and is a director of the Apollo Club. He is president of the Long Island Life-Saving Association, and has been for twenty years trustee and treasurer of the Ross Street Presbyterian Church, Brooklyn.

He was married, on May 10, 1866, to Miss Eliza Jane Eason of Brooklyn. They have been blessed with an interesting family of eight children — five sons and three daughters. Their names are John Wilson, Flora Eason, Mary Beatty, Robert Lincoln, James Elder, Isabella Cooper, Charles Augustus Wilson, and Harold Nisbet. Two of the sons and one daughter are happily married.

Mr. McKeon is an ardent and devoted Mason of the thirty-second degree, and was made a Master Mason in Crystal Wave Lodge in 1867. He belongs to Kismet Temple of the Mystic Shrine. He is also a member of the Royal Arcanum, Franklin Council.





EMERSON McMILLIN

EMERSON McMILLIN was born near the village of Ewington, in Gallia County, Ohio. His father was a manager of the iron furnaces in that neighborhood, and the boy was early initiated into the processes of that trade. Between the ages of twelve and sixteen he served an apprenticeship in the various occupations connected with the operation of iron-works. Meantime he attended the local public schools with some irregularity, but easily kept himself at the head of his class in scholarship. Thus in boyhood he gained a good practical education, learned an important trade, and developed a splendid physical frame and a capacity for almost endless hard work.

The opening of the Civil War found him only seventeen years of age, and thus under the enlistment limit. Nevertheless he got himself accepted as a soldier, and served through the war. He was several times severely wounded, and was promoted for his bravery. Five of his brothers and his father were also in the army, and three of the brothers were killed.

At the end of the war he engaged in mercantile pursuits for two years, and then became a gas-works manager. In 1875 he began the manufacture of iron and steel, and between that date and 1883 was manager and president of various iron and steel works in the Ohio valley. His interest in the iron trade was maintained down to a few years ago. Between 1874 and 1890 he became the owner of a number of small gas-plants in the West. In the fall of 1888 he bought the Columbus (Ohio) Gas Company, and the next year consolidated the four gas companies of St. Louis, Missouri. At the time one of these four companies was selling gas at a dollar a thousand feet, and losing money; another was selling it at a dollar and a half, a third at a dollar and sixty

cents, and the fourth at two dollars and a half. After the consolidation all gas was sold at about ninety-three cents, and still large profits were made.

Mr. McMillin's career as a banker began in 1891. On August 1 of that year the firm of Emerson McMillin & Co., bankers, began business at No. 40 Wall Street, New York. Since that date it has built up a large and profitable business in a field which is comparatively new in banking circles, namely, the purchase and consolidation of gas companies and the handling of their securities.

Soon after Mr. McMillin began this business in New York the East River Gas Company of New York was organized, and he was elected its president. It was under his immediate supervision that the tunnel under the East River between Long Island City and New York was constructed, for the purpose of conveying gas from the works on Long Island to the consumers in New York.

Mr. McMillin, in 1892, negotiated the purchase and consolidation of the street-railways of Columbus, Ohio. His firm was also an important factor in the organization of the New England Gas and Coke Company of Boston, Massachusetts. Among other properties which the firm has acquired and reorganized in the last few years may be mentioned the St. Paul Gas and Electric Company of St. Paul, Minnesota, the Denver Gas and Electric Company of Denver, Colorado, the Columbus Natural and Illuminating Gas Companies of Columbus, Ohio, and the corresponding concerns in Madison and Milwaukee, Wisconsin, Grand Rapids, Jackson, and Detroit, Michigan, St. Joseph, Missouri, Long Branch, Asbury Park, and Redbank, New Jersey, and San Antonio, Texas.

Among the recent enterprises of Mr. McMillin's firm are the building of hydraulic works for the generation of electricity, near Quebec, Canada, and also near Montgomery, Alabama, and the construction of a similar plant in the vicinity of St. Paul, Minnesota, to supply electricity for use in that city.



CLARENCE HUNGERFORD MACKAY

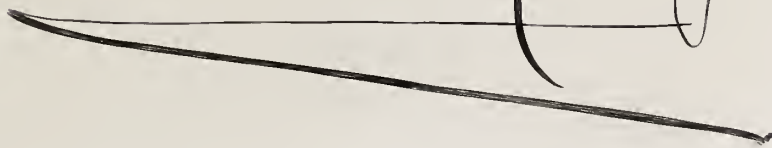
THE Mackay family, which for many years has been among the foremost in American business and social circles, is of comparatively recent settlement in the United States. It was founded here by John William Mackay, the mining and submarine-cable magnate, who was born in Dublin, Ireland, came to this country at an early age, and went to California with the "forty-niners" to seek and to find a fortune. He married Miss Marie Louise Hungerford, whose father, Colonel Hungerford, was a distinguished officer in the Mexican and Civil wars, and who was a direct descendant of Sir Thomas Hungerford of Farleigh Castle, England. Miss Hungerford was born in New York city.

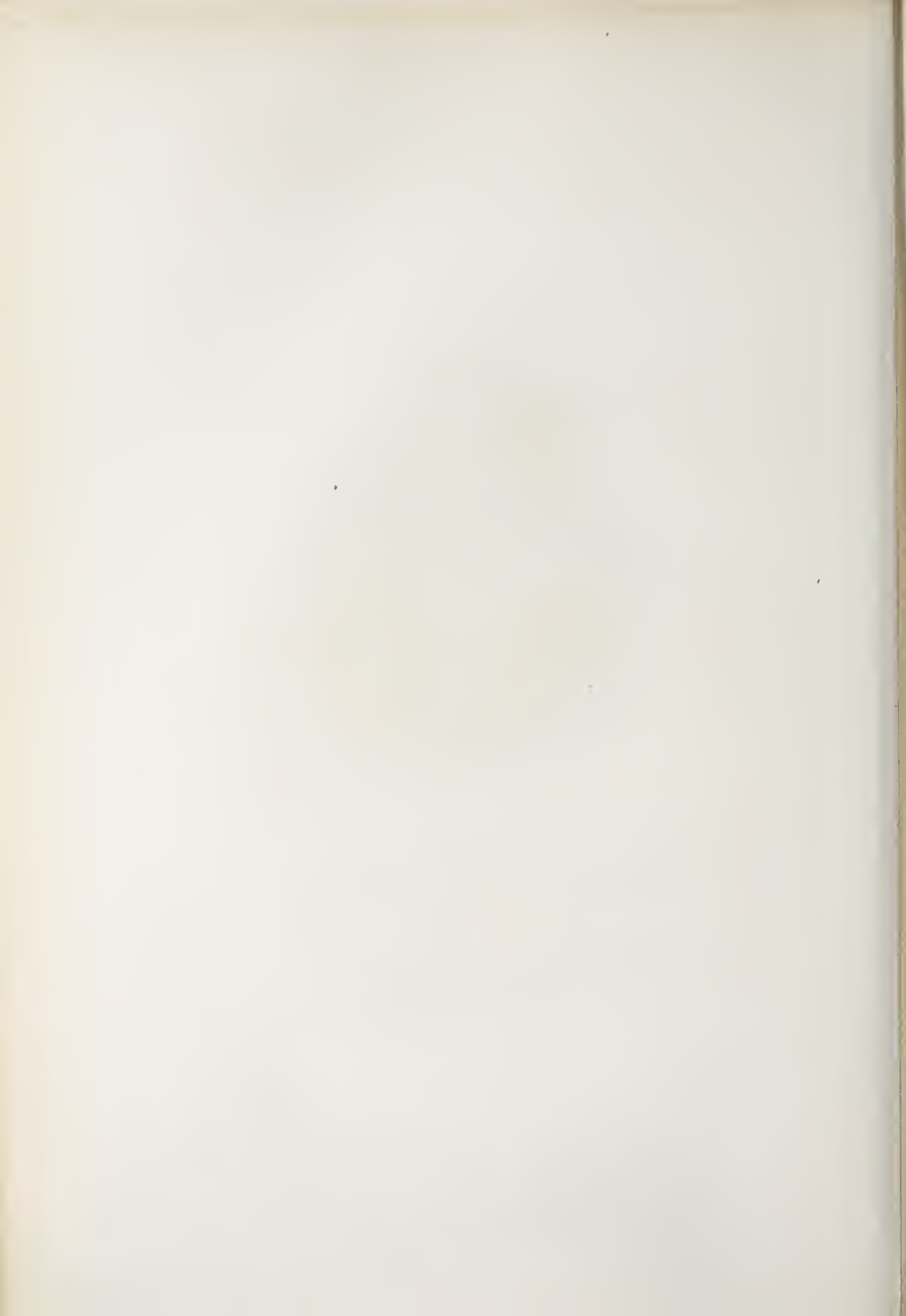
To Mr. and Mrs. Mackay was born, in San Francisco, California, on April 17, 1874, the subject of this sketch, Clarence Hungerford Mackay. His early life was largely spent in Europe, where his parents made their home for much of the time. His education, a most thorough one, was acquired first at Vangirard College, Paris, France, and afterward at Beaumont College, Windsor, England. At an early age he began to manifest something of that taste and aptitude for business and finance which made his father so marked a man of affairs, and his inclinations in that direction were not discouraged. By the time he had reached the age of twenty years he had received an excellent collegiate training, and was ready for an active business life. This he began under the immediate direction of his father, than whom he could have wished no better preceptor.

Mr. Mackay entered his father's office in 1894. Two years later he had so far demonstrated his business ability that his election as president of the American Forcite Powder Manufacturing Company was regarded as a fitting tribute to him and as



C. A. Mackay.





giving promise of much good to that corporation. He filled that place with success for three years. In the meantime he became more and more closely connected with the great business interests of his father, including real-estate, mining, telegraphic, etc. He was elected a director of the Postal Telegraph Company and of the Commercial Cable Company, with which his father is identified, on February 25, 1896, and on January 21, 1897, he was elected a vice-president of both companies. To these great corporations and their ramifications his attention has since chiefly been given. He retired from the presidency of the Forcite Powder Company in February, 1899. A little later in the same year he organized the Commercial Cable Company of Cuba, and endeavored to lay a cable from the United States to Cuba, in competition with the one already existing. He asked for this no subsidy, nor any aid from the government, but merely permission to land the cable on the shore of Cuba. General Alger, the then Secretary of War, refused such permission, though many eminent authorities expressed the opinion that it ought to be granted without delay.

Mr. Mackay occupies a prominent position in society in New York, in California, and in Europe. He belongs to many social organizations, among them being the Union Club, the Knickerbocker Club, the Racquet and Tennis Club, the New York Yacht Club, the Meadowbrook Club, the Westchester Country Club, the Lawyers' Club, and the Metropolitan Club, of New York, and the Pacific Union Club and the Bohemian Club of San Francisco.

He was married on May 17, 1898, his bride being Miss Katherine Alexandra Duer, daughter of Mr. and Mrs. William A. Duer of New York city. A daughter was born to them, at their home in New York city, on February 5, 1900.





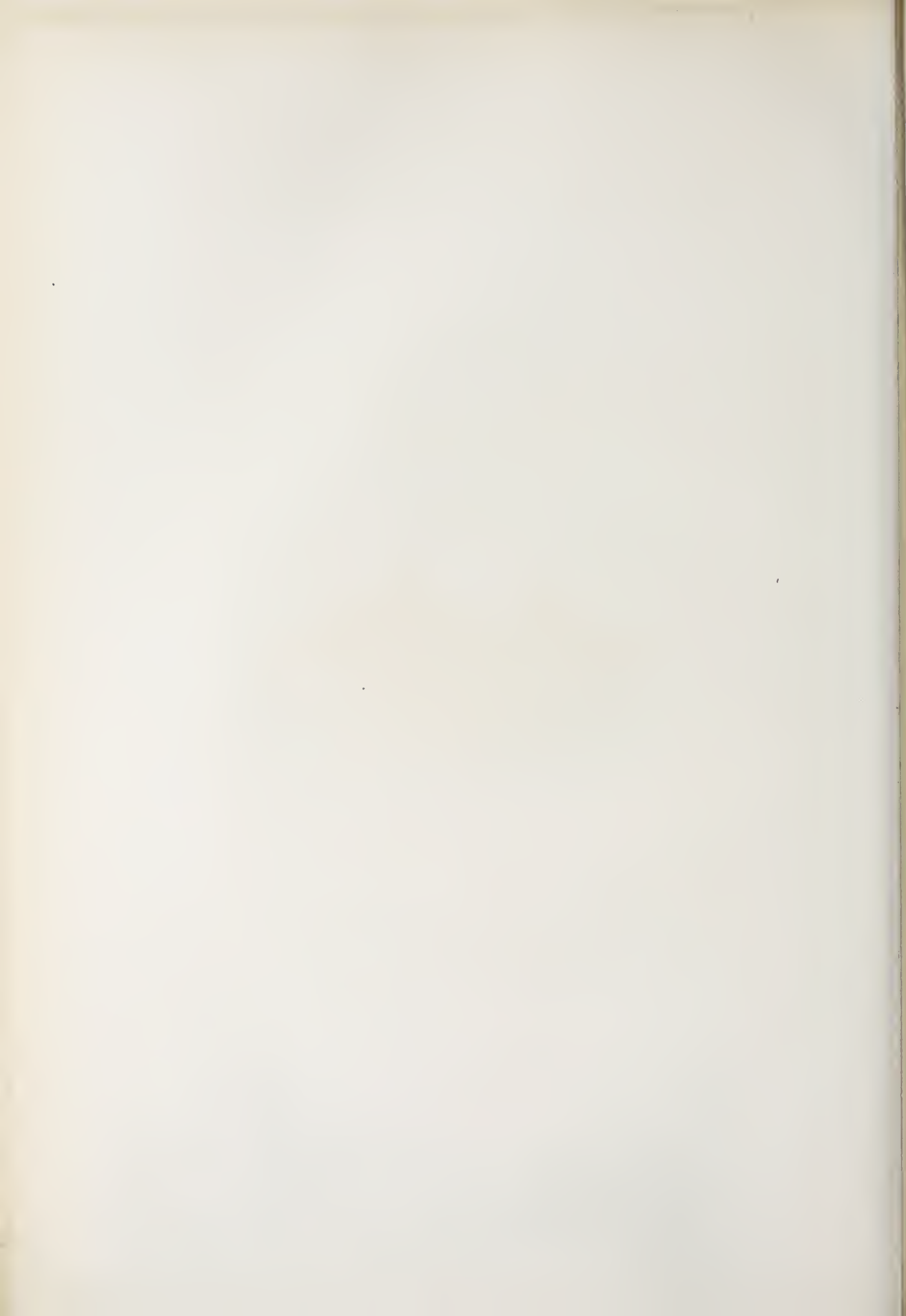
JOHN WILLIAM MACKAY

JOHN WILLIAM MACKAY is of Scottish ancestry and Irish birth. He comes from that canny Covenanter stock which in Cromwell's time colonized the northern part of Ireland and made the province of Ulster the thrifty and prosperous community it has ever since been. He was born in Dublin, on November 28, 1831. Nine years later his parents brought him to America with them, and settled in New York city. Two years later the father died, and the task of caring for the children fell upon the widowed mother, who performed it nobly.

After acquiring a good common-school education, John was apprenticed to a ship-builder, and had to do with fitting out ships that were to go "around the Horn." Then the gold fever of 1849 broke out, and claimed him for its own. He went to California and worked with pick and shovel. He learned the whole mining business by practical experience, and lived a sober life, thus keeping body and mind sound, but remained a poor man. In 1860 he climbed over the Sierras into Nevada. At Gold Hill he made an investment which paid little. Then he looked over the Comstock Lode, and made up his mind that it contained vast fortunes. He began work at the northern end of it, sinking a shaft at Union Ground. But lack of capital hampered him, and he was constrained to form a partnership with two other young men who had been making money in business and speculation in San Francisco. These were James C. Flood and William S. O'Brien. A fourth partner, James C. Walker, a practical miner, was also taken into the firm when it was formed in 1864. That was the beginning of the famous "Bonanza Firm." Mr. Walker dropped out in 1867, by which time their profits were over a million dollars, and his place was taken by James G.



John Snow



Fair. Mr. Mackay was the leading spirit. He persuaded the others to buy adjacent claims. When the lodes seemed to be worked out, it was he who insisted on going down to deeper levels. And so was developed one of the greatest mining properties the world has ever seen. In six years the output was over three hundred million dollars, and the financial history of the world was changed. Mr. Mackay owned two fifths of these mines.

Mr. Mackay was the founder of the Bank of Nevada, and carried it through a loss of eleven million dollars, which it suffered through a "wheat corner" speculation of one of its officers in 1887. In 1884 he formed a partnership with James Gordon Bennett, of the New York "Herald," for the construction of some new Atlantic cables, and thus brought into being the great Commercial Cable Company, and the Postal Telegraph Company, of which he has since been the head. He was urged in 1885 to accept election to a seat in the United States Senate, from Nevada, but declined it. He has given his wealth with a generous hand to numerous benevolent institutions, and ranks among the most public-spirited of citizens. Among his benefactions is a large asylum for orphans at Virginia City, Nevada. He is a liberal supporter of the Roman Catholic Church, of which he is a member.

Mr. Mackay was married, in 1867, to Miss Hungerford, a daughter of Colonel Daniel C. Hungerford, who was a veteran of the Mexican and Civil wars. Mrs. Mackay is a woman of exceptional social culture and brilliancy, and has been for many years a conspicuous figure in the best society in New York, London, and Paris. She is also a generous patron of literature, fine arts, and benevolent works. Two sons have been born to Mr. and Mrs. Mackay, named John W. Mackay, Jr., and Clarence Hungerford Mackay.





WILLIAM MAHL

THE revolutionary period of 1848 in Europe caused the migration of many of the subjects of those countries to the United States. Among them were Dr. William Mahl and his wife, formerly Louise Brodtman, and their two children. Dr. Mahl had been a practising physician at Karlsruhe, Baden, and was descended from a family conspicuous in its devotion to the Protestant faith in the days of religious intolerance. His wife was a daughter of Carl Joseph Brodtman of Schaffhausen, Switzerland, one of the pioneers in lithography. Dr. Mahl, being politically proscribed, came to the United States and entered upon a promising career in his profession, but fell a victim to yellow fever in New Orleans in 1856.

One of his two children was William Mahl, who was born at Karlsruhe on December 19, 1843. He was just beginning to acquire an education when his father died, and thereafter his instruction and training were supervised by his mother, a woman of marked fitness for the task. The family was then settled in Louisville, Kentucky. In 1859 his mother died, and he was compelled to leave school and enter business life. His bent for mechanics secured him a place in the office and shop of a manufacturer of mathematical instruments at Louisville. But in 1860 he left that calling and entered the service of the Louisville and Nashville Railroad, under Albert Fink, who was then the superintendent of the road and machinery department. Four years later he became chief clerk of the mechanical and road department of the Louisville and Frankfort and Lexington and Frankfort Railroad. His investigations and reports into the cost of operating railroads attracted the attention of others interested in these problems. The result of his researches was



Herr. Wahl.



heartily acknowledged in the annual report of the Louisville and Frankfort and Lexington and Frankfort Railroad for the year ending June 30, 1865.

Two years later he was chosen to be auditor of that road, and he held that place, together with that of purchasing agent, until 1872. In the latter year he became associated with Colonel Thomas A. Scott, then president of the Texas and Pacific Railroad. Mr. Mahl became auditor of that road, and after the panic of 1873 was made also its financial agent in Texas. At the close of 1874 he went back to the Louisville and Frankfort and Lexington and Frankfort. The latter road had fallen a victim to the panic, and was in a bad plight. He became auditor to its receiver, and for the reorganized company, and thus served until 1879. Then he was elected general superintendent of the road, and remained in that place until the road was sold, at the end of 1881.

Early in 1882 he entered the New York office of C. P. Huntington, and was, in 1896, appointed assistant to the president and controller of the Newport News and Mississippi Valley system of roads, consisting of six conjoined roads extending from Newport News, Virginia, to New Orleans. On Mr. Huntington's sale of this system, Mr. Mahl was appointed assistant to the president, and later controller of the Southern Pacific Company, which place he still holds. He is also assistant to the president of the Pacific Mail Steamship Company, and controller of the Mexican International Railroad Company, the Guatemala Central Railroad Company, the Newport News Ship-building and Dry Dock Company, and several other enterprises. His field of observation embraces 9496 miles of railroad.

Mr. Mahl is a member of the Lawyers' Club of New York, the Bohemian Club of San Francisco, Louisville Commandery No. LI, Knights Templar, and other organizations. He was married at Louisville, in 1865, to Miss Mary A. Skidmore. They have four children, named Frederick William, John Thomas, Alice Mary, and Edith Virginia.



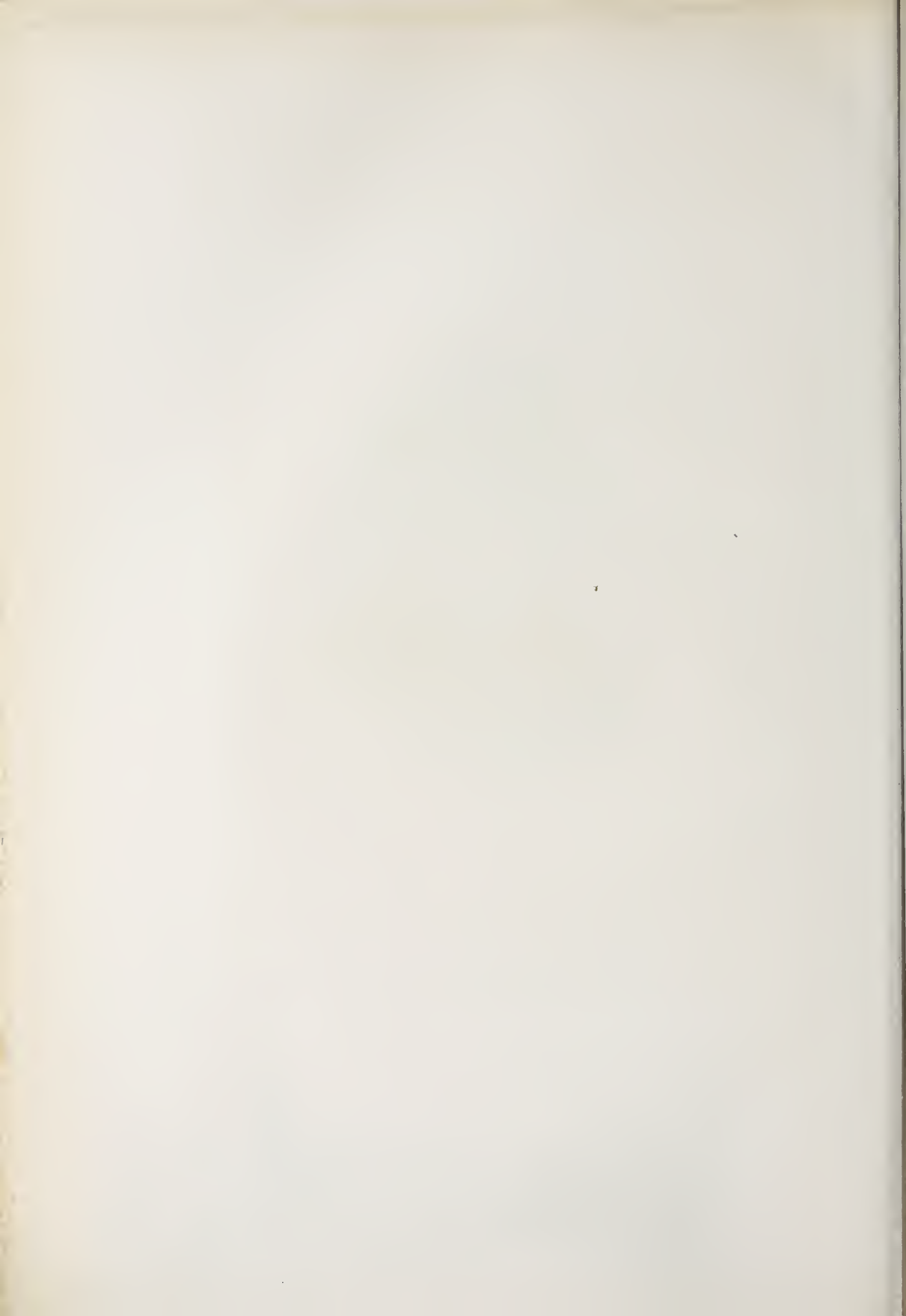
SYLVESTER MALONE

THE beautiful town of Trim, on the still more beautiful Boyne River, in County Meath, Ireland, was the birth-place of one of the best-known and most-beloved priests of the Roman Catholic Church in America. There dwelt Laurence Malone and his wife Marcella; he a civil engineer, and a man of high attainments, she a woman of more than ordinary force of character. To them was born, on May 8, 1821, a son, to whom they gave the name of Sylvester, after Mrs. Malone's father, Sylvester Martin of Kilmessan. Sylvester was the second of three sons. He was educated at an academy of high scholarship, which was conducted by Protestants, but in which the utmost religious tolerance was inculcated by example as well as by precept. He remained true to the Roman Catholic faith of his parents.

In 1838, the Rev. Andrew Byrne of New York, afterward Bishop of Little Rock, Arkansas, visited Ireland in search of promising candidates for the priesthood. He met Sylvester Malone, became interested in him, and brought him to the United States. He reached Philadelphia, where the landing was made, on May 11, 1839. The young man immediately proceeded to New York, and entered the Seminary of St. Joseph, at Lafargeville, Jefferson County, New York. There he was educated for the priesthood. The next year the seminary was removed to Fordham, now a part of New York city. On March 10, 1841, Bishop Hughes consecrated three bishops in St. Patrick's Cathedral, and on that august occasion young Malone was miter-bearer. On August 15, 1844, he was ordained a priest of the diocese of New York. He first said mass at Wappingers Falls, New York. Then he was appointed to take pastoral charge of



Sylvester Malone



a parish in Williamsburg, now a part of Brooklyn, and in that place all the rest of his life was spent.

On Saturday, September 21, 1844, the young priest arrived at the scene of his life-work. The parish was then known as St. Mary's, but the name was soon afterward changed to Sts. Peter and Paul. In 1848 the present edifice was completed.

It would be impossible in less space than a volume to tell adequately the story of Father Malone's long career. He made the church the center of every possible good work. He planted missions on every side. He labored for temperance, and industry, and law and order. When the Civil War broke out, in 1861, he placed an American flag on the spire of the church building and kept it flying there until the war was ended, as a token of his stanch patriotism. At the first Decoration Day ceremonies in Brooklyn he rode in the procession in the same carriage with three Protestant ministers, and spoke from the same platform with them—a sight not before seen in Brooklyn. On many other occasions Father Malone worked side by side with clergymen of other faiths, and always commanded the utmost respect, reverence, and love of all, without regard to creed.

He was elected by the Legislature a regent of the University of the State of New York, on March 29, 1894. That was the golden jubilee of his priesthood. Beginning on Sunday, October 14, 1894, the fiftieth anniversary of his ordination and his settlement over his parish were celebrated with religious services and with social festivities such as few men have ever been the subjects of. There was a practically universal outpouring of congratulation and praise from the press and pulpits and general public, regardless of political party or denominational creed. To the end of his life Sylvester Malone stood among the foremost Christian ministers of America, in length and value of services, in native worth, and in the esteem and confidence and love of his fellow-men. He died on December 29, 1899.



EBENEZER STURGES MASON

THE parents of Ebenezer Sturges Mason were Charles and Sarah Mason, both descendants of English families of high standing, which were transplanted to this country in the years preceding the Revolutionary War. The home of Charles and Sarah Mason was in New York city, and here their son, the subject of this sketch, was born, on April 14, 1843.

The boy was marked by his parents for a business career, and was educated and trained with that end in view. He was sent to the public schools of New York and Brooklyn, where his natural aptitude and earnest application enabled him to master the practical branches of study with admirable thoroughness. He was sent to no higher institution of learning, but went from the school-house directly into a business office.

His first engagement was as a clerk in a New York shipping house. In that place he served for several years, giving his employers entire satisfaction, and acquiring for himself a most thorough and valuable practical acquaintance with sound business methods and principles.

From mercantile life he passed into financial occupations, as an assistant bookkeeper in the Bank of New York. This place he took on October 30, 1865, being at the time only a little more than twenty-two years old. He quickly displayed a decided fitness for the duties of a bank, and made rapid progress in the favor of his employers. Promotion followed promotion, in rapid succession, and he made his way steadily toward the highest rank in his calling, and to the highest place in the esteem and confidence of his business associates. He has a clear and far-seeing mind, especially in commercial and financial matters, and his knowledge of real-estate values is highly esteemed.

Mr. Mason continues to this day his connection with the Bank of New York, but has extended his business interests to include various other important corporations. Among these latter may be enumerated the Real Estate Trust Company of New York, the Transatlantic Fire Insurance Company of Hamburg, and the Atlanta and Charlotte Air Line Railroad Company. To all of them he gives a considerable amount of personal attention, and he is an active factor in promoting their prosperity.

In political matters, Mr. Mason has always been an earnest Republican. His absorption in business has, however, left him no time for office-holding, or indeed for any political activities beyond the exercise of the privileges and discharge of the duties of an intelligent and interested private citizen.

He has found little time, either, and felt little inclination, for much participation in club life. He is a member of the Union League Club of New York, and is a welcome frequenter of its house. But his domestic tastes lead him to devote the major part of his leisure time to his own home. He is a member of the Chamber of Commerce of the State of New York.

Mr. Mason was married, on April 14, 1875, to Miss Abbie Low Ranlett of New York city. The happiness of their home life has been augmented by the advent of a family of three bright and interesting children. These are a son and two daughters, named respectively Kenneth Mason, Evelyn Ranlett Mason, and Adele Sturges Mason.





WARNER MILLER

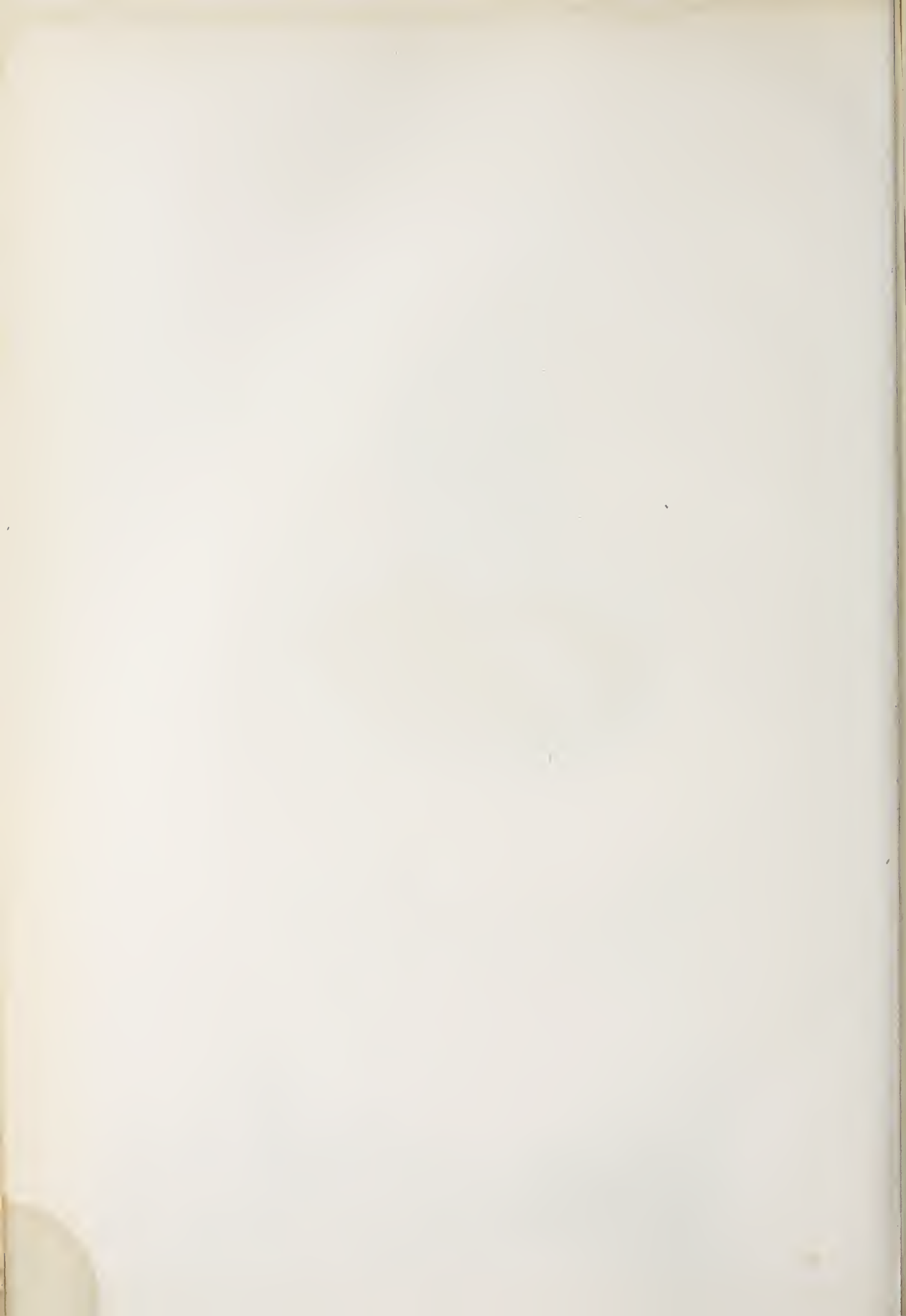
AMONG the early settlers in Westchester County, New York, about the year 1680, was one John Miller, a sturdy Dutchman. He had four sons, named James, Abram, Elijah, and Anthony. Elijah had a daughter named Martha, and Anthony a son named William, and these two cousins married each other, and had a son, to whom they gave the name of Hiram. The last-named was the father of Warner Miller, the subject of this sketch.

Warner Miller was born in Oswego County, New York, on August 12, 1838. He studied in the local schools and at Union College, where he was graduated in 1860. That fall he became professor of Greek and Latin in the Collegiate Institute at Fort Edward, New York. At the outbreak of the Civil War he joined the Fifth New York Cavalry as a private. He served in the Shenandoah Valley, and was promoted for gallant conduct until he became a lieutenant. At Winchester he was taken prisoner, and, while sick in the hospital, was paroled.

Mr. Miller then went back to Fort Edward, and entered the employment of some paper manufacturers, in time becoming superintendent of the mills. He next organized a company of his own, at Herkimer, New York, to manufacture paper out of wood-pulp. He invented the machines needed for that work, and made the first wood paper, and started an industry which has now risen to gigantic proportions. He did not try to keep a monopoly of the business, but made his processes public and sold his machines to all who would buy. Wood-pulp paper literally revolutionized the paper trade, and the newspaper and book-publishing businesses as well, for the cost of the white paper was reduced from fifteen to three cents a pound. Mr. Miller amassed a fine fortune from the business, and established factories of his



Wm. Miller



own at Palmer's Falls and Lyon Falls, besides those at Herkimer. At Herkimer Mr. Miller has a fine farm of several hundred acres, which it is his pride to make and keep a model farm in all respects.

In 1889 Mr. Miller became interested in the Nicaragua ship-canal. He became president of the company and devoted to it years of hard work and a large share of his fortune. It was his company that practically began the work. Unfortunate government policies permitted the company to become embarrassed and the work to be suspended, but there is a prospect of resumption of it under happier auspices, and a triumphant conclusion being made of this second great work of Mr. Miller's life.

Mr. Miller became interested in politics as a Republican at an early date. At a political meeting at Herkimer in 1867 he was called upon suddenly to take the place of a speaker who had failed to arrive, and acquitted himself so well that he at once became a leader. He was elected to the Assembly from Herkimer County in 1873, and again in 1874. In 1878 he was elected to Congress, and was reëlected in 1880. His second term was interrupted by his election, in the summer of 1881, to the United States Senate. As Senator he secured the passage of the letter-carriers' eight-hour law, an important pension law, the "head-money" law regulating immigration, and the "alien contract labor" law. He also secured important improvements for the harbor of New York, and was instrumental in the creation of the Department of Agriculture and the Labor Bureau. In 1888 he was a leading member of the Republican National Convention which nominated General Harrison for the Presidency, and was himself the candidate for Governor of New York. His efforts secured the election of General Harrison, but he was himself defeated. Since that time he has been a commanding figure in the councils of the Republican party.

Mr. Miller was married to Miss Churchill, a daughter of Henry Churchill of Gloversville, Fulton County, New York, whose maternal grandfather introduced into this country the manufacture of gloves. They have had four sons and one daughter. Mr. Miller has, since his childhood, been identified with the Methodist Episcopal Church, to which his family has belonged for several generations, and he has devoted to its interests much of his strength, time, and means.



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 25, 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. B. 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 coöperate 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.



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 Federal Steel Company, the General Electric Company, the Madison Square Garden Company, the Metropolitan Opera House, and numerous others.

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 Auchmuty 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. He has been twice married, and occupies one of the foremost places in the social world of the American metropolis, besides being a welcome visitor wherever he may go about the world.





Levi P. Morton



LEVI PARSONS MORTON

GEORGE MORTON, or Mourt, born in Yorkshire, England, in 1585, and married, in 1612, to Juliana Carpenter, daughter of Alexander Carpenter, was the chief manager of the *Mayflower* enterprise in 1620. He did not come over in that vessel, but followed in the third Pilgrim ship, the *Anne*, in 1623, and settled at Middleboro, Massachusetts. He was the author of "Mourt's Relation," which book, published in London in 1622, gave the earliest account of the Pilgrim enterprise. From him the unbroken line of descent is traced as follows: John Morton, freeman of Plymouth, deputy to the General Court, and original proprietor of Middleboro; John Morton, Jr., master of the first public school in America, who married Mary Ring, daughter of Andrew Ring; Captain Ebenezer Morton, who married Mercy Foster, daughter of John and Hannah (Stetson) Foster; Ebenezer Morton, Jr., who married Hannah Dailey, daughter of Daniel and Hannah Dailey of Easton, Maine; and the Rev. Daniel O. Morton, who was graduated at Middlebury College, Vermont, in 1812, and who married Lucretia Parsons, daughter of the Rev. Justin and Electa (Frairy) Parsons.

Levi Parsons Morton, son of the Rev. Daniel O. and Lucretia Parsons Morton, was born at Shoreham, Vermont, on May 16, 1824, and was educated at the local schools and academy. He began his business career at Enfield, Massachusetts, removed thence to Hanover, New Hampshire, and next, at the age of twenty-one, became a dry-goods dealer on his own account, at Concord, New Hampshire. A few years later he removed to Boston, and finally to New York city, where he became the head of the leading dry-goods houses of Morton & Grinnell. In 1863 he opened an office as banker and broker, under the name of

L. P. Morton & Co., with a branch in London known as Morton, Burns & Co. In 1869 George Bliss entered the New York house, which then became Morton, Bliss & Co., and Sir John Rose entered that in London, which became Morton, Rose & Co. These two names were thereafter, for many years, synonymous the world over with financial strength and integrity. From 1873 to 1884 the London house was the European fiscal agent of the United States government, led the way in aiding the resumption of specie payments, and was the medium through which the Geneva award of fifteen million dollars was paid. The house of Morton, Bliss & Co. went into voluntary liquidation in 1899, and was succeeded by the Morton Trust Company, one of the chief financial institutions of New York.

Mr. Morton has long been a leader of the Republican party. He was elected to Congress in 1878, and made a most useful Representative. He declined nomination for the Vice-Presidency in 1880, and the next year declined appointment as Secretary of the Navy. In the latter year, however, he accepted appointment as minister to France, and in that office had a brilliant and useful career. In 1888 he was elected Vice-President of the United States, and for four years filled that place with dignity and honor. Finally, in 1894, he was elected Governor of New York State by the phenomenal majority of a hundred and fifty thousand, and gave the State an admirable administration.

Mr. Morton was married, in 1856, to Lucy Kimball, who died in 1871. In 1873 he married Miss Annie Street of New York, who has borne him five daughters. He makes his home in New York city, and at the splendid estate of Ellerslie, on the Hudson, and is a member of many of the best clubs and other organizations. He possesses the degree of LL. D., given by Dartmouth College in 1881 and by Middlebury College in 1883.







R. J. Murray



ROBERT FRATER MUNRO

ROBERT FRATER MUNRO was born on August 28, 1852, at Inverness, in the Highlands of Scotland, where his father was a well-known wool merchant. His mother's name was Margaret Frater, and his ancestors on both sides were sturdy farmers in the north of Scotland. Mr. Munro received his education in his native town, and commenced his business career there in the office of the Highland Railway Company.

At the age of twenty he went to London, for nine years. He chose the profession of public accountant, and having served the prescribed term of five years as clerk, and passed the necessary examinations, he was admitted a member of the Chartered Accountants in England and Wales. As clerk and later as managing clerk in the office of Messrs. Price, Waterhouse & Co., he had exceptional opportunities for experience in his profession. His work embraced the audit and examination of accounts of banks, railway companies, firms, and stock companies, the organization of companies, and the administration of trusteeships, receiverships, etc. He received valuable training in his career as a chartered accountant in England, in the capacities of acting receiver and manager of various industrial enterprises.

In 1882 certain of his friends who were interested in American railroads prevailed on Mr. Munro to make a three years' trip to the United States, for the purpose of looking after their interests. Mr. Munro accepted the position of controller of the six railroads then owned by the Cincinnati, New Orleans and Texas Pacific Railway Company, with headquarters at Cincinnati. Within a few weeks after his arrival in this country, the overissue of capital stock of the Cincinnati, New Orleans and Texas Pacific Railway, by the secretary, was unearthed. This

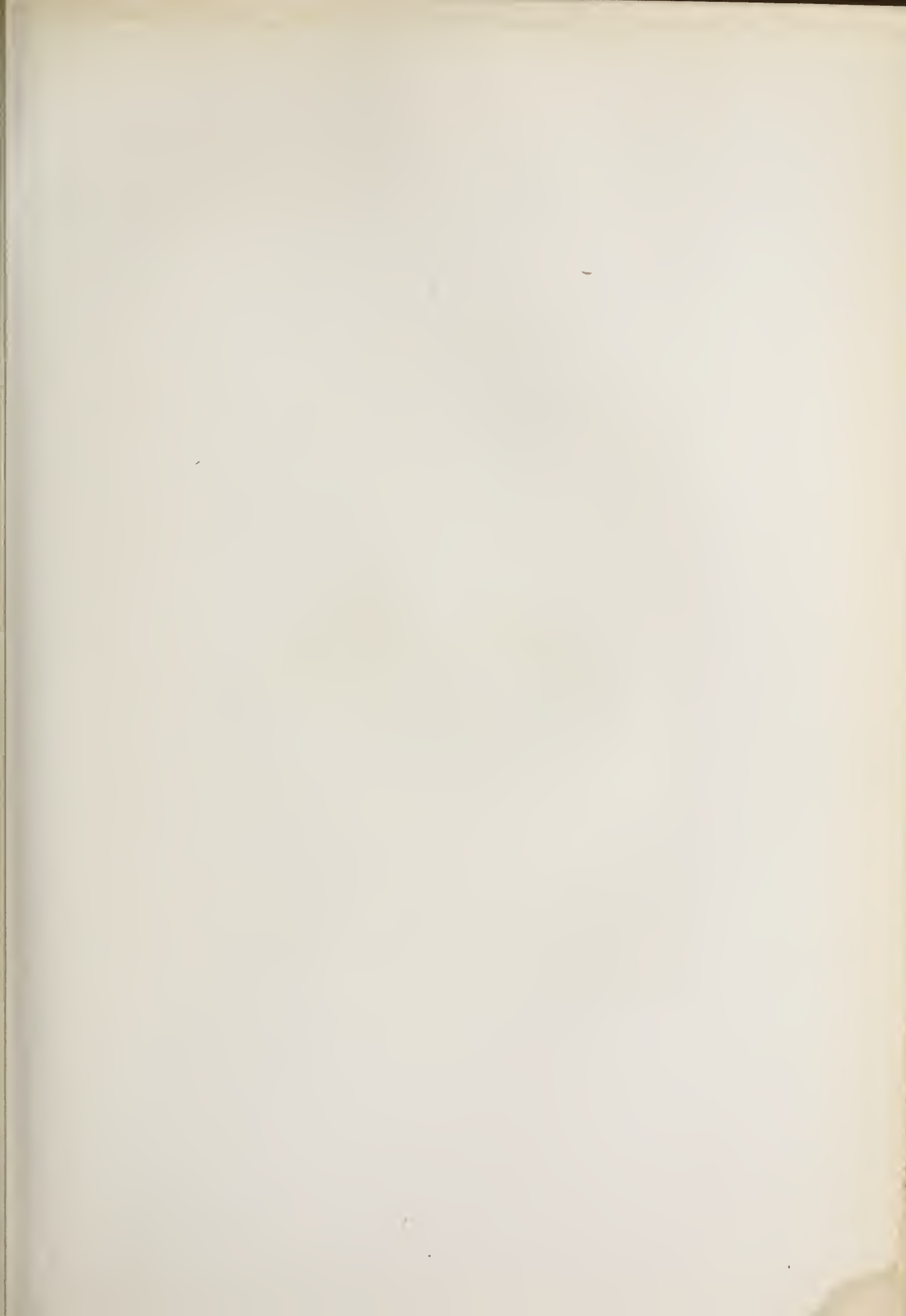
official died suddenly, having destroyed all his papers. This made the investigation very complicated, and Mr. Munro received much credit for unraveling and making plain what seemed a hopeless mass of entangled figures, wrapped up in the mazes of twelve different bank-accounts. At the end of three and a half years Mr. Munro resigned the office of controller and traveled for some months in the United States and Europe.

The American Cotton Oil Trust was organized about this time, and Mr. Munro was invited to join the enterprise, which he did, undertaking the task of consolidating the different properties and organizing the commercial part of the business. Trusts were then in their infancy, and the Cotton Oil was second to the Standard Oil. Later, owing to the public opposition to trusts, the American Cotton Oil Company was formed, and succeeded to the property and business of the Cotton Oil Trust. Mr. Munro is vice-president of the company. He is also a director, and a member of the executive committee. He is president of various companies allied to the American Cotton Oil Company, including the Union Oil Company, New Orleans; the American Cotton Oil Company, Cincinnati; the Robert B. Brown Oil Company, St. Louis; the National Cotton Oil Company, Texas; the Mississippi Cotton Oil Company; the New Orleans Acid and Fertilizer Company; and the Kanawha Insurance Company, New York. He is also a director of the W. J. Wilcox Lard and Refining Company, New York, and the N. K. Fairbank Company, Chicago and St. Louis.

Mr. Munro is a member of the Washington Heights Club, the British Schools and Universities Club, and the Chicago Club. He is a life member and a manager of the St. Andrew's Society of the State of New York.

He married, in 1891, Miss A. Nada Swasey, daughter of the late John B. Swasey, a prominent merchant of Boston, with houses in Melbourne and London. Mrs. Munro is an accomplished musician. Their only child is a son, William Frater Munro.







W. D. Munson



WALTER D. MUNSON

FOR many years a great and increasingly important share of the commerce of the United States has been in connection with the various countries, continental and insular, lying directly to the south, about the basin of the Gulf of Mexico and the Caribbean Sea. Chief among the countries in question are, of course, Mexico and Cuba. Their proximity to the United States and the reciprocal needs and abilities to supply those needs have made them a natural part of the commercial system of this country, and have led to the establishment of great lines of transportation and travel between the ports of the United States and their chief ports.

Conspicuous among such lines is the well-known Munson Steamship Line, with its splendid fleet of vessels sailing from New York directly to Matanzas, Cardenas, Sagua, Caibarien, Nuevitas, Gibara, Puerto Padre, and Baracoa—the only direct line, in fact, to those ports. The founder and head of this line is Walter D. Munson, native of Connecticut.

At the outbreak of the Civil War Mr. Munson entered the military service of the nation, and through faithful discharge of duties in the field in various campaigns rose to the rank of major. With the return of peace he devoted himself to commercial pursuits, and was engaged therein for fifteen years in Havana, Cuba. Then, in 1882, he came to New York city and established the Munson Steamship Line.

In addition to the Munson Line from New York direct to Cuban ports, Mr. Munson has a line of steamers from Nova Scotia to Havana, and another from the Gulf ports of the United States to Havana. His ships carry a large proportion of the traffic between the United States and Canada on the one hand, and Cuba and

Mexico on the other, especially of the sugar which is brought from Cuba to New York and Philadelphia and Boston.

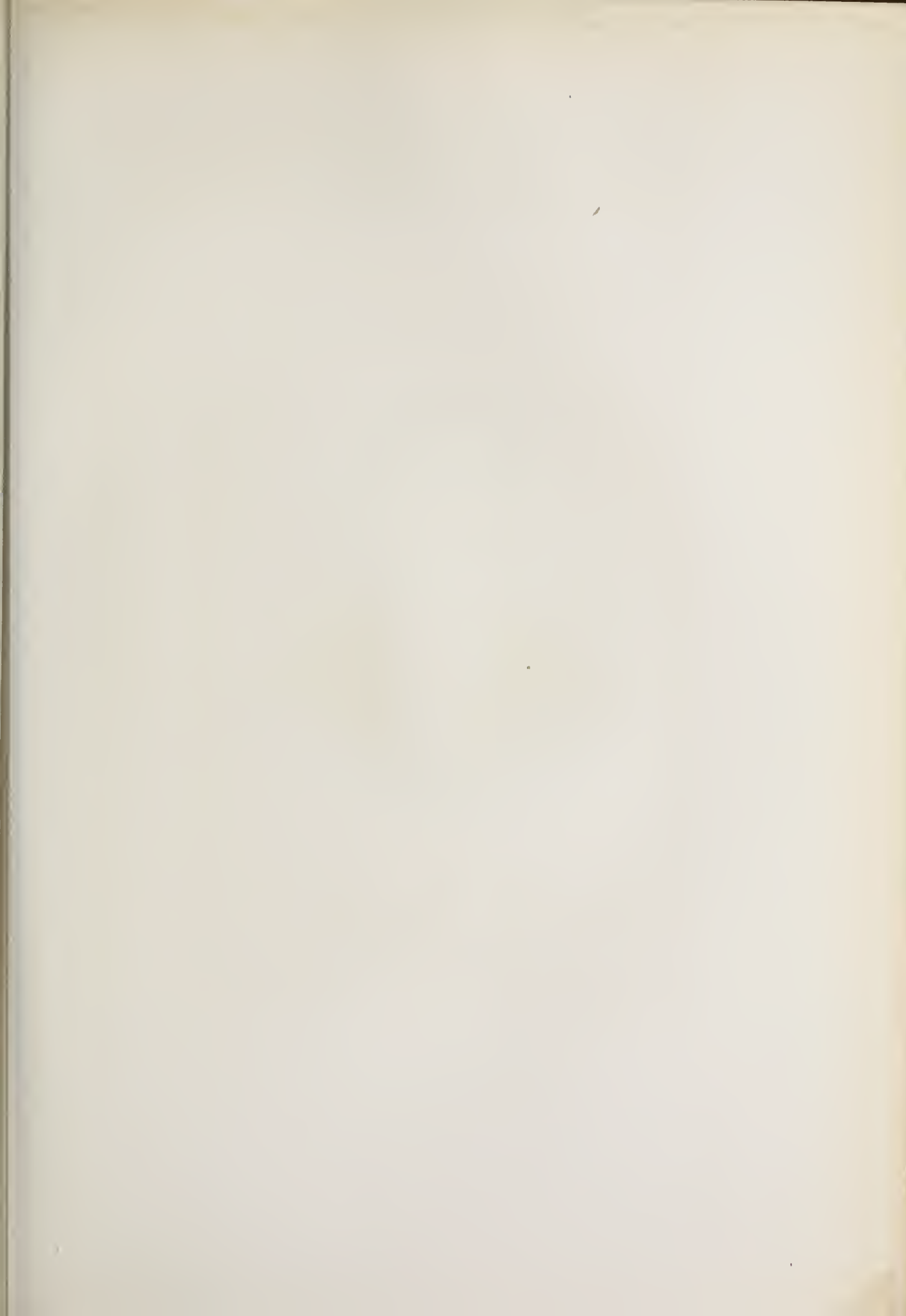
Mr. Munson is president and a director of the Munson Steamship Line and of the Cameron Steamship Line. He devotes his attention to these interests, to the practical exclusion of all other business. He has not mingled in political activities, save to discharge the duties of a private citizen.

He is a member of the Grand Army of the Republic and of the New York Club. In the borough of Brooklyn, New York, where he makes his home, he is a trustee and treasurer of the Froebel Academy.

Mr. Munson is married, and his eldest son, C. W. Munson, is now associated with him in business, being vice-president of the Munson Steamship Line.

The passenger ships of the Munson Line sailing from New York are the *Curityba*, the *Olinda*, the *Lauenburg*, and the *Ardanrose*. These are large, stanch, full-powered steamships, admirably adapted for both passenger and freight traffic, with all appliances for speed, comfort, and safety. They run upon schedule time with marked regularity, and offer to the traveler, whether for business or pleasure, a most desirable means of reaching some of the most attractive and important Cuban cities directly from New York. The company also issues letters of credit for the security of its patrons. Its agencies are found in nearly all the chief cities of the world.







Lawson.



LEWIS NIXON

THE Nixon family, of Scotch-Irish extraction, came from the North of Ireland about 1710, and settled in New Jersey. There its members took an active and prominent part in social, business, and political affairs. Three generations ago four brothers of the family went to Virginia and settled in Loudoun County. That was early in the present century. The grandson of one of them, Joel Lewis Nixon, married Mary Jane Turner, a member of the famous Fauquier family of Turners, well-known in the history of the Old Dominion. He was successively a farmer, school-teacher, merchant, justice of magistrate's court, and colonel of the Virginia militia.

Lewis Nixon, son of the above-mentioned couple, was born at Leesburg, Virginia, on April 7, 1861. His early education was acquired in private and public schools at Leesburg, including the Leesburg Academy. In 1878 he was appointed a cadet midshipman in the United States Naval Academy, at Annapolis, and in 1882 was graduated first in his class. Then, by arrangement between the United States and British governments, he was sent to take a course in naval architecture, marine engineering, and gunnery at the Royal Naval College, at Greenwich, England. While in Europe he studied, under government orders, at all the great ship, gun, and armor works of England and France.

On his return to the United States, Mr. Nixon was ordered on duty at the famous shipyard of John Roach, at Chester, Pennsylvania, in connection with the construction of the first four ships of the new United States navy, then in progress there. Next he served under the Chief Constructor at Washington, also in the Brooklyn Navy-Yard. Thereafter he was sent on duty to Cramp's shipyard, and placed on various boards, so that he

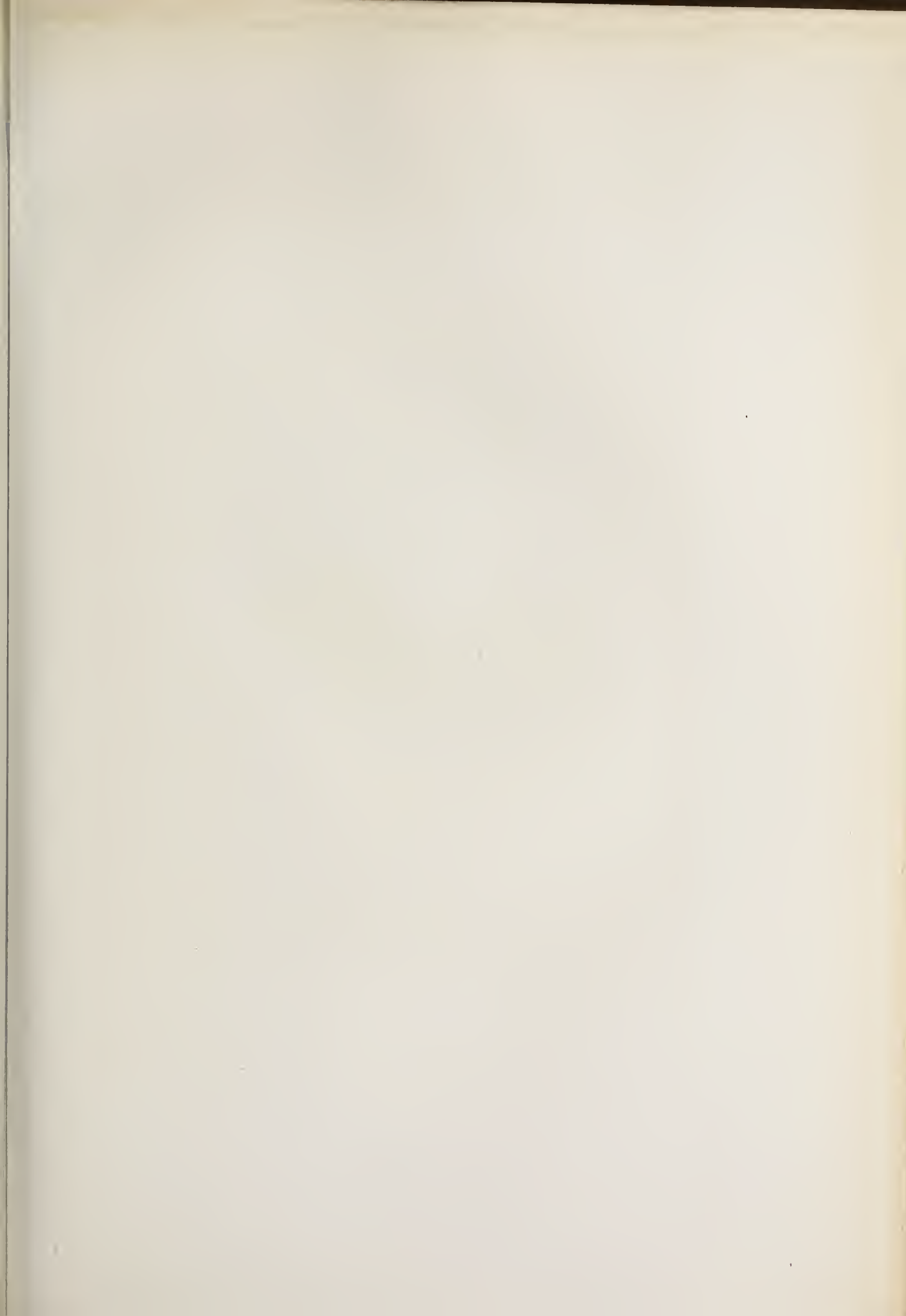
was in a great degree identified with the design and construction of nearly the entire present navy of the United States. In 1890 he was intrusted by Secretary Tracy with the task of designing the battle-ships *Oregon*, *Indiana*, and *Massachusetts*.

In the fall of 1890 Mr. Nixon resigned from the naval service of the United States, and became the superintending constructor of the great ship-building works of Cramp & Sons, of Philadelphia. He remained with that company until 1895, during which time it built the *Indiana*, *Massachusetts*, *Columbia*, *Minneapolis*, *Iowa*, and *Brooklyn* for the United States navy, and the American Line steamers *St. Louis* and *St. Paul*, besides many other lesser ships. After his resignation he was still retained by the Cramps in a consulting capacity. He then purchased the Crescent Shipyard, at Elizabethport, New Jersey, where he has since built numerous vessels, including the *Annapolis*, *Vixen*, *Mangrove*, *Monitor*, *Florida*, and torpedo-boats *O'Brien* and *Nicholson*, for the United States navy, the *Holland* submarine boat, various yachts, and numerous steamers for North, South, and Central America.

He is sole proprietor of the Crescent Shipyard, president of the International Smokeless Powder and Dynamite Company, vice-president of the New York Auto-truck Company, director of the Idaho Exploration and Mining Company, and trustee of the Webb Academy and Home for Ship-builders.

Mr. Nixon became a member of Tammany Hall in 1886, and is now, by appointment of Mayor Van Wyck, president of the new East River Bridge Commission, and is a member of the Tammany Hall Executive Committee. He is a member of the Union, Democratic, Press, Seneca, New York Yacht, Atlantic Yacht, and Richmond County Country clubs of New York; the Metropolitan, and Army and Navy, of Washington; the Rittenhouse of Philadelphia; the Mattano of Elizabeth, New Jersey; the New York Chamber of Commerce, the New York Board of Trade and Transportation, and the Society of Naval Architects and Marine Engineers. He is also a fellow of the American Geographical Society.

He was married, on January 29, 1891, to Miss Sally Lewis Wood, a descendant of General Andrew Lewis of Virginia. They have one son, Stanhope Wood, born in 1894.





M. A. Dwin



M. J. O'BRIEN

COLONEL M. J. O'BRIEN, president of the Southern Express Company, has described the beginning of his business career as a case of "either fish or cut bait." That is to say, he was confronted by absolute necessity. At seven and a half years old he had lost his parents and was compelled to go to work to earn his own living and to contribute to the support of his sisters. It is not to be supposed that he at once accomplished both those aims. That was impossible. But he began in real earnest, and steadily worked his way toward such accomplishment.

His first occupation was that of attending to a printing-roller in the publishing-house of John Murphy & Co., in Baltimore, Maryland, for which he received a salary of twenty-five cents a week. At that time, also, he began to go to school, at first attending a night-school, and later one conducted by the Sisters of Charity. Still later, when he was able to do it, he paid for instruction, for he was a strong believer in the best possible education. He declares that, if he had to live his life over again, his first aim would be to get a college education.

From the printing-house he went to a wholesale drug store, where he at first opened and swept the store and did similar jobs, but in time rose to be a fully qualified druggist. But all the time he had an increasing liking for the express business. So when he was old enough and strong enough for the work he went to the office of the Adams Express Company and applied for a job. So persistent was he that at last the manager told him he could have a job as driver of a wagon if he would go to Memphis, Tennessee, and would start thither the day after the next, to wit, the Fourth of July. The young man borrowed thirty dollars and started. Arrived at Memphis, he paid his last remaining twenty-five cents

to a man for teaching him how to harness a horse, and then began work as an expressman.

Out of his salary of thirty dollars a month he paid twenty-five dollars for board, and it was not easy to save enough to repay the loan on which he had gone to Memphis. In time he did so, however, and then he kept on saving. In time he was promoted to be a shipping clerk, then cashier in the New Orleans office of the company. Various other establishments, including a bank, had made offers for his service, but he stuck to the express business.

When the Civil War broke out he was inflamed with patriotism for the South, and went to Baltimore, hoping there to join a Confederate regiment. But the express business was so heavy that he was persuaded to take a temporary appointment in the Washington office of the Adams Company. There he served for six months, and then made his way South and entered the Confederate service on the gunboat *Bienville*. Before he saw any active service, however, the immature fleet was destroyed to prevent its falling into Union hands. Then he went to Richmond, hoping to get a commission for the field. But again he was persuaded by the Confederate Secretary of the Treasury to reënter the express business, in special charge of shipments of money to Southern points. While thus engaged he was appointed by Robert Ould, Commissioner for the Exchange of Prisoners, to his bureau, and was attached to the staff of Major W. H. Hatch.

At the end of the war Colonel O'Brien promptly returned to the ways and occupations of peace. His first love had been the express business, and to it he proved faithful. Before the war, it may be remembered, the Adams Express Company did a general business throughout the South. But in 1860 Henry B. Plant, representing all the Southern stock-holders in that company, purchased in their behalf all the rights, titles, contracts, etc., of the company in the Southern States, and thus organized a new corporation, known as the Southern Express Company. It was with this that Colonel O'Brien was connected during the war. The end of the war left that company undisturbed, and he retained his connection with it. He was for a time in charge of its interests at Atlanta. Thence he went to Augusta to become the confidential clerk of Mr. Plant, the president of the company. From this place he was soon promoted, in 1868, to be

the general superintendent of the company. At a later date he became vice-president and general manager, and in those offices was for many years the active head of the corporation, for Mr. Plant had so many other important interests that he was able to give only a fraction of his time and attention to the express business.

As general superintendent and then as general manager Colonel O'Brien achieved the major part of the great development of the Southern Express Company. With characteristic energy he personally traveled all over the South, establishing new agencies, enlarging old ones, making contracts, and in general promoting the welfare and increasing the patronage of the company. At the time of Mr. Plant's death, in 1899, the company was doing business on nearly thirty thousand miles of railroad, and in nearly every town from the Potomac River to the Rio Grande. Colonel O'Brien received from time to time tempting offers from other express companies, and from railroads, banks, and other corporations, to enter their employment on flattering terms, but unhesitatingly declined them all, deciding to stick to the enterprise in which he had attained so great a measure of success.

Henry B. Plant died in June, 1899. At that time Colonel O'Brien was in Europe. He was informed by cable of Mr. Plant's death, and immediately returned home. On July 11, 1899, a meeting of the board of directors of the Southern Express Company was held in New York city, and Colonel O'Brien was thereat elected president, to succeed Mr. Plant. That office he continues to fill, with the success and distinction that marked his service in other capacities for the same corporation.

Colonel O'Brien feels that he owed much to Mr. Plant for his encouragement, and he in turn is disposed to encourage and assist all worthy young men with whom he comes in contact. It is his creed that there is no royal road to success; circumstances play their part in every man's career, but success depends more upon self than upon luck. Above all, he believes in and preaches the gospel of perseverance. "Stick to whatever you undertake after mature deliberation" is his motto, the value of which he has demonstrated in a signal manner in his own career.



DANIEL O'DAY

DANIEL O'DAY, the well-known operator in oil, manufacturer, and banker, is of Irish origin. He was born in Ireland on February 6, 1844, the son of Michael O'Day. When he was only a year old he was brought to the United States by his family, which joined in the great tide of migration which at that time set hither from Ireland. His entire life has, therefore, practically been identified with this country.

The family, on coming hither, settled at Buffalo, New York, and in the public schools of that city Daniel O'Day acquired his education, and in that city began his business career. His boyhood was cast in the days of the oil excitement, when men were "striking oil" and making fortunes in a day. He was only ten years old when the Pennsylvania Rock Oil Company was organized and began operations at Oil Creek, Pennsylvania. For four years that concern struggled along with varying fortunes, and then it leased its land, near the present site of Titusville, Pennsylvania, to a few of its stock-holders for their private enterprise. They set Colonel E. A. Drake to work on it, drilling an artesian well. He first tried to dig a well in one of the old timbered pits which had been abandoned by the oil-seekers, but he was baffled by quicksands. Then he started to drive an iron pipe down in a new place. At the depth of thirty-six feet he struck bed-rock. Thereupon he engaged men to drill the rock, and for month after month the tedious work went on. On August 29, 1859, the drill entered an open crevice in the rock, six inches deep. That was only sixty-nine feet down. The next day the well was found to be nearly full of oil.

That was the first striking of oil. It was the signal for such a rush as not even the finding of gold in California or in the



Sam. O'Day

Klondike could boast. Speculators and operators flocked thither from all over the country. Farm-lands were in a twinkling worth more than city lots. Much of the effort was ill directed and fruitless; but enough of it was successful for the development of one of the most gigantic industries of the world.

The city of Buffalo was near enough to the oil region to feel the full force of the "boom," and young Mr. O'Day did not take long to decide upon trying his fortunes in the new field. He was twenty years of age when he went into the oil region of Pennsylvania, not as a speculator nor as an operator, but to seek employment in the oil transportation business. In that he was successful, and before many years had passed was in a position in which he could himself begin to direct an important business.

The transportation of the crude oil to refineries, the latter often at a considerable distance, was at first effected by railroad, the oil being inclosed in tanks, casks, or other receptacles. But in time the idea of pumping it, or letting it flow by gravity through pipes laid across the country, was successfully developed. In this work Mr. O'Day was a pioneer. In 1873-74 he began constructing pipe lines in the oil-producing regions. The first of these extended from the oil-fields of Clarion County, Pennsylvania, to Emlenton, Venango County, Pennsylvania, and was known as the American Transfer Line. It was highly successful, and following it Mr. O'Day built various other such lines. In time the process of consolidation, so familiar in other industrial enterprises, came into play. The various pipe lines were consolidated under a common management and operated in harmony. Thus the American Transfer Lines were merged into the United Pipe Lines system, and the latter is now in operation as the gathering system of the National Transit Company.

The last-named corporation was organized in 1883, and now owns a vast network of trunk and local lines, extending over nearly all of the oil-producing region of the eastern part of the United States. Mr. O'Day was a prominent factor in the organization of it, and he has been its vice-president since 1888.

Mr. O'Day has not confined his attention to the oil transportation business. He founded and is the senior partner in the Oil City Boiler Works, a large and prosperous manufacturing concern. In 1888 he entered the oil-producing field, as organizer

and president of the Northwestern Ohio National Gas Company. This corporation has a capital of six million dollars, and owns extensive tracts of land from which it produces oil and natural gas. It has also an extensive system of pipe lines for conveying its products to consumers.

Mr. O'Day's financial standing and high repute have naturally caused him to be associated with banking interests. He has for many years been the president of the People's Bank of Buffalo, New York, in which city he has ever maintained a deep interest, and he is a director of the Seaboard National Bank of New York city, and of several other banks in Buffalo and Oil City. In these and all other business relations he is universally respected for his ability and integrity. He is regarded as a most efficient executive officer and as a safe and sagacious business man.

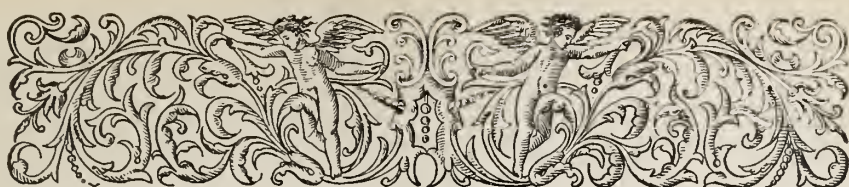
Mr. O'Day makes his home in New York city, where he has a fine house on West Seventy-second Street. He is a member of the Engineers', Lotus, and Manhattan clubs of New York, of the Buffalo Club of Buffalo, and of the Duquesne Club of Pittsburg, and other social organizations.







A. J. G. S.



ALEXANDER ECTOR ORR

ALEXANDER ECTOR ORR comes from the famous Scottish clan of MacGregor, a branch of which removed from Scotland to Ireland in the latter part of the seventeenth century, settling in the province of Ulster. In the last generation William Orr of Strabane, County Tyrone, married Mary Moore, daughter of David Moore of Sheephill, County Londonderry, and to them, at Strabane, on March 2, 1831, Alexander Ector Orr was born.

It was intended that he should enter the East India Company's service, and a presentation to its college in England was obtained; but at the age of fifteen an accident occurred which kept him on crutches for three years, and that plan had to be abandoned. As soon as he was able he resumed his studies with the Rev. John Hayden, Archdeacon of the diocese of Derry and Raphoe. In 1850, his physician recommending a sea voyage, he crossed and recrossed the Atlantic in a sailing-vessel, and thus visited several of the seaboard cities of the United States. He was so favorably impressed with them that in the autumn of the following year he returned to New York, and obtained a situation in the office of Ralph Post, a shipping and commission merchant on South Street. Later he served in the office of Wallace & Wicks, and finally, in 1858, entered the office of David Dows & Co. In 1861 he was admitted to partnership in the latter firm, where he has amassed a fortune, and has exerted a commanding influence in the affairs of the city and nation.

Mr. Orr is one of the foremost members of the Produce Exchange. He has twice been its president, and was secretary of the committee that had charge of the work of erecting its

building. He was for eight years chairman of its arbitration committee, and one of those who perfected its gratuity system.

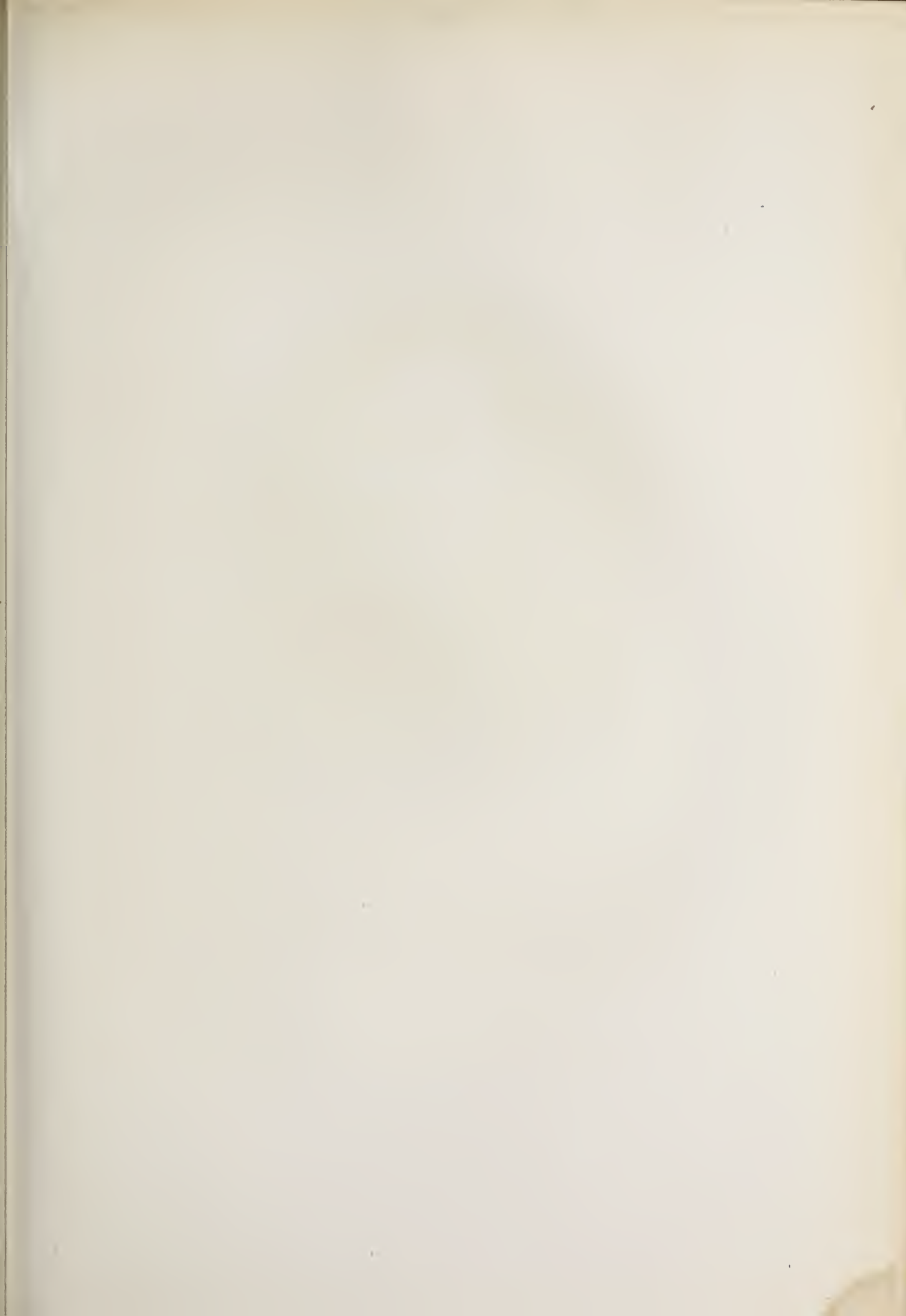
In 1872 Mr. Orr was elected a member of the Chamber of Commerce of the State of New York, and after serving upon some of its important committees was in 1889 made its first vice-president. This position he held till 1894, when he was elected president, and continued in that office for five successive years.

Mr. Orr is a member of the American Geographical Society, the Down Town Association, the City Club, the Hamilton Club of Brooklyn, the Marine and Field Club, the Atlantic Yacht Club, and other organizations. He is also a director of numerous banks and trust, insurance, and railroad companies. He is a member of the Protestant Episcopal Church, a trustee of its cathedral and schools at Garden City, Long Island, and treasurer of that diocese.

Mr. Orr was a trustee of the fund left by the late Governor Tilden to found a public library in New York, and took an active part in consolidating that estate with the Astor and Lenox libraries into the "New York Public Library."

One of the most important public services rendered by Mr. Orr has been in connection with the rapid-transit enterprise in New York under municipal ownership. He has been President of the Board of Rapid Transit Commissioners since its creation by the Legislature, and has been foremost in directing the labors of that body which, after years of effort, were crowned in the early part of 1900 by the adoption of the plans of the commissioners, and the letting of a contract for the construction of a great system of underground rapid transit. Work upon this vast enterprise was actually begun with public ceremonies, in which Mr. Orr took fitting part, on March 24, 1900.

Mr. Orr was married, in 1856, to Miss Juliet Buckingham Dows, daughter of Ammi Dows, a member of the firm of David Dows & Co. She died a few years later, and in 1873 he married Margaret Shippen Luquer, daughter of Nicholas Luquer of Brooklyn. She is a member of the Shippen family, which for two and a half centuries has been prominently identified with the city of Philadelphia and State of Pennsylvania. Mr. and Mrs. Orr have three children: Jane Dows Orr, now Mrs. I. B. Vies; Mary Orr; and Juliet Ector Orr, now Mrs. A. H. Munsell.





Arthur F. Pitts



NORTON PRENTISS OTIS

THE founder of the Otis family in this country was John Otis, who came from Hingham, England, a few years after the *Mayflower* Pilgrims, and settled in Massachusetts. Later generations of the family made their home in Vermont, and there, at Halifax, Norton Prentiss Otis was born, on March 18, 1840. His family made several changes of residence during his boyhood, and his education was acquired in various places, including Albany, New York, Hudson City, New Jersey, and Yonkers, New York.

His father, Elisha G. Otis, who was the inventor of the modern elevator, had founded in 1855 a small elevator factory. The son entered that factory in 1858 and learned the business. His father died in 1861, and then the son, in partnership with his brother, Charles R. Otis, took full charge.

The whole capital of the firm was then less than two thousand dollars; the plant was inadequate; and the Civil War made the time seem unpropitious for a business venture. Nevertheless, the young men persevered, and succeeded. They invented and patented various devices for the safety of passengers on the elevators, and these gave them an advantage over competitors. Year by year their business increased. Year by year the output of their factory improved in quality and design. To-day the business of the company is world-wide. Wherever there are modern buildings there are elevators, and wherever there are elevators the name of Otis is known. The firm was long ago incorporated, Mr. Otis becoming its treasurer. He became its president on the retirement of his brother in 1890. On January 1, 1899, the Otis Elevator Company was organized, taking over the property patents and business of Otis Brothers & Company

and a number of other manufacturing concerns in the same line, and Mr. Otis, wishing to be retired in a measure from the cares of active business, was made chairman of the board of directors, retaining, however, the position of president of the Otis Electric Company.

The factories of the corporation are at Yonkers, New York, covering several acres of land, and employing seven hundred men. It is said that three fourths of the elevators now in use in New York are of Otis Brothers' make, while a large proportion of them is also to be found in other large cities throughout the world. Among the notable elevators made by Otis Brothers are those in the Eiffel Tower, in Paris; twelve, of twelve thousand pounds capacity each, for carrying loaded trucks with teams attached, at Glasgow, Scotland; one in the Catskill Mountains that carries a railroad train up an incline seven thousand feet long in ten minutes; and one running to the top of Prospect Mountain, Lake George. The first great improvement in elevator-building was the introduction of steam-power in 1866. Some ten years later hydraulic power was utilized. At a still later date electricity was brought into use. In all the successive steps Mr. Otis has taken a keen interest, and has himself been a prominent factor.

Mr. Otis has for many years made his home in the city of Yonkers, New York, where the factories of his company are situated. In 1880 he was elected Mayor, and gave the city an admirable administration. In 1883 he was elected a member of the State Legislature. He has also been urged a number of times to accept a nomination for Congress, but for business reasons was obliged to decline. In 1898 he was appointed by Governor Black a member of a commission of sixteen to represent the State of New York at the Paris Exposition of 1900, and he was unanimously elected its president. In New York city he is well known, and he is a member of the Engineers' Club, the Fulton Club, and the Metropolitan Museum of Art of New York city, and of the Amackassin and Corinthian yacht clubs of Yonkers.

Mr. Otis was married to Miss Lizzie A. Fahs of York, Pennsylvania, on December 25, 1877.



Chas. Palmer



FRANCIS ASBURY PALMER

THE power of wealth and the importance of sound finance to the welfare of all legitimate business have long been truisms. They are the ready explanation of the influence and exceptional rank enjoyed by the banker in the community. Indeed, in the largest sense, the money power is one of the great powers of the world, since kings and nations are often forced to shape their courses according to the will of the great international bankers, who literally hold the purse-strings of governments in their hands. In the business or industrial community no tyranny is exercised by the banker. His influence is beneficent. It is for him to promote business, to conserve financial integrity, and to make and keep the old saying, "sound as the bank," a vital and significant truth.

The career of a man who was the founder and has for more than half a century been president of one of the foremost banks in the foremost city of the Western world is, therefore, marked with especial interest as that of one who has had a more than ordinary important share in promoting the welfare of the community, and who is in an exceptional measure identified with the financial and commercial greatness of the metropolis.

Francis Asbury Palmer comes of old English stock, from which he doubtless inherits the characteristics which have contributed to the great success he has attained. His first American ancestors were among the Pilgrims who founded a new nation on the North Atlantic coast. For some generations they were settled in New England, and were identified with the development of those colonies, while at the same time, from the discipline of pioneer life, they themselves received a further development of those traits of character which make for leadership

among men and for mastery over material obstacles. From New England they migrated into New York, and settled among the picturesque hills of Westchester County.

At the old village of Bedford, in that county, on the famous Bedford Road, which in ante-revolutionary times was already a great highway from the banks of the Hudson River to the Connecticut valley, a village which has been the home and birthplace of many a man of note, dwelt in the last generation Lewis Palmer, a farmer, and Mary, his wife. There to them was born a son, on November 26, 1812, to whom they gave the name of Francis Asbury Palmer. The boy grew up on his father's farm, and attended the local schools, finishing his education in the long-noted Bedford Academy.

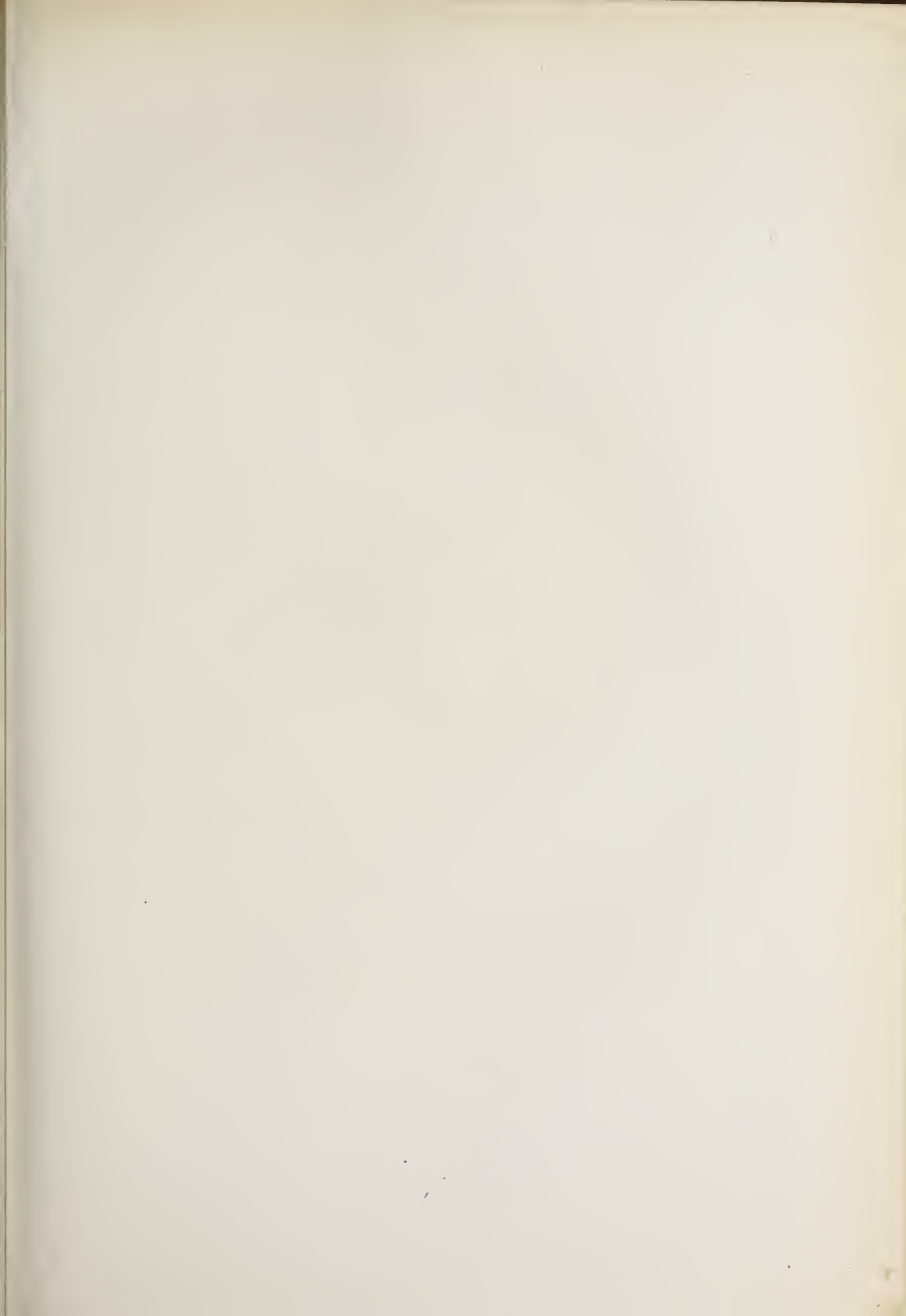
On reaching manhood he came to New York city, and entered business life. His natural aptitude and his force of character secured for him a good degree of success, and before he had "come to forty year" he was able to enter upon the work with which his name is inseparably identified. It was in 1849 that the National Bank of New York city was organized. He was at once made its first president, and has retained that place down to the present time. Amid all the financial fluctuations and panics the metropolis has known, he has held the bank true to the even tenor of its way, with undiminished prosperity.

To this business Mr. Palmer has devoted the chief attention of his life. He was, however, called into public service for a time, in 1871 and 1872, when he was Chamberlain of the city of New York, and had the custody of the city's funds.

Mr. Palmer has long been identified with the Congregational Church, and has liberally contributed to the promotion of various religious works.

He was married, on October 30, 1834, to Miss Susannah Sheldon, who is now deceased. He has no children.







S. S. Allen



STEPHEN SQUIRES PALMER

NOT many men have a wider range of business interests, or are identified with a greater number of corporations, than the subject of the present sketch.

Stephen Squires Palmer, who was named after his grandfather, is of French Huguenot descent on the paternal side, and of English descent on the maternal side. His father, the late David Palmer, was a prominent business man of New York city, and was vice-president of the National City Bank. Mr. Palmer, the subject of this sketch, was born in New York city on December 7, 1853, and was carefully educated at a number of private schools. It was his plan to enter college, but on the very day of his final entrance examination his only brother died, and he gave up his collegiate ambition.

Instead of going to college he went into business as an employee of Moses Taylor & Co., the famous commercial house of New York, and has ever since been identified with those interests, being at the present time a trustee of the Moses Taylor estate.

His business interests, however, as already stated, have greatly widened, until the list of them is a phenomenally long one. Thus, Mr. Palmer is president of the Palmer Land Company, the Green Bay and Western Railroad Company, the New Jersey Zinc Company, the St. Louis and Hannibal Railroad Company, the Washington Assurance Company, the Harvey Steel Company, the Kewaunee, Green Bay and Western Railroad Company, the New Jersey Zinc Company of Pennsylvania, and the Palmer Water Company; he is a trustee of the Farmers' Loan and Trust Company of New York; he is a treasurer of the Cayuga and Susquehanna Railroad Company; and he is a director

of the American Washer and Manufacturing Company, the Bayonne and Greenville Gas Light Company, the Colonial Assurance Company, the Consolidated Gas Company of New York, the Dickson Manufacturing Company, the Empire Zinc Company, the Fort Wayne and Jackson Railroad Company, the Lackawanna Iron and Steel Company, the McNeal Pipe and Foundry Company, the Mexican National Railroad Company, the Mineral Point Zinc Company, the National City Bank of New York city, the New Jersey Magnetic Concentrating Company, the New York Mutual Gas Light Company, and the Valley Railroad Company, besides the various corporations already mentioned of which he is also president.

With this multiplicity of business interests, Mr. Palmer has still found time to take an interest in politics, but has held and sought no public office.

He is a member of the Union League, Metropolitan, Players', New York Yacht, Tuxedo, Lawyers', and Down-Town clubs, of New York, the Essex County Country Club of New Jersey, and other social organizations.

Mr. Palmer's wife died some years ago. He has one son, who is a student at Princeton University.





Mr. E. P. P. P.



JOHN EDWARD PARSONS

JOHN EDWARD PARSONS, who has long been recognized as one of the leaders of the New York bar, is of English ancestry. His father, Edward Lamb Parsons, was born in England, and was a member of a family which, though temporarily residing in Lancashire at the time of his birth, had for many generations lived at Cubington and Stoneleigh, in Warwickshire. The elder Mr. Parsons came to this country when he was a young man, and engaged in business in New York. He lost his life in a shipwreck in January, 1839, when on his return home from a visit to England. He married Matilda Clark, daughter of Ebenezer Clark of Wallingford, Connecticut, and to them was born, in New York city, on October 24, 1829, the subject of this sketch.

The early education of Mr. Parsons was obtained at the boarding-school of Samuel U. Berrian, at Rye, in Westchester County, New York. Thence, in 1844, he proceeded to the University of the City of New York, as New York University was then called. That institution was then in its early years, and was presided over by Chancellor Theodore Frelinghuysen. Mr. Parsons pursued its regular course, which was a high one for those days, and was graduated in 1848. It may be added that he was elected a member of the council of the university in 1865, and occupied that place for about thirty years.

The year after his graduation from the university Mr. Parsons began the study of law in the office of James W. Gerard, who in his day was one of the most distinguished lawyers of New York, and in 1852 he was admitted to practice at the bar. He opened his first office on January 1, 1854, on his own account. On the first day of May following he formed a partnership with Lorenzo B. Sheppard. In the following July Mr. Sheppard was

appointed by Governor Horatio Seymour to be District Attorney of the city and county of New York, and he thereupon appointed Mr. Parsons to be his assistant. Mr. Parsons filled that place until the end of that year, and then retired from it; and he has never since accepted public office.

A history of Mr. Parsons's law practice would be in large measure a history of the bar and courts of New York for the last half century. He has won great success; he has practised in nearly all departments of the law, and he has been conspicuously associated with many of the most noteworthy cases. Among these last may be mentioned the suit of *Dunham vs. Williams*, which involved the title to disused roads laid out in those parts of New York State which were settled by the Dutch; that of *Story vs. the elevated railroad companies*, which was stubbornly fought for many years, and in which finally the Court of Appeals decided that the companies were responsible to the owners of abutting properties for injury thereto; the *Hammersly, Burr, Merrill, Fayerweather, and Tracy* will cases; and the famous "boodle" case of *Jacob Sharp*, the street-railroad builder.

Mr. Parsons was one of the leading lawyers in the litigation connected with the downfall of the notorious Tweed Ring. He was counsel to the committee of the State Senate which reported in favor of declaring Tweed's seat vacant; counsel before the Assembly committee of investigation into the Kings County frauds; counsel before the Assembly committee in the case of *Henry W. Genet*; and participated in the trial of *Genet* for complicity in the Tweed Ring frauds. He is a leader in the reform movement which led to the impeachment of the judges who had been corruptly subservient to Tweed; he was selected by the New York City Bar Association as one of its counsel in the initiatory proceedings before the judiciary committee of the Assembly; he was one of the counsel for the prosecution in the impeachment trial of Judge *Barnard*; and he also took part in the trial of Judge *McCunn* and in the proceedings against Judge *Cardozo*.

Mr. Parsons has devoted himself largely to corporation law, and has been counsel for a number of important business organizations. He was counsel for the Sugar Trust, and has been counsel for its successor, the American Sugar Refining Company,

since its organization. In that capacity he has figured in the litigation and legislative and congressional investigations which followed the formation of the Sugar Trust.

Despite the demands of his professional work, Mr. Parsons has found much time to devote to benevolence and philanthropy. His long service in the New York University council has already been mentioned. He was one of the organizers of the New York Cancer Hospital, and has been its president from the beginning. He is president of the Woman's Hospital of the State of New York, and has been president of the New York Bible Society. He is a member of the executive committee of the New York City Mission and Tract Society, the American Trust Society, and the Board of Home Missions of the Presbyterian Church, an original member of the board of trustees of the Cooper Union, and a member of the board of the American Bible Society.

Mr. Parsons is a member of the Century Association, the University, Players', Metropolitan, Riding, City, and Turf clubs of New York, and of the Lenox Club of Lenox, Massachusetts. He is a member and officer of the Brick Presbyterian Church of New York. He is much interested in mission work among the poor children of New York, having been for twenty years and more at the head of a large mission school, and maintaining at his own expense a country home for poor children at Curtisville, Massachusetts, at which a hundred children are entertained at a time during the summer. He has a fine home of his own in New York city. He also has a country home at Rye, Westchester County, New York, on an estate long owned by his family, and another at Lenox, Massachusetts, where his place, "Stonover," is one of the most attractive homes and one of the finest model farms in that delightful region.





WILLIAM FREDERICK PIEL, JR.

THE father and mother of William Frederick Piel were both born in Germany. The father came to the United States in August, 1842, and settled in Indianapolis, Indiana, where he has resided ever since. He was engaged in various mercantile pursuits down to 1867. In that year he entered the starch-making industry, and has since that date devoted his attention to it.

William Frederick Piel, Jr., son of William Frederick and Eleanore C. M. Piel, was born in Indianapolis, on December 25, 1851. As soon as he was of school age he was sent to the parochial school, and there remained until he was nearly fourteen years old. Then he went to Purdy's Commercial College, Indianapolis, and was there graduated. Next he attended the Northwestern Christian University, now Butler University, until 1867. At that time his father organized a company to build and operate a starch factory, and he thereupon left school and became book-keeper for the concern. This company was known as the Union Starch Factory.

For years Mr. Piel was thus engaged. He was bookkeeper and general assistant to his father in conducting the business, and at times went upon the road as a traveling salesman of the products of the factory. He also, when it seemed desirable, took part in the work in the factory, and thus gained a comprehensive knowledge of all departments of the business.

The original factory building was abandoned in 1873, and a new one was erected. At the same time the style of the firm was changed to that of W. F. Piel & Co. In 1882 Mr. Piel became a partner in the business. Again in 1886 there was another radical change. The firm was incorporated as the



Mr. G. Piel Jr.



William F. Piel Company, and Mr. Piel was made vice-president, treasurer, and general manager of it.

In 1890 the National Starch Manufacturing Company was organized. It purchased practically all of the important starch factories in the country, twenty in number, and combined their businesses under one general management. Of this corporation Mr. Piel was at once made vice-president and chairman of the executive committee.

At a later date Mr. Piel was elected president of the National Starch Company, which place he still holds. Thus his entire business career has been spent in the starch and glucose industry, with the exception of nine months in a bank. He has made this business a life study, and has witnessed all the stages of its development from a rudimentary estate to its present commanding proportions. Nor has he been merely a witness. He has himself been one of the foremost leaders in this great development of industry and has contributed to it more than most of his contemporaries. He has attained his present place through his own energy, integrity, discretion, enterprise, and general business ability, and has, likewise, through the same masterful characteristics, largely contributed to bringing it to its present great proportions.

Mr. Piel is now president of the National Starch Manufacturing Company, and is connected officially with the Piel Brothers' Manufacturing Company of Indianapolis (makers of children's carriage and ratan-ware), and Kipp Brothers Company of Indianapolis, importers and dealers in fancy goods and druggists' sundries. He is a charter member of the Indianapolis Board of Trade, has been one of its directors or governors from its organization, and was its vice-president in 1889-90.

He is a member of the Lincoln Club of Brooklyn and an associate member of the U. S. Grant Post, G. A. R., of Brooklyn.

Mr. Piel was married at Indianapolis, on June 18, 1874, to Miss Elizabeth M. Meyer of that city, who has borne him eight children: Luda C., Eleanore J. E. (deceased), Theodore L. W. (deceased), Alfred L., Elmer W., William W., Erwin L. (deceased), and Edna H. Piel.

Mr. and Mrs. Piel have since 1890 lived in Brooklyn, New York.



WINSLOW SHELBY PIERCE

THE name of Pierce is a familiar one in nearly all parts of the United States, and is to be met with frequently in national and colonial history, back to the earliest times. The precise date of its transplantation to these shores from England is not known. This, however, is apparently beyond doubt: that it was brought hither some time prior to the year 1630, and that the first American bearer of it came from Northumberlandshire, England. The family quickly rose into deserved prominence in the affairs of the New England colonies, where it was originally planted, and became allied by intermarriage with many other leading families of colonial days. Among these connections were those with the families of Fletcher, Bancroft, Barron, Prescott, and, as is indicated by the given name of the subject of the present sketch, Winslow. All these families have retained to the present day a goodly measure of their old ability and influence, not only in the communities in which they were first planted, but in State and nation at large.

The last generation of the Pierce family contained a member named Winslow Shelby Pierce, a native, as had been many of his forebears, of the city of Boston. He entered and practised for a time the medical profession in that city, and attained an enviable rank in it. Before reaching middle age, however, he joined the rising tide of westward-moving New-Englanders, and established himself for a time in Illinois. Thence he was borne still farther westward by the great gold rush of 1849, and became one of the pioneers of California. To the development of that Territory into a State he contributed much, and he became himself Controller of the new State. Thence, in turn, he came back eastward, as far as Indiana, where he made his



Winston S. Pierce



home for the remainder of his life. He married Jane Thomson Hendricks, a member of the well-known Hendricks family of Indiana, of which State she was a native. Her ancestors were Scotch, Dutch, and French Huguenot, some of them being settlers in Pennsylvania contemporaneously with William Penn. They settled in the Ligonier Valley, some of them afterward moving into Ohio and Indiana.

Winslow Shelby Pierce was born at Shelbyville, Shelby County, Indiana, on October 23, 1857. He received his early education in the public schools of Indianapolis. From the high school there he went to Pennsylvania College, Pennsylvania; and he studied law at the University of Virginia in the summer of 1878. He was graduated from the Law Department of the University of Michigan, in the class of 1879, and then took a postgraduate year at Columbia College, New York.

Mr. Pierce, with this ample preparation, was admitted to practice at the bar of New York in February, 1883, and since that date has been continuously engaged in the pursuit of his profession. He has largely been interested in the legal affairs of corporations, and has made special studies of corporate law. He is regularly engaged as counsel for a number of large concerns. Among them may be mentioned the Missouri Pacific Railway Company, and the Texas and Pacific Railway Company, for each of which he is general attorney, and the St. Louis Southwestern Railway Company, and the Union Pacific Company, for each of which he is general counsel.

He has held no public office, and has taken no part in political affairs beyond that of a private citizen.

Mr. Pierce is a member of various clubs, among which may be mentioned the Lawyers', the New York Athletic, the Metropolitan, the Atlantic Yacht, and the Riding Club.

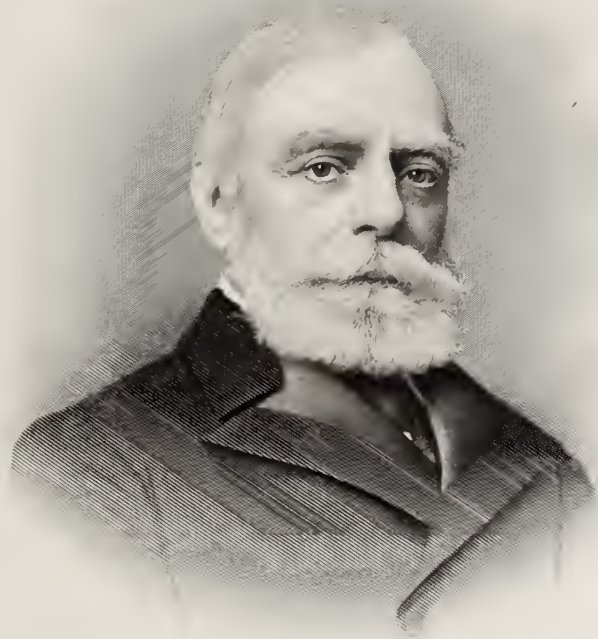
He was married at Baltimore, Maryland, on October 14, 1891, to Miss Grace Douglass Williams. They have four children, namely: Allison Douglass Pierce, Winslow S. Pierce, Jr., Grace Douglass Pierce, and Helen Bancroft Pierce.



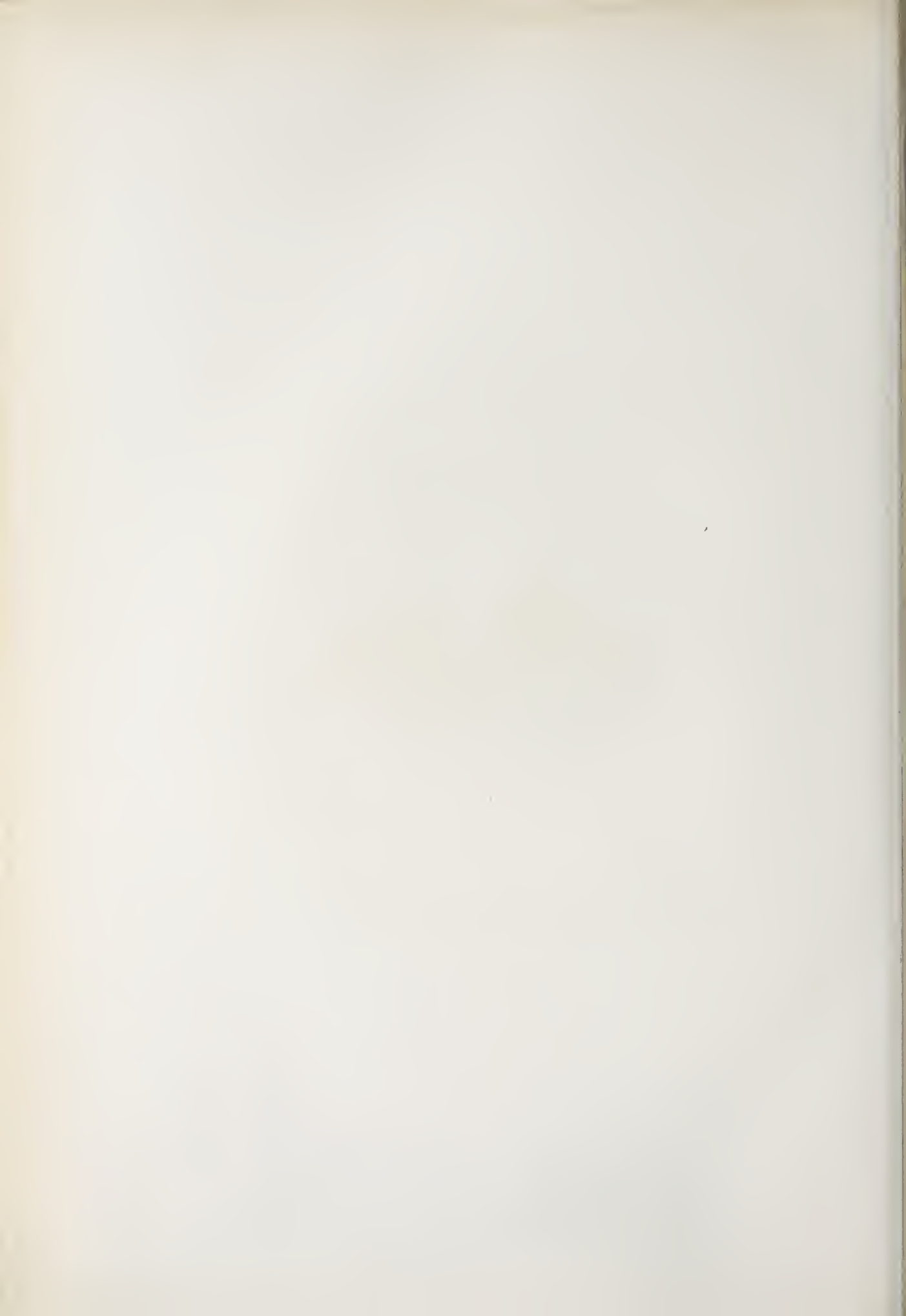
GILBERT MOTIER PLYMPTON

THE descendant of old colonial families, and the son of the distinguished army officer, Colonel Joseph Plympton, a Mexican War veteran, Gilbert Motier Plympton was born on January 15, 1835, at the military post of Fort Wood, Bedloes Island, New York harbor, where the statue of Liberty Enlightening the World now stands. At five years old he was at Fort Snelling, Minnesota, beginning his education with the chaplain of the fort for tutor. Next he was at Sacket Harbor, New York, where he attended a private school. When his father went to the Mexican War he was sent to live with his uncle, Gerard W. Livingston, and his aunt, Anna de Peyster, at Hackensack, New Jersey. After the war he went, with his father, to Jefferson Barracks, Missouri, and then entered Shurtleff College, Alton, Illinois. He left that institution on a promise of appointment to a cadetship at West Point, and pursued preparatory studies therefor in New York. But the promised appointment failing, he, at his father's request, studied law, and was admitted to the bar in November, 1860. The next year he entered the law school of New York University, and was graduated LL. B. in 1863.

His father had died while he was a student, and his mother and sisters were left in his charge, his two brothers and the husbands of his two sisters having entered the army at the beginning of the Civil War. Mr. Plympton offered his services to the government, gratuitously, to instruct the newly enlisted recruits and officers, but his services were not required. He asked for a commission in the army, but was persuaded by his family not to press the matter, as all the other male members of his family were already in the war.



Amos A. Phelps.



In his legal career Mr. Plympton had at first a general practice, and later devoted himself to cases in the federal courts and United States Supreme Court. He was eminently successful, but never had real fondness for the profession, which, indeed, he had entered only to please his father.

In 1889, having earned a competence, and finding his health impaired, he retired from the legal profession, and in 1892 organized the banking-house of Redmond, Kerr & Co. of New York, to which he has since devoted his attention.

Mr. Plympton was married, in 1863, to Miss Mary S. Stevens, daughter of Linus W. Stevens, a well-known merchant of this city, who was the first colonel of the Seventh Regiment of New York. One son was born to them, who died in infancy, and one daughter, Mary Livingston Plympton, who is now living. He has been a director of various corporations, and is a member of numerous clubs and societies, among which may be named the St. Nicholas Club, of which he was one of the founders, the Union, Metropolitan, Riding, Westchester Country, and New York Yacht clubs, the Down-Town Association, the Sons of the Revolution, the Society of Colonial Wars, the Society of the War of 1812, the Colonial Order of the Acorn, the St. Nicholas Society, the New York and the American Historical societies, the Metropolitan Museum of Art, the Botanical and Zoölogical societies, the Chamber of Commerce, and others. His city home is on West Fifty-second Street, where he has a fine library. His summer home is at East Gloucester, Massachusetts.

Mr. Plympton has written much for the papers and magazines of the day, and has also published a number of pamphlets, including a biography of his father, and a history of the Plympton family.





EDWARD ERIE POOR

THERE is still standing in Rowley, Massachusetts, an old house which was built in 1639 or 1640, by John Poore, who came from Wiltshire, England, in one of the earliest emigrations, and settled in Newbury, Massachusetts. A grant of thirty acres of land was given to him in the neighboring town of Rowley, whither he removed, and where, in 1684, he died. His son, Henry Poore, born in the old homestead at Rowley, fought in King Philip's War, was made a freeman of Newbury, and became one of the wealthiest men in the colony. Other members of the family are mentioned in the history of Massachusetts as brave soldiers and worthy citizens. In the sixth generation from the original immigrant was Benjamin Poor, an eminent Boston merchant. He was born in 1794, and married in 1824 to Aroline Emily Peabody of Salem, Massachusetts. The Peabodys are among the best-known families of the State. They descend from Lieutenant Francis Peabody of St. Albans, Herts, England, who came to America about 1635, and became a large landowner in the towns of Topsfield, Boxford, and Rowley, Massachusetts. His wife belonged to the Forsters, famous in the border history of Scotland. Their descendants were prominent in all the subsequent annals of the colony and State of Massachusetts. George Peabody, the banker and philanthropist, was a member of the family.

Edward Erie Poor, the son of Benjamin E. Poor and Aroline E. Peabody, his wife, was born in Boston, on February 5, 1837. He was a student in the public schools of that city, and then went directly into business instead of pursuing a collegiate course. He entered, in 1851, the dry-goods commission house of Read, Chadwick & Dexter of Boston, and remained with it until 1864.



Edmund J. Fox.



In those years he acquired familiar acquaintance with practical business methods, and, being promoted from time to time to more lucrative places, amassed a considerable capital of his own. He was thus enabled in 1864 to engage in business on his own account. He accordingly came to New York city and opened a dry-goods commission house. For a year he conducted it alone. Then, in 1865, he became a member of the firm of Denny, Jones & Poor. Eleven years later the firm was transformed into Denny, Poor & Co., under which style it continued until June 30, 1898, at which date it was changed to Poor Brothers, the members of the firm being two sons of Mr. Poor.

Mr. Poor became interested in banking at an early date, and was for many years a trustee of the Union Dime Savings Bank. In 1886 he was elected a director of the National Park Bank, in 1893 he was elected one of its vice-presidents, and in 1895 was elected president of that important financial institution. He was one of the incorporators of the Dry-goods Bank, is vice-president of the Passaic Print Works, Passaic, New Jersey, and one of the oldest members of the Chamber of Commerce. He is a member of the Union League, the Military, the Merchants', and the Manhattan clubs.

Mr. Poor was married, in 1860, to Miss Mary Wellington Lane, daughter of Washington J. and Cynthia Clark Lane of Cambridge, Massachusetts. They have seven children: Edward Erie, Jr., James Harper, Charles Lane, Frank Ballou, Horace F., Helen, and Emily C. Poor.

The two elder sons are associated with their father in business; the third, Dr. Charles Lane Poor, is a professor in Johns Hopkins University; and the elder daughter is the wife of W. C. Thomas of Hackensack, New Jersey. Mr. Poor has a fine country place at Hackensack, and when in New York lives at No. 16 East Tenth Street.





HENRY WILLIAM POOR

HENRY WILLIAM POOR, whose name is identified the world over with railroad statistics and information, is a New-Englander of old England antecedents. All his ancestors on both sides of the family came from England and settled in Massachusetts in early colonial days, and they and their descendants were actively concerned in the building of the nation. His great-grandfather, Ezekiel Merrill, was one of the minute-men at the time of Lexington, and was present, as a commissioned officer, at Burgoyne's surrender. After the war he went to Maine, and built the Merrill House at Andover, near the Rangeley Lakes, which is now one of the country-seats of the subject of this sketch. Of the illustrious Benjamin Franklin, Mr. Poor's great-great-uncle, no other mention than his name is needed. Mr. Poor's father, Henry V. Poor, was a lawyer in Maine, and then for many years editor of the "American Railroad Journal" in New York. In 1865 he retired from business, but since then has written a number of financial works of great value.

Henry William Poor was born at Bangor, Maine, on June 16, 1844. At five years old he was brought to New York city and educated there until he was ready for college. He was graduated from Harvard in 1865, and at once made New York his home and the scene of his business activities. He at first became a clerk in a stock-broker's office, and learned that business so rapidly and so well that in 1868 he felt emboldened to start an office of his own, for dealing in railroad and other securities, under the firm-name of H. V. & H. W. Poor. He then associated himself with C. E. Habicht in the importation of railroad iron.

At the same time, in 1868, the young man established the now famous annual publication known as "Poor's Railroad Manual."

This work is the world-wide authority on the finances and general condition of every railroad in the United States. Mr. Poor has in addition to it published many other statistical works of standard value.

Mr. Poor entered the banking business in 1880, in the firm of Anthony, Poor & Oliphant, which has from time to time changed its style until it is now H. W. Poor & Co., Mr. Poor being senior partner. The house has had a prosperous career, and is esteemed among the most trustworthy in the city. It represents many great foreign corporations, has acted as financial agent of several important railroads, and has issued more than one hundred million dollars of railroad bonds. In 1890 Mr. Poor became a member of the New York Stock Exchange, and has since that time individually done a large business there. He is president of the Kansas City and Pacific Railway, and a director of the Missouri, Kansas and Texas Railway, the Sherman, Shreveport and Southern Railway, the Bank of the State of New York, the United States Casualty Company, and other corporations.

He is a member of many clubs, including the Union League, University, Harvard, Lawyers', Players', Country, Tuxedo, Downtown, Riding, American Yacht, Seawanhaka Yacht, Aldine, Grolier, Barnard, Lotus, City, Arkwright, New York Athletic, and other prominent clubs of New York, and the Algonquin Club of Boston. He also belongs to the Sons of the American Revolution, the New York Historical Society, the New England Society of New York, the American Institute of Fine Arts, the New York Geographical and Statistical Society, the Metropolitan Museum of Art, the American Museum of Natural History, the Symphony Society, the Oratorio Society, and the Musical Art Society of New York, and the Hakluyt Society of London. As these associations indicate, he is a man of scholarly and artistic tastes. He is the possessor of one of the finest private libraries in New York, and takes much pleasure in it. He is also fond of out-of-door sports of all worthy kinds, and was himself in youth noted for his athletic prowess.

Mr. Poor was married, on February 4, 1880, to Miss Constance Brandon, and is the father of four children: Henry V. Poor, born in 1880; Edith Poor, born in 1882; Roger Poor, born in 1883; and Sylvia Poor, born in 1892.



HENRY SMALLWOOD REDMOND

IN the first half of the nineteenth century two prominent citizens of New York were William Redmond and Goold Hoyt. The former was an importer of linen fabrics from the north of Ireland, of which country he was a native. He was one of the founders of the Union Club of New York, and was an officer and director of many important business corporations. Goold Hoyt was one of the foremost New York merchants of his time, and was related to many leading families of New York, Boston, and Philadelphia. Mr. Redmond married Mr. Hoyt's eldest daughter, and to them was born a son, Henry Redmond. The latter, on reaching manhood, married Miss Lydia Smallwood, daughter of Joseph L. Smallwood, a prominent cotton merchant of New York.

Henry Smallwood Redmond is a son of Henry and Lydia Smallwood Redmond, and was born at Orange, New Jersey, on August 13, 1865. Until he was sixteen years of age he was educated at home, at Norwalk, Connecticut, and at the Maryland State College. He went to the last-named institution to prepare for admission to the United States navy, but a change in the administration caused him to lose his opportunity of appointment.

From the navy Mr. Redmond turned his attention to finance. He began as a clerk in the firm of Morton, Bliss & Co., where he remained for eight years, making rapid advancement in both proficiency and place. He paid especial attention to studying investment securities, and displayed marked aptitude in mastering all the details of the banking business. Thus he soon came to be known as an authority on investment securities and their intrinsic values.



Henry S. Edmund



In 1889 Mr. Redmond decided to start in business on his own account, and did so. A little later he purchased a seat in the New York Stock Exchange. In May, 1892, in partnership with Henry S. Kerr and Gilbert M. Plympton, he organized the banking house of Redmond, Kerr & Co., to which firm Thomas A. Gardner was afterward admitted. From the outset the success of this firm was noteworthy, and it soon won the confidence of the entire financial community.

Mr. Redmond was prominently identified with the work of reorganizing the Northern Pacific Railroad in 1897, and was at that time a director of that road. He is now a director of the Trust Company of America, of the Fidelity Trust Company of Newark, New Jersey, and of many other corporations.

Mr. Redmond is a Republican in politics, but has been too much engrossed in business to take any active part in political affairs beyond that of a private citizen.

He is a member of numerous clubs and other organizations. Among those to which he belongs are the Union Club, New York Yacht Club, Racquet and Tennis Club, Knickerbocker Club, Lawyers' Club, Players' Club, Country Club, Larchmont Yacht Club, Carteret Gun Club, Seawanhaka Yacht Club, Philadelphia Club of Philadelphia, the Blue Mountain Forest Game Club, and the Chamber of Commerce of the State of New York.





ISAAC LEOPOLD RICE

ISAAC LEOPOLD RICE, son of Maier Rice, a teacher, and Fanny Rice, his wife, is descended from small landed proprietors in Bavaria and Baden. He was himself born in Rhenish Bavaria, at Wachenheim, on February 22, 1850. In 1856 he came to this country, however, and his career has ever since been identified with it.

His early education was acquired in the Central High School of Philadelphia, an admirable institution of college preparatory rank. Later he went to the Law School of Columbia College, New York, and was there graduated LL. B. *cum laude*, in 1880. He also took the prizes in constitutional and international law.

At the conclusion of his college course Mr. Rice devoted some years to literary and educational work. He was, in 1882-83, lecturer of the School of Political Science at Columbia University. He was also an instructor in the Columbia Law School, in 1884-86.

Mr. Rice then took up the practice of law, devoting himself chiefly to railroad and similar practice, and thus more and more became interested in railroads and other industrial enterprises, at first as counsel and then as a director. Thus he became interested in the great combination of lines now constituting the Southern Railway. He was also for a time the foreign representative of the Philadelphia and Reading Company.

Mr. Rice is now deeply interested in the development of electric appliances. He was, from the commercial point of view, the founder of the electric storage battery, electric-vehicle, and electric-boat enterprises. At present he is president of the following corporations: the Electric Boat Company, the Electric Launch Company, the Holland Torpedo Boat Company, the



Jesse L. Rice



Electrodynamic Company, the Chicago Electric Traction Company, and the Forum Publishing Company. He is vice-president of the Lactroid Company, and of the Guggenheim Exploration Company, and chairman of the board of directors of the Electric Axle Light and Power Company. He is a director of the Electric Storage Battery Company, the Electric Vehicle Company, the Siemens-Halske Electric Company of America, the Pennsylvania Electric Vehicle Company, and the Consolidated Rubber Tire Company.

This multiplicity of business interests has not prevented Mr. Rice from becoming known in social affairs. He is a member of the Association of the Bar, the Lotus Club, the Lawyers' Club, the Harmonie Club, the Columbia Yacht Club, the Union League Club of Chicago, the New York Press Club, the Manhattan Chess Club, the Franklin Chess Club of Philadelphia, and the St. George's Chess Club of London, England. As may be supposed from the latter affiliations, Mr. Rice is a devotee of the game of chess, and has attained great proficiency in it. He invented the new chess opening known as the Rice gambit. He has been umpire at a number of international chess matches, and presented a trophy to be played for at international universities chess tournaments.

Mr. Rice is the author of "What is Music?" and of numerous articles which have appeared in the "North American Review," the "Century," and the "Forum."

He was married, on December 14, 1885, to Miss Julia Hyneman Barnett, and has six children, as follows: Muriel, Dorothy, Isaac Leopold, Jr., Marion, Marjorie, and Julian.



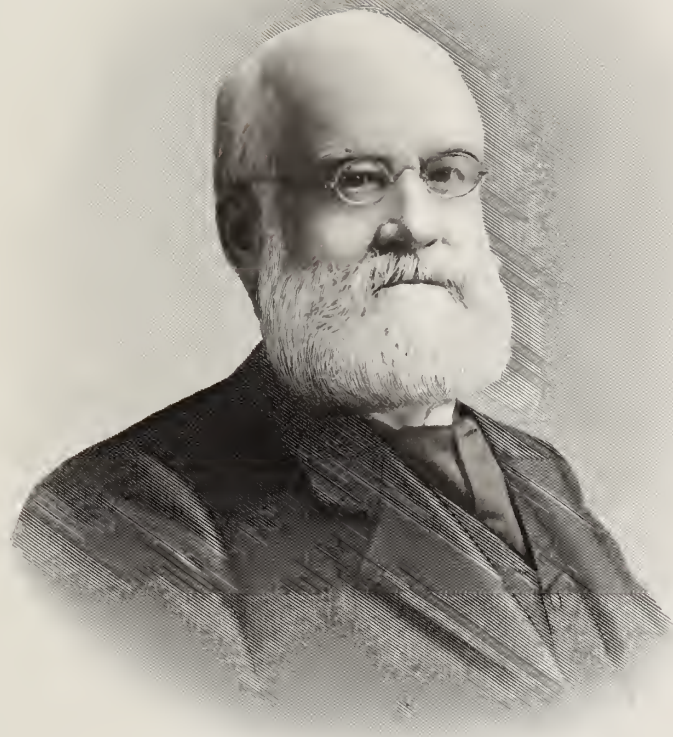


THOMAS GARDINER RITCH

THOMAS GARDINER RITCH, whose name has for a full generation been widely and honorably known in the legal profession of New York, may be reckoned a native of this city, although he was actually born outside of its limits, at the summer residence of his family, at the pleasant Westchester County village of North Salem. His parents were residents of this city, where his father, Wells Rossiter Ritch, was a prominent merchant. His mother's maiden name was Sarah A. Barnum.

He was born, as stated, on September 18, 1833, and in due time was sent to school at Stamford, Connecticut. Thence he went to Yale College, and was graduated with the degree of B. A. in the class of 1854, subsequently receiving from Yale the advanced degree of M. A. A course in the Yale Law School completed his academic training. He then came to New York, pursued his law studies further in the office of the Hon. James R. Whiting, and on February 27, 1856, he was duly admitted to practice at the bar of New York.

A trifle less than two years later, to wit, on February 1, 1858, Mr. Ritch entered into partnership with his Yale College friend, Stewart L. Woodford, and has maintained that connection unbroken down to the present time. General Woodford has been an absentee member of the firm on several occasions, as when he was serving in the army during the Civil War, and when he was minister to Spain. But his name has remained in its place, and at the end of his services elsewhere he has returned to the active work of the office. The firm has been known as follows: Woodford & Ritch; Stewart, Ritch & Woodford; Arnoux, Ritch & Woodford (1870-96); and at the present time, Ritch, Woodford, Bovee & Wallace.



H. P. Reed



Mr. Ritch has held no political or other public offices, with the exception of that of school trustee for several years at Stamford, Connecticut. He is a director and trustee of several corporations at Stamford, where he makes his home, is a director of the Niagara Fire Insurance Company, and his firm is counsel for the Metropolitan Life Insurance Company, the Union Dime Savings Bank of New York, the Dime Savings Bank of Brooklyn, and other corporations of the metropolis. Mr. Ritch was an executor and trustee of the will of Daniel B. Fayerweather, by which important bequests were made to a number of colleges, and which was the subject of much litigation.

Mr. Ritch's college fraternities were Alpha Delta Phi and Phi Beta Kappa. He belongs to the Yale and Lawyers' clubs of this city. For twenty-five years he has been an elder of the Presbyterian Church, and is earnestly devoted to its work. He was married, on April 14, 1859, to Miss Maria E. Pratt, daughter of the late Hiram Pratt, once Mayor of Buffalo, New York. They have two children living — Mary Rossiter Ritch and Helen Weed Ritch.

Mr. Ritch's career has been typical of a large and important class of American business and professional men, who pursue quiet, industrious, and successful courses of life, and form the real backbone of the social and civic body. They perform no sensational exploits. Their names are not perpetually sounding in the popular ear. They do not seek nor hold public office. Their words and deeds are not matters of contention. But they do the real work for the welfare of the community and of the nation. Mr. Ritch has been throughout his whole career a valuable citizen in all the relations of life, and has constantly exerted, voluntarily and involuntarily, a potent influence for neighborly friendship, for business and professional integrity, and for loyal citizenship and good government. That is a record to be approved by all, and to be surpassed by none.





WILLIAM H. ROBERTSON

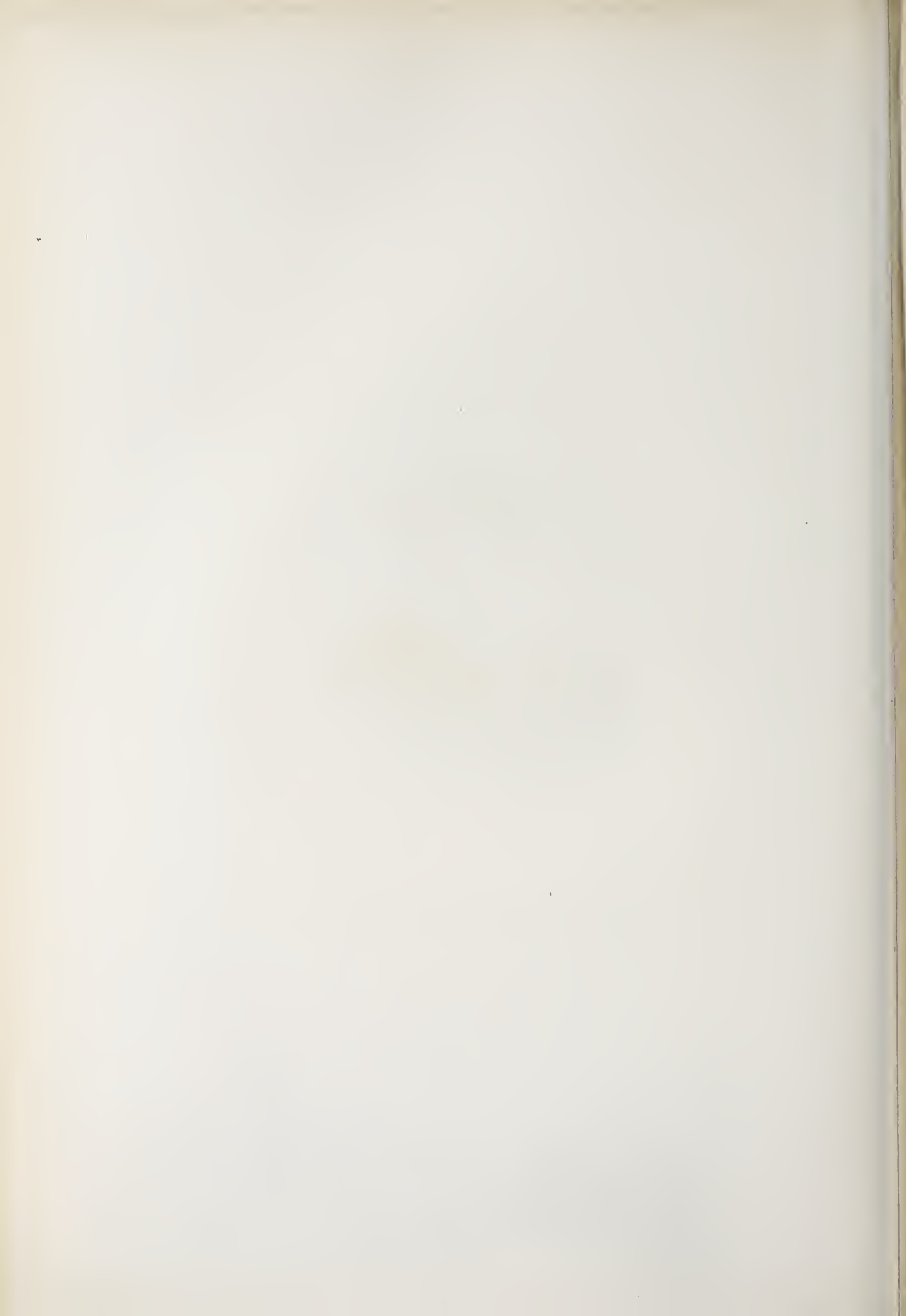
THERE was for many years no citizen of Westchester County, New York, more widely known and respected than "Judge" Robertson, as he was called among his friends and neighbors. He was for more than a generation an active political leader in a community where party feeling is intense. That he held the respect of opponents as well as of friends is a fact that marks him as, first of all, a good citizen.

William H. Robertson was born in the old town of Bedford on October 10, 1823. He received a classical education, studied law, and was admitted to the bar in 1847. Before he was a lawyer, however, he was an active politician. He was only seventeen years old when W. H. Harrison ran for the Presidency, but he was old enough to go on the stump and do valuable work in the campaign. He was then chosen to be Superintendent of the Public Schools of Bedford. In 1848 he was elected a member of the State Assembly, and served in that body for two years. His first term in the State Senate began in 1853. At its end he acquired his familiar title of Judge, being in 1855 elected county judge of Westchester County, which office he held for twelve consecutive years. In 1860 he was a Presidential Elector on the Republican ticket, and participated in the formal election of Lincoln and Hamlin. At the outbreak of the war he was inspector of the old Seventh Brigade of the New York National Guard, and in 1862 Governor Morgan made him chairman of the committee to raise and organize troops in his Senate district. In 1864 he was again a Presidential Elector.

His legislative career was resumed in 1866, when he was elected to Congress, serving from March, 1867, to March, 1869. In 1871 he returned to the State Senate, and was thereafter reelected



William H. Robertson



four times. He left his place at Albany in 1881, to become Collector of the Port of New York by appointment of President Garfield. This appointment was made against the wish of the two United States Senators from New York, who thereupon, to indicate their displeasure, resigned their seats, and then sought reelection. In the latter aim they were defeated. The incident caused for some years a considerable split in the Republican party of the State, and was probably the inciting cause of the murder of President Garfield by the "crank" Guiteau. This opposition to his appointment was largely due to the fact that at the National Republican Convention of 1880 Judge Robertson had been the organizer of the movement which prevented the nomination of General Grant for the Presidency for a third term.

After serving a term in the custom-house, Judge Robertson in 1889 returned to the State Senate, and was reelected for another term. After its expiration he lived quietly at his home in Katonah, and continued the practice of law until his death, which occurred on December 6, 1898.





CHARLES FRANCIS ROE

THE United States is not commonly accounted a military nation. It is not burdened with a vast standing army, with the hateful conscription system, or with the other loads which armed powers have to carry. Yet there is no nation in which the militant spirit is more vital, and in which the average citizen is more ready to familiarize himself with the duties of warfare whenever the welfare of the republic may require it. The wise constitutional provision for a militia in all the States has given us a fine body of citizen-soldiery, and endowed us with vast potentialities for national defense. It often happens that members and officers of militia are descendants of soldiers, or have themselves served in the regular army of the United States in serious campaigns. Such is the case with the subject of present consideration.

Stephen Roe was a brave soldier in the American army in the Revolutionary War. At the conclusion of that struggle he settled in Ulster County, New York, and there some of his descendants have since lived. His grandson, Stephen Romer Roe, entered the Hudson River trade, and became one of the best-known captains on that river. He was the captain of the steamer *Iron Witch* and of the famous *Daniel Drew* of the Albany Line. His son, Charles Francis Roe, was born in the city of New York on May 1, 1848, and was at first educated at an academy at Sing Sing. Then he secured an appointment to the United States Military Academy at West Point, on July 1, 1864. He was graduated in 1868, and received his commission as second lieutenant in the United States army. He was assigned to the First Cavalry, and served with it until September, 1870, when he was transferred to the Second Cavalry. On



Chas. F. Roe



December 28, 1870, he was mustered out of the service, owing to the reduction of the army in that year. But in 1871 he re-entered the army as second lieutenant in the Second Cavalry, and soon saw some active service. He was the leader of one of the columns sent — unhappily, too late — to the relief of General Custer, and his command was the first to reach the field after the battle and massacre in June, 1876. From November, 1876, to March, 1878, he served as adjutant. In December, 1880, he was promoted to the rank of first lieutenant, and then served as adjutant again until May, 1886. On January 1, 1888, he resigned his command, for family reasons, and came to New York to live.

Soon after his arrival here he became interested in the National Guard, and was made captain of the New York Hussars. Under his command, that body was mustered into the State service as Troop A in 1889. Since then it has become a squadron, and ranks, according to competent military critics, as the largest and best-drilled cavalry organization in the country. Under Captain Roe it did important work during the railroad strike at Buffalo in 1892, and the street-railroad strike in Brooklyn in 1895. On February 9, 1898, Governor Black nominated him to be major-general in command of the National Guard of the State of New York, and the appointment was at once confirmed by the Senate, without debate. Early in the Spanish War, General Roe was appointed by the President to be a brigadier-general of United States Volunteers, and in that position he did admirable service.

General Roe was, some years ago, married to Miss Katherine B. Bogert of Brooklyn, New York. He is a member of the University, Union League, United Service, New York Athletic, Military, Barnard, Driving, St. Nicholas, and United States Army clubs, the Sons of the Revolution, and the American Geographical Society. He is engaged in business in this city, and is the possessor of an ample fortune.



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.



Theodore Roosevelt



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. His administration since January 1, 1897, is fresh in the minds of all.

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, and in circumstances of unanimity and enthusiasm never before known in connection with that office.

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 been appearing 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.





HARRY GODLEY RUNKLE

HARRY GODLEY RUNKLE, who before reaching middle age became a leading and dominant figure in the industrial and commercial world, is of remote German ancestry. His first progenitor in this country was Adam Runkle, who came hither from Germany in the year 1720, and settled in the then province of New Jersey, where both before and after that date so many of his countrymen settled, and to the development of which province into an important State they so largely contributed. In New Jersey, and in the northern and eastern part thereof, then known as East Jersey, the Runkle family remained for generation after generation down to the present time. Its members retained the best characteristics of the old German stock, and also became fully assimilated to the composite organism which in time became known as the American nation. They exhibited, in every generation and in all walks of life, characteristic intelligence, energy, and thrift, and became prominent in industrial and social affairs.

In the last generation Daniel Runkle, a direct descendant of Adam Runkle, lived at Asbury, in Warren County, New Jersey, and was president of the important Warren Foundry and Machine Company, in the neighboring city of Phillipsburg. To him and his wife, Elizabeth Runkle, the subject of the present sketch was born.

Harry Godley Runkle was born at Asbury, Warren County, New Jersey, on June 10, 1858. His childhood was spent at the parental home, but his more advanced education was acquired in the well-known Charlier Institute, at Sixth Avenue and Fifty-ninth Street, New York, facing Central Park. That was a



A. G. Runkle



school of great vogue and high merit in its time, but it has now gone out of existence.

On leaving school Mr. Runkle turned his attention to business, and particularly to distinctively industrial affairs. He became a clerk in the office of the People's Gas Light Company, in Jersey City, New Jersey, entering that employment for the express purpose of learning the business of the manufacture and distribution of gas. Next he became treasurer of the People's Gas Light Company at Paterson, New Jersey. From the latter city he removed to the city of Plainfield, New Jersey, and there made his home, and became president of the Plainfield Gas and Electric Light Company, a place which he still holds.

In 1887 Mr. Runkle joined himself with R. A. C. Smith in forming the firm of Runkle, Smith & Company, which constructed the waterworks system of Havana, Cuba.

Other corporations besides those named with which Mr. Runkle is now officially connected are the American Mail Steamship Company, the American Indies Company, the Connecticut Lighting and Power Company, the Warren Foundry and Machine Company, the Plattsburg (New York) Light, Heat, and Power Company, and the White Plains (New York) Lighting Company.

Mr. Runkle has held and has sought no political office, and has taken no part in politics beyond that of a private citizen. He is, in both inheritance and personal conviction, an earnest Republican.

He is well known in the city of New York, in both business and social life. Among the prominent clubs of which he is a member are the Union League, Manhattan, Lawyers', and New York Yacht clubs, all of New York.

Mr. Runkle was married at Easton, Pennsylvania, on June 3, 1880, his bride being Miss Jeannie F. Randolph, a member of an old and honored family of New Jersey and Pennsylvania. Two children have been born to Mr. and Mrs. Runkle: Daniel Runkle, who at this writing is a student at Yale, and Mary Gray Runkle.



HENRY WOODWARD SACKETT

THE name of Sackett has been well known in this country ever since the foundation of the New England colonies. Some who bore it were among the Plymouth Pilgrims. Later several followed Roger Williams to Rhode Island, and were among his chief supporters there. In a still later generation was Major Buel Sackett, an officer in the Revolutionary War, and one of those upon whom devolved the mournful duty of witnessing the execution of Major André. A son of Major Sackett was a captain in the War of 1812, and a son of the latter, Solon Philo Sackett, became a prominent physician and surgeon at Ithaca, New York. Dr. Sackett, who died in 1893, was the father of the subject of this sketch. His wife was Lovedy K. Woodward, the daughter of Charles Woodward, an English gentleman who, having come to this country on a hunting trip, was so impressed with the charms of central New York that he purchased a large tract of land between Cayuga and Seneca lakes, and made his home there for the remainder of his life. He was an enthusiastic and discriminating collector of ornithological and conchological specimens, and amassed one of the finest private museums of such objects in this country.

Henry Woodward Sackett, son of Dr. S. P. Sackett and Lovedy Woodward Sackett, was born at Enfield, New York, on August 31, 1853. Much of his childhood was spent at the home of his grandfather, Mr. Woodward, under whose influence, as well as under that of his own father, his mind was early imbued with studiousness and with a love of literature and science. He received a preparatory education at Ithaca Academy, and at the age of fifteen years was matriculated at Cornell University. He did not at once enter upon the university course, however, but



Henry W. Sackett



spent some time in teaching. Finally he pursued the full classical course at the university, and was graduated in 1875 with the highest rank in mathematics and various other honors and class distinctions. The next year was spent in teaching at the Monticello (New York) Military Academy, and then he came to this city to study and practise law.

Mr. Sackett's legal studies were pursued chiefly in a first-rate law office, and were combined with newspaper work on the staff of the "Tribune." In 1879 he was admitted to practice at the New York bar, and then became associated in business with Cornelius A. Runkle, who was for many years counsel for the "Tribune" and one of the best-known lawyers of this city. Mr. Runkle died in 1888, and Mr. Sackett succeeded him as counsel for the "Tribune." At that time he formed a law partnership with Charles Gibson Bennett, under the name of Sackett & Bennett. Six years later Mr. Bennett was succeeded in the firm by William A. McQuaid, the name becoming Sackett & McQuaid. Mr. McQuaid was educated at Yale University, where he was valedictorian of his class, and he is recognized as one of the most promising of the younger alumni of that university. Finally, in 1897, the firm was further enlarged by the entrance of Selden Bacon, a son of the Rev. Dr. Leonard Woolsey Bacon and grandson of the famous Leonard Bacon. Mr. Bacon was formerly professor of equity and practice in the Law School of the University of Minnesota. The firm, now known as Sackett, Bacon & McQuaid, has an enviable rank in the legal profession of New York.

Mr. Sackett, as counsel for the "Tribune," has won distinction by the unvarying success with which he has defended the occasional libel suits brought against that paper. In connection with that part of his professional work he wrote, in 1884, a brief treatise on the law of libel, especially designed for the use of newspaper men, to inform them upon the subject, and to enable them, as far as possible, to avoid such suits, and to be prepared to defend them when unavoidable. His early fondness for newspaper work has continued, and has been manifested in the writing of numerous editorial and other articles for the "Tribune" on legal and other matters in which he is especially interested. Mr. Sackett has long taken an earnest interest in politics, and has

been an efficient worker for reformed methods of municipal administration, but has never been a candidate for office. He entered the National Guard of the State of New York some years ago as a member of Troop A, now Squadron A, the crack cavalry organization. In 1896 he was appointed aide-de-camp, with the rank of colonel, on the staff of Governor Black. During the Spanish War, in 1898, he did several months of recruiting service in the North, and was paymaster of the New York troops in the South, with the rank of assistant paymaster-general.

Mr. Sackett was, from 1895 to 1897 inclusive, president of the Cornell University Club of New York, one of the largest college alumni organizations in the city, and is a trustee of Cornell University, elected by the alumni in June, 1899; a trustee of the Society for the Preservation of Scenic and Historic Places and Objects; one of the organizers of the Society of Medical Jurisprudence; and a member of the Phi Beta Kappa Alumni Association, the University Club, City Club, Hardware Club, Bar Association, St. George's Society, St. Nicholas Society, American Geographical Society, Sons of the American Revolution, Order of the Founders and Patriots of America, and various other organizations. He is a communicant of the Protestant Episcopal Church, and a vestryman of St. Thomas's Church, Mamaroneck, New York, at which place he has a fine summer home.

Mr. Sackett was married, in 1886, to Miss Elizabeth Titus, daughter of Edmund Titus of Brooklyn, one of the incorporators of the New York Produce Exchange.







Russell Sage
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RUSSELL SAGE

THERE is in all the business world of the United States no more interesting department than that which is found in the money and stock market of Wall Street, and among all the actors in the latter there is certainly no more interesting figure than that of the venerable subject of this sketch. For nearly forty years Mr. Sage has been a leader of Wall Street, and to-day, despite his advanced age, he is still as active and as forceful as ever, and there is no one in all the strenuous whirl of American bourse life who exerts a greater influence upon the current of business, or whose operations are watched with more intentness. With a sound mind in a sound body, such dual soundness scrupulously guarded by methodical habits of life, abstinence from the use of tobacco or stimulants, and the keeping of normal hours for sleep, Mr. Sage remains, at eighty-four years, as keen of intellect and all but as robust and active of body as any of his colleagues of half his years.

Russell Sage was born in the little village of Shenandoah, in the town of Verona, Oneida County, New York, on August 15, 1816. His parents, Elisha and Prudence (Risley) Sage, had shortly before left the Mohawk Valley to go to what was then the far West, in Michigan. After the birth of their son, however, they abandoned their plans of further migration, and remained at Verona, removing two years later to Durhamville, in the same county. There they dwelt permanently, and there Elisha Sage died in 1854, after his son had attained a fortune and a national reputation. Russell Sage spent his childhood upon his father's farm, and at the age of twelve years became an errand boy in the grocery store of his brother, Henry Risley Sage, at Troy, New York. There, despite his hard work and long hours

of duty, he continued the studies he had begun at the district school, and thus in time acquired an excellent education.

At the age of twenty-one Mr. Sage became the partner of another brother, Elisha Montague Sage, in a retail grocery store, also in Troy, and a few years later, through enterprise and economy, accumulated enough capital to buy out his brother's interest and become sole proprietor. Thus he prospered until 1839, when he made the store a wholesale establishment, and took John W. Bates as his partner. A large business was done in agricultural produce, beef, pork, and flour, and also in horses, and a number of vessels plying on the Hudson River were first chartered and then purchased by the firm for its use. His prominence in business led Mr. Sage into politics, as a Whig, and he was an Alderman of Troy in 1845, and for some years after that treasurer of Rensselaer County. In 1848 he was a delegate to the National Whig Convention, and voted for Henry Clay until it was evident that the latter's candidacy was hopeless, when he changed his vote to General Taylor, who was nominated. Two years later Mr. Sage was a candidate for Representative in Congress, but was defeated. He was elected, however, in 1852, and again, by an increased majority, in 1854. In Congress he served on the Ways and Means and other important committees, and won wide notice as a valuable legislator. He also took a leading part in the measures which led to the disruption of the Whig party and the formation of the Republican party, to which latter he attached himself at its foundation.

During his Congressional career Mr. Sage maintained his business in Troy, and made frequent trips to that city. On one of these trips he made the acquaintance of Jay Gould, and friendship arose between the two men which powerfully influenced the after lives of both. Through that influence Mr. Sage was led, in 1857, to give up his business at Troy and devote his attention to purely financial matters. In 1863 he removed to New York city and entered Wall Street. At first he paid attention chiefly to railroad interests, but in 1874 he purchased a seat in the Stock Exchange and became a general operator in the transactions of the Street. He was for many years the foremost dealer in what are called, in Wall Street parlance, "puts," "calls," and "straddles." Although associated with Mr. Gould and other

notable speculators, he has been himself apparently concerned in few large speculative enterprises, and has seldom been seen upon the floor of the Exchange. He has, however, been interested in a majority of the great operations of the Street, and by virtue of his caution and discretion, his indomitable persistence, and his unrivaled coolness and self-control even in the most exciting crises, he has made his way with probably a more uniform success than any of his contemporaries in Wall Street, and has amassed one of the largest private fortunes in the United States. In the compass of such a sketch as this it would be useless to try even to outline the history of his Wall Street career. That history is the history of Wall Street itself for a full generation.

Mr. Sage has taken an active part in the construction of more than five thousand miles of railroads, and has been president of more than twenty-five railroad or railroad-construction companies. He is to-day prominently connected with more than a score of important corporations, including some of the foremost railroad, steamship, telegraph, and gas companies, and banks. He is the only surviving founder and original director of the Fifth Avenue Bank of New York.

Mr. Sage has twice been married. His first wife, whom he married in 1841, was Miss Maria Winne, daughter of Moses I. Winne of Troy. She died in 1867. In 1867 he married Miss Olivia Slocum, daughter of the Hon. Joseph Slocum of Syracuse, New York. He has no children. Mrs. Sage is a woman of high culture and great personal charm. She has identified herself with numerous movements for the promotion of the welfare of her sex. She was a graduate of the Troy Female Seminary, of which Mrs. Emma Hart Willard was the founder, and has been a most beneficent friend of that admirable institution. In 1895, in honor of his wife and in memory of Mrs. Willard, Mr. Sage presented to the seminary a fine new dormitory, costing two hundred thousand dollars. Because of his wife's interest in it, also, he more recently gave fifty thousand dollars to the Woman's Hospital in the State of New York, in New York city, for the erection of a new building. These are only two of many deeds of beneficence which Mr. Sage has performed, simply and unostentatiously, in his long and distinguished career.



WILLIAM SALOMON

WILLIAM SALOMON, well known as a member of one of the great international banking firms of this city, traces his genealogy, on both sides of his family, back to Revolutionary stock. On his father's side he is descended from Haym Salomon, the Philadelphia banker and patriot. His mother's name was Rosalie Alice Levy. 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 prominent figure in the commercial world in the early days of New York, and who was associated with the first enterprises of John Jacob Astor and Nicholas Low.

William Jones Salomon was born on October 9, 1852, in Mobile, Alabama. While an infant he removed with his parents to Philadelphia, where his childhood was spent and his education was begun. Failing health made it necessary to take him out of school, and in 1864 he was sent to New York and placed under private tuition. He soon gained in strength sufficiently to enter the Columbia Grammar School, where he remained until he was fifteen years of age, and after that devoted himself for a period to the study of the French and German languages. In 1865 his parents removed to New York.

On leaving school young Salomon at once began his business career in the employ of the house of Speyer & Co., with which he was so long associated. He began in a subordinate capacity, and carefully studied all the details of the business as he advanced. Having familiarized himself with the business of the New York office, he desired to do the same in the European offices of the firm. He therefore obtained permission to transfer himself to the principal offices of Speyer & Co. at Frankfort-



W. K. Brown



on-Main, where he could study the methods of the house there, and at the same time perfect his practical knowledge and use of the modern European languages. About that time, however, the great war of 1870-71 between France and Germany broke out, and on that account he was compelled to remain in London for a time, in the London house of Speyer & Co. His experience there was useful to him, and then, early in the war, he went on to Germany for two years and fulfilled his plans. In 1872 he returned to New York. In 1875, one of the principal partners being called to Europe, Mr. Salomon was appointed manager of the New York establishment, and for many years afterward was prominently identified with its history.

The firm of Speyer & Co. has long been actively interested in placing United States bonds with German investors, and in selling the bonds of American railways to European capitalists. Mr. Salomon made a specialty of railway investments, and through his efforts the firm attained a remarkable prestige in this particular line. Some notable loans which it has been instrumental in effecting are those of the Central Pacific, the Southern Pacific, the Pennsylvania, the Chicago, Milwaukee, and St. Paul, the Illinois Central, the Lake Shore and Michigan Southern, and the Chicago, Rock Island, and Pacific railways. Mr. Salomon personally was prominently interested in the reorganization of the Baltimore and Ohio Railway Company, and became chairman of its board of directors.

Mr. Salomon's political affiliations are with the Democratic party, but he has taken no very active part in politics since 1891, when he was chairman of the finance committee of the New York Democracy, which strongly supported the nomination of Mr. Cleveland for the Presidency. He has a marked inclination toward literature, and has contributed a number of meritorious articles on financial and other topics to current magazines. He has traveled extensively in Europe, and has visited every State and Territory in the Union.

Mr. Salomon was married, in 1892, to Mrs. Helen Forbes Lewis, daughter of William McKenzie Forbes of Tain, Ross-shire, Scotland.



EDWARD WILLIAM SCOTT

THE family of Scott, which has been distinguished in public affairs in this country, and which gave to the military service one of the most gallant and majestic figures in the world's history of wars, settled in the American colonies at an early day. One branch of it became established in Virginia, from which sprang Winfield Scott. Another was located in Connecticut, and to it belonged Winfield Scott's cousin, William Scott. The latter removed from Connecticut to the western part of New York, and there acquired from the Holland Purchase Land Company an extensive estate, which was in turn possessed by his son, William Scott, Jr. The latter married Louisa M. Brown, daughter of Smith Brown of Rhode Island, whose ancestors were among the earliest English settlers in New England.

The son of William, Jr., and Louisa Scott, Edward William Scott, was born at Lockport, New York, on October 7, 1845, and was educated in the common and high schools of Lockport, the Wilbraham Academy in Massachusetts, and Eastman's Business College, Poughkeepsie, New York.

From the first his inclinations were toward a business career, and he promptly selected life-insurance as a calling to which he felt best adapted and in which he deemed himself best assured of success.

He began work in a subordinate position, but through energy, application, tact, and integrity he made a steady progress in the favor of his employers and steadily rose from rank to rank.

In his early business career he became associated with the Equitable Life Assurance Society, and to its service he devoted his time and ability, with mutual profit. For more than twenty years he was connected with that society, first as superintendent



C. W. Pratt



of agencies, and subsequently was for several years one of its vice-presidents and directors. During this time he established its business in several foreign countries, and in furthering its work circumnavigated the globe three times.

In 1896 Mr. Scott resigned his position, and was elected president of the Provident Savings Life Assurance Society of New York. He is a director of the North American Trust Company, and is connected with other financial institutions.

Devotion to his chosen business and the absorbing nature of its duties, as well as following his own tastes, have kept Mr. Scott removed from public office and from political activities, save such as are incidental to the life of an intelligent, interested, and patriotic citizen. His extensive travel, combined with his observing mind and loyalty to friends, have given him a very wide acquaintance, both at home and abroad.

Mr. Scott is connected with a number of clubs and other social organizations. Among these are the Union League, Colonial (he is one of its ex-presidents), Lawyers', Merchants', New York Athletic, Riders' and Drivers', Suburban, and Columbia Yacht clubs, and the New England Society of New York. Mr. Scott retired from the presidency of the Colonial Club at the expiration of his term of office in the spring of 1893, to the great regret of all his associates, who appreciated the valuable work he had done for the club. A farewell dinner was given to him by about a hundred members of the club, on the eve of his sailing for Europe, just before the expiration of his term, and when his positive declination of a renomination had become known.

He was married, in November, 1864, to Miss Ellen R. Moody of Lockport, New York. Their family consists of four sons: Edward William Scott, Jr., Walter Scott, Wallace Scott, and Elmer Scott. His home, to which he is devoted, is a center of cultivation and refinement.





JOHN MARSTON SCRIBNER

THE name of the Rev. John M. Scribner will be remembered by many as the author of a number of mathematical works and the successful principal of young ladies' seminaries at Auburn and Rochester, New York. To him and his wife, Ann Eliza Scribner, there was born a son, at Middleburg, Schoharie County, New York, on October 4, 1839, to whom the father's name was transmitted, John Marston Scribner. The boy attended for four years the Delaware Literary Institute at Franklin, New York, entered the junior class of Union College in 1857, and two years later was graduated. Then he entered as a student the law office of Sanford & Danforth at Middleburg. In the fall of 1860 he came to New York city, and entered as a student the office of the Hon. Hamilton W. Robinson, where he pursued his studies to so good an advantage that in May, 1861, he was admitted to practice at the bar.

Mr. Scribner remained for some time in the office of his latest preceptor, Mr. Robinson. At first he was merely a clerk; but in September, 1863, he was taken into partnership, the firm thereafter being known as Robinson & Scribner. This partnership continued until July, 1870. At that time Mr. Robinson became a judge of the Court of Common Pleas in this city, and the law business of the firm was transferred to Mr. Scribner. He remained alone for several years, but finally, in January, 1876, he formed a partnership with E. Randolph Robinson, and thus revived the old name of Robinson & Scribner, which in 1882 was changed to Robinson, Scribner & Bright by the admission of Osborn E. Bright. On May 1, 1890, Mr. Scribner withdrew from the firm and resumed the practice on his own account, and since that time has continued alone in this work.



John M. Linton



Mr. Scribner's practice has dealt largely with street-railroad affairs, though of course it has included much other legal work in other branches of the profession. In early years he had in charge the legal affairs of George Law's extensive street-railroad system and other interests. For nearly a quarter of a century he was sole counsel for the Broadway and Seventh Avenue Railroad Company, and during that time conducted a vast amount of litigation in behalf of it. For more than thirty years he performed the same service for the Dry Dock, East Broadway and Battery Railroad Company. He has also been counsel for many years of the Eighth Avenue Railroad Company, the Ninth Avenue Railroad Company, and the New York and Brooklyn Ferry Company. He was also counsel for the famous old stage lines which were operated on Broadway and some of the avenues before the construction of the Broadway Railroad. He was for a number of years one of the counsel for the Pennsylvania Railroad Company in New York and Brooklyn. More recently he has been acting as counsel for the Metropolitan Street Railway Company in its numerous litigations, particularly in personal injury cases, of which he has successfully defended perhaps as many as any lawyer in this State.

Mr. Scribner has never held nor sought public office. He has, however, long taken an earnest interest in politics as an independent Democrat.

Among the social and professional organizations of which he is a member may be mentioned the Bar Association of New York city, and the University and Lawyers' clubs.

He is also president of the board of trustees of the Central Presbyterian Church, and in February, 1899, was the recipient of a massive silver loving-cup from his associates after a service of twenty-five years as a member of the same board.





JOHN ENNIS SEARLES

AMONG the great industrial combinations which form the characteristic feature of manufacturing and other business in these closing years of the century, one of the most conspicuous and most powerful is the American Sugar Refining Company, commonly known as the Sugar Trust. This vast concern, with a capital of fifty million dollars, has for years practically controlled the sugar trade of the continent, the magnitude of the operations enabling it to outstrip all rivals, while also enabling it to supply the market with an admirable stock of the great food staple at a much lower price than would be possible under other conditions. It is interesting to observe that the organizer of this corporation, and the moving spirit in other concerns of scarcely less magnitude, is a man who began business as a clerk on what would commonly be reckoned starvation wages. The story of his rise from a subordinate to a commanding place, if told in detail, would form a striking chapter of business history, characteristic of the land of unbounded opportunities.

John Ennis Searles was born on October 13, 1840, at the ancient village of Bedford, Westchester County, New York. His mother, before her marriage, was Miss Mary A. Dibble, of that village. His father was the Rev. John E. Searles, for fifty years a minister of the Methodist Episcopal Church. The boy was educated, as was the wont of ministers' sons, at the New York Conference Seminary of the Methodist Episcopal Church, and then entered commercial life.

His first engagement was as junior bookkeeper for the firm of W. J. Syms & Brother, at 177 Broadway, New York. That was in 1856, when he was sixteen years of age, and in 1857 he entered the employ of Cornell Brothers & Co., in Cortlandt



Jo E. Lewis



Street, as entry clerk. That was a humble beginning for the future millionaire; but he stuck to it so faithfully and effectively that at the end of four years' service, marked with occasional promotions, he was taken into the firm as a partner. One would say that was a fine achievement for the young man, but it did not satisfy him. The very next year, 1862, he withdrew from the firm, and became identified with the business which was to see his greatest efforts.

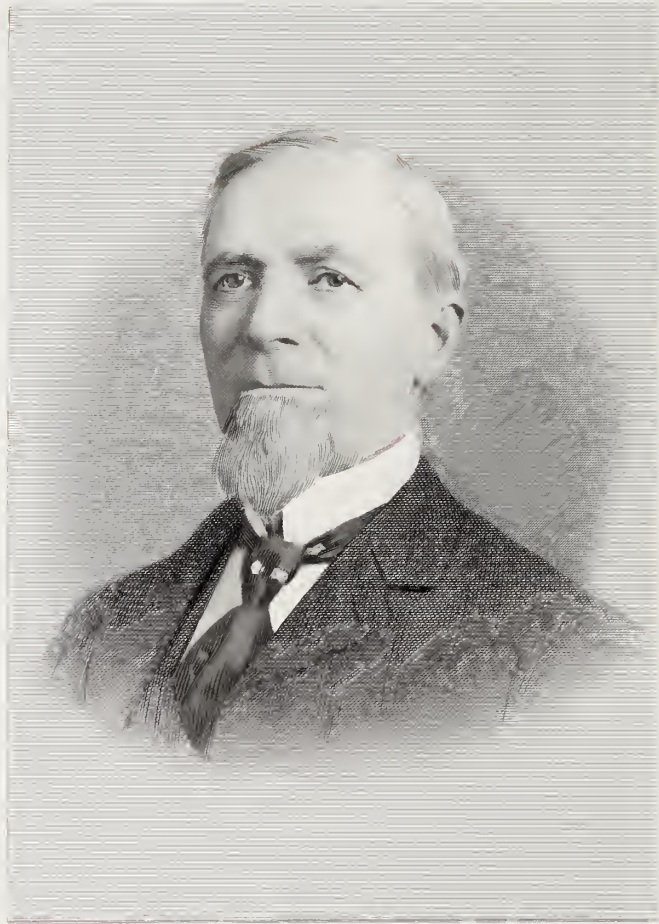
This was the sugar trade. He became, in 1862, a member of the firm of L. W. & P. Armstrong, a West India shipping firm of New Haven, Connecticut. Partly through his vigorous initiative, that firm soon developed a large specialty in the sugar business, and, for the better prosecution of it, removed its headquarters to New York. He remained in that firm for eighteen years, making for himself a handsome fortune and building up a business of great magnitude.

The first step toward the Sugar Trust was taken in 1880. In that year Mr. Searles withdrew from the Armstrong firm, and organized the Havemeyer Sugar Refining Company. This was effected by the consolidation of the two firms of Havemeyer Brothers & Co. and Havemeyer, Eastwick & Co. Then, in 1887, other concerns were associated with it in what was popularly called the Sugar Trust, with fifty million dollars capital. Of this Mr. Searles was secretary, treasurer, and chief executive officer. The trust was replaced, in 1891, by a corporation called the American Sugar Refining Company, though still popularly called the Sugar Trust, in which Mr. Searles held the same offices as before. In January, 1899, however, after a protracted illness, he resigned all official places in the Sugar Company, and also the presidency of the Western National Bank of this city. The latter place he had held for only three years, but in that time he had increased the bank's deposits from nine million to thirty-five million dollars, and had placed it in the foremost rank of financial institutions.

The list of business concerns with which Mr. Searles is or has been intimately connected, as part proprietor or officer, is a long and important one, rivaled by those of few of his contemporaries. Besides his important trusts in the American Sugar Refining Company and the Western National Bank, Mr. Searles is or has

been interested in the following corporations: the American Coffee Company, as a director; American Cotton Company, president and director; American Deposit and Loan Company, trustee; American Surety Company, trustee; American Type-founders' Company, president and director; Baltimore, Chesapeake and Atlantic Railway Company, chairman; Brooklyn Cooperage Company, secretary and director; Equitable Life Assurance Society of the United States, trustee; Hyatt Roller-Bearing Company, president and director; Mercantile Trust Company, director; Minneapolis and St. Louis Railroad Company, vice-president and director; People's Trust Company, director; Preferred Accident Insurance Company, director; Sprague Electric Company, director; Terminal Improvement Company, trustee and director; Terminal Warehouse Company, director; Union Traction and Electric Company, second vice-president and director; Universal Lasting and Machine Company, director. His chief attention is now given, however, to the American Cotton Company, an organization formed by him in 1896, for putting up cotton directly from the seed cotton into cylindrical lap-bales, thus dispensing with the old crude process and the subsequent compression, and delivering the cotton directly to the spinner in a neat package, without waste, and in an advanced stage of preparation.

Mr. Searles is a member of the Lawyers' Club, and the Downtown Association, of New York, and of the Union League Club, and of the Riding and Driving Club of Brooklyn. He has long been connected with the Methodist Episcopal Church, and has been a delegate to General Conferences, and manager in various societies. He is president of the Brooklyn Church Society, and trustee of the Methodist Episcopal Hospital, and the Brooklyn Institute of Arts and Sciences. He was married, in 1862, to Miss Caroline A. Pettit. They have had five children: Mrs. Louise Stearns, Mrs. F. O. Blackwell, Mrs. A. B. Roeder, Mrs. Winthrop M. Tuttle (deceased), and J. Foster Searles. His residence on St. Mark's Avenue, Brooklyn, is one of the finest in the city.



Henry Gilbert



HENRY SEIBERT

CORPORATIONS form the distinctive feature of the industrial and commercial world of to-day. The invention and development of machinery led, a couple of generations ago, to the organization of the factory system, superseding the old system of individual cottage industries. That, in turn, necessitated the employment of large capital in industrial ventures, and that naturally led to the formation of companies to take the place of individual operators. Finally these companies themselves have found it often to their advantage to combine into still larger organizations, with a corresponding reduction of the cost of production and distribution.

The history of successful men of business in this country is now largely a history of corporate enterprises, which they have founded or in which they have become interested. Such is the case with Henry Seibert, who has identified himself with a large number of corporations, in various lines of industry and in various parts of the United States.

Mr. Seibert is a native of Germany, where he was born in May, 1833. His parents and ancestors were all German. In early life he was brought to the United States, and settled in New York city. He received a good common-school education in the public schools of New York, and then entered the industrial world to make a living and ultimately a fortune for himself.

His first occupation was that of a lithographer. In that there was a certain poetical fitness, seeing that the art of lithography had been invented by a countryman of his. He learned lithography thoroughly, and for years worked at it practically, and with success. More than twenty years ago, however, he retired

from that business, and has since not been actively engaged therein.

Lithography was not only Mr. Seibert's first business; it was also the only business in which he has ever engaged. On withdrawing from active participation in it, he devoted his attention to investment in and direction of corporations, and the list of such concerns with which he is or has been identified is a formidable one.

Mr. Seibert's interests comprise a marked variety of industries, such as railroads, city street-railroads, mining, sugar-refining, brass manufacturing, electric lighting, and banking. He is a director of the Chicago and Eastern Illinois Railroad Company, whose lines extend from Chicago to Terre Haute, Indiana, and other points, and form an important transportation system in the Central West. He is a director of the Sea Beach Railroad Company, whose line has long been one of the favorite routes from the city to the sea-shore at Coney Island. He is a director of the Brooklyn, Queens County and Suburban Railroad Company, whose electric lines extend to Rockaway Beach and numerous other suburban points on Long Island. He is a director of the Kings County Elevated Railroad, one of the principal overhead lines of transit in the borough of Brooklyn. He is a director of the Brooklyn Heights Railroad Company, a corporation which acquired the lines of the old Brooklyn City Railroad Company, transformed them from horse railroads to electric trolley roads, and revolutionized the whole system of local transit in Brooklyn. Finally, so far as railroads are concerned, Mr. Seibert is a director of the Brooklyn Rapid Transit Company, the giant corporation which has absorbed the Brooklyn Heights, Kings County Elevated, and other systems, and to-day controls nearly every transit line in the borough of Brooklyn, and is one of the largest concerns of the kind in the world, if not the very largest.

So much for railroading in its various forms, general, suburban, surface, elevated, steam, cable, and electric. Active connection with such an array of companies would be deemed enough for the average man, but Mr. Seibert has extended his interests much further. He is a director and vice-president of the Minnesota Iron Company, and is thus a potent figure in the iron trade of the country. He is a director of the Lanyon Zinc

Company, whose extensive works are located at Iola, Kansas, and a director also of the Manhattan Brass Company of New York. These latter are important concerns, of large capital and high standing.

Still another field of enterprise has been entered by Mr. Seibert, in sugar-refining, he being a director of the great Mollenhauer Sugar Refining Company of New York.

While thus interesting himself in industrial enterprises, Mr. Seibert has not neglected what we might term pure finance. He has not opened a banking house of his own, but he is a director of the Nassau Trust Company of Brooklyn, one of the chief banking institutions in that part of the metropolis.

Mr. Seibert is a naturalized citizen and a loyal American. He has not, however, sought any political prominence, but has contented himself with discharging the duties of an intelligent and patriotic private citizen. The only public place he has filled is that of World's Fair Commissioner, at the Columbian Exposition at Chicago, to which he was appointed by Governor Flower.

He has not made himself prominent in club life, either, preferring to spend his leisure time within the domestic circle. He is, however, a member of the Hanover Club, one of the foremost social organizations of Brooklyn.

Mr. Seibert was married in Brooklyn, in 1860, and has three sons and one daughter, to the preparation of whom for worthy careers in life he has delighted to devote his most earnest attention.





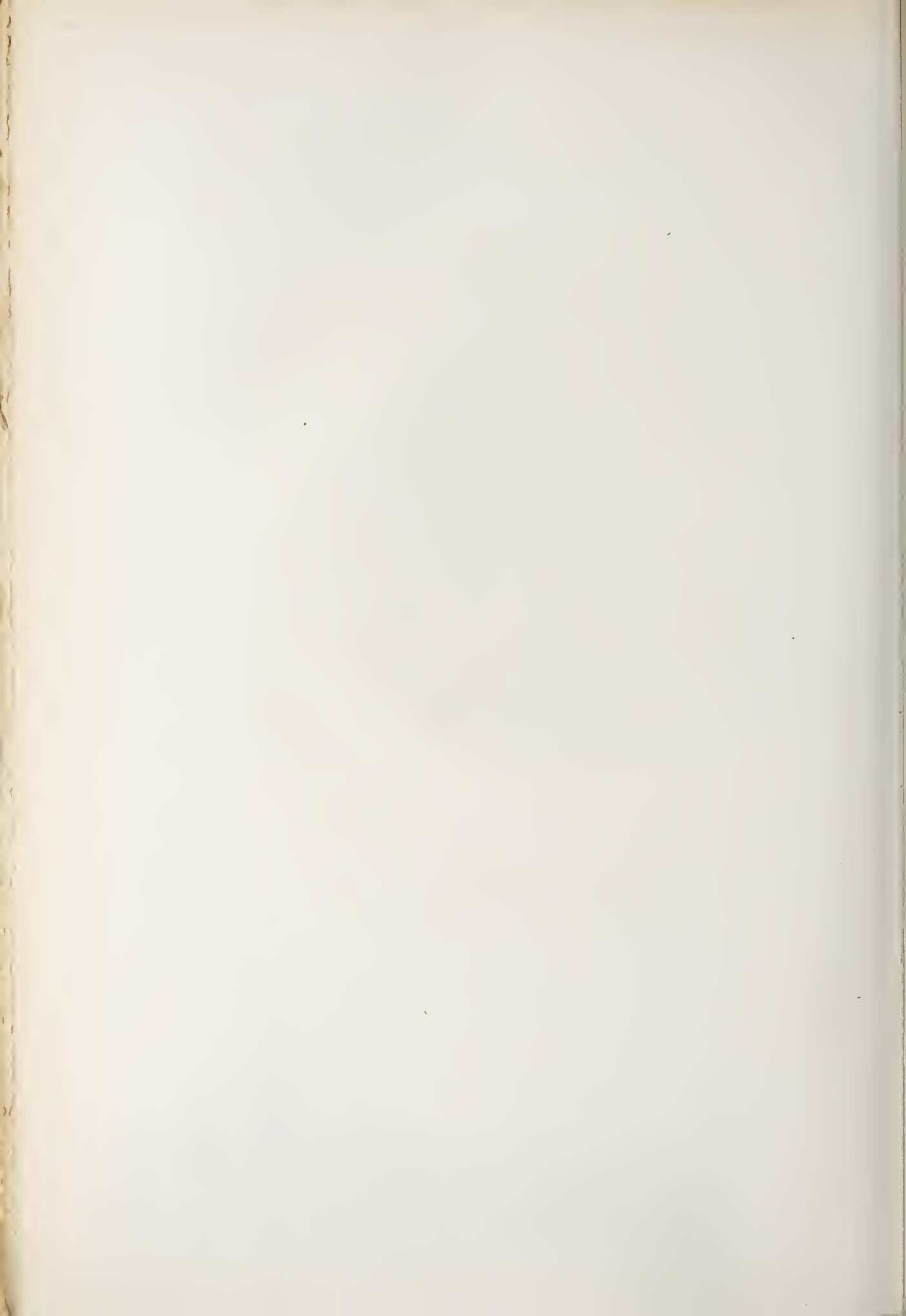
HENRY SELIGMAN

THE Seligman family, which for many years has been identified with great financial interests in New York city and throughout the United States, and has been one of the chief forces in the financial world of America, presents a remarkable example of the achievements of industry, energy, and integrity, in spite of original circumstances of the most discouraging kind. In the last generation it consisted of eight brothers, who came, not all together, to this country from Baiersdorf, Bavaria, more than half a century ago, and entered upon business here in a small way. The eldest of these, and the pioneer in this country, was Joseph Seligman. He was educated at the University of Erlangen, and studied both medicine and theology. Neither of those professions, however, proved to be to his liking. The bent of his mind was toward practical business affairs. His activity of mind and love of freedom impelled him to seek some ampler field of action than the Old World could afford. Therefore, at the age of seventeen, in 1836, he came to the United States, and thus founded the family of Seligman in this country.

The young man found his first employment under that master of business, Asa Packer, who was then just beginning his great career as a contractor. Mr. Seligman remained in his employ for a couple of years, and then went South and engaged in business on his own account at Greensboro, Alabama. There he was successful, and he determined to make this country the scene of his life-work. He, moreover, reckoned it a most promising field for his younger brothers to seek or to make their fortunes in. He accordingly wrote to them, advising them to follow in his footsteps. This advice they acted upon as soon as they were old enough.



Henry Seligman



The fourth of them, with whom we at present have most concern, was Jesse Seligman, who came hither in 1841, at the age of twenty years. He had scanty means, and at first engaged in the business of a peddler in the suburbs of New York. Thus accumulating one thousand dollars capital, he went to Selma, Alabama, and joined his brother Joseph in a small general store. In 1848 he removed to Watertown, New York, and then came to New York city, where he opened a wholesale clothing store. When gold was discovered in California he went thither, and in 1850 opened a general store in San Francisco, where he greatly prospered. He was also a leader among those who strove to give California a stable and honest government. He was married, in 1854, to Miss Henrietta Hellman, at Munich, Bavaria, and a few years later settled in New York, joining his brothers Joseph and James in the wholesale clothing and importing business.

In 1865 the brothers organized the great banking-house of J. & W. Seligman & Co., which soon rose to the foremost rank. Jesse Seligman took especial interest in national finance, and was the trusted adviser of more than one Secretary of the Treasury. He was of great service to the government in placing its bonds in the European market, and his firm has for the last twenty years been conspicuous in every syndicate formed for that purpose. He was prominent in many other enterprises, and in the vast Hebrew charities of New York city. He died at Coronado Beach, California, on April 23, 1894, universally esteemed and lamented.

The second of the six children of Jesse Seligman is Henry Seligman, who was born in San Francisco, California, on March 31, 1857. In his childhood he was brought by his parents to New York city, where he has since chiefly made his home. He was educated in local schools and in New York University, from which latter institution he was graduated in the class of 1875, being then only eighteen years of age. He naturally decided to follow the business in which his father and uncles had won such success. He was under no necessity of working hard, for his father was already very rich. But, with characteristic energy and thoroughness, he resolved to begin at the beginning and learn the business from the bottom upward.

Accordingly he went, in September, 1875, three months after his graduation from the university, to San Francisco, and there became an errand-boy in his father's Anglo-Californian Bank. He worked diligently and studied, and was from time to time promoted according to his attainments and merits, until he became assistant cashier. Then he was called back to New York, in 1880, and entered the firm of J. & W. Seligman & Co., with which he has since been identified. Since the death of his father he has been especially prominent in the management of the firm and the successful conduct of its vast business, now extending to all parts of the world and exercising an influence in the money markets of Europe and America.

Active participation in the affairs of so great a corporation might be deemed sufficient to absorb the energies of any one man, but it is by no means the measure of Mr. Seligman's activities. He is interested in numerous other enterprises, some of them of great importance. Among his business connections the following may be mentioned: He is director and chairman of the executive committee of the United States Smelting and Refining Company, and a director of the American Steel and Wire Company, the Buffalo Gas Company, the Syracuse Gas Company, the Welsbach Commercial Company, which controls the famous Welsbach incandescent gas-lighting system, and the Cramp Ship and Engine Company, one of the foremost ship-building corporations in the world. To all of these Mr. Seligman gives a considerable share of his personal attention, and promotes their success by the application of his great executive ability and business foresight.

Mr. Seligman follows in the footsteps of his father in his interest in the great charities and other public benefactions with which the Hebrew element of New York is so honorably identified. He is also a prominent figure in many of the best social organizations, including the Lawyers' Club, the Lotus Club, the Criterion Club, the Country Club, and the Hollywood Golf Club.

Mr. Seligman was married in this city, on March 11, 1899, to Mrs. Addie Walter Seligman, widow of David Seligman and daughter of the late J. D. Walter, the wedding ceremony being performed by Justice George C. Barrett of the Supreme Court of the State of New York.



Isaac N. Seligman



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-

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.





HENRY FRANCIS SHOEMAKER

HENRY FRANCIS SHOEMAKER, banker and railroad president, was born in Schuylkill County, Pennsylvania, on March 28, 1845. His ancestors were Dutch, and the first of them in this country were among the comrades of Pastorius, the German Quaker and friend of William Penn, who settled at Philadelphia in 1683. Peter Shoemaker, his great-great-grandfather, served in the Indian wars of the colonial period, and his son, John Shoemaker, served in the War of the Revolution. In the next generation both the grandfathers of Mr. Shoemaker, Henry Shoemaker and William Brock, were soldiers in the War of 1812. Mr. Shoemaker himself was an officer in the Civil War. Mr. Shoemaker's great-great-uncle, Colonel George Shoemaker, was the first to bring anthracite coal to the Philadelphia market, and his father, John W. Shoemaker, was a prominent coal operator at Tamaqua, Pennsylvania. John W. Shoemaker married Mary A. Brock, daughter of William Brock, the latter a leading coal operator, and to them was born the subject of this sketch.

Mr. Shoemaker was educated in the schools of Tamaqua, and in the Genesee Seminary at Lima, New York. In his boyhood he manifested a keen interest in coal-mining, and when out of school was an almost daily visitor at his father's works. When the invasion of Pennsylvania occurred, in 1863, and Governor Curtin called for volunteers, he organized a company of sixty men at his father's mines, and took them to Harrisburg. He was elected captain, but declined the place in favor of an older man, and took that of first lieutenant. The company served until after the battle of Gettysburg, and was then mustered out.

The next year Mr. Shoemaker went to Philadelphia and entered one of the leading houses in the coal-shipping trade of that



Kenny G. Shaemaker

city. In 1866 he formed the firm of Shoemaker and McIntyre, and in 1870 he formed the firm of Fry, Shoemaker & Co., and engaged in the business of mining anthracite coal at Tamaqua, Pennsylvania. He soon saw, however, greater opportunities for himself in the transportation business than in coal-mining, and accordingly sold his coal interests and entered the railroad world. In 1876 he became secretary and treasurer of the Central Railroad of Minnesota. Two years later he took an active part in the construction of the Rochester and State Line Railroad, at about the same time removing his residence to New York. To his railroad interests he added that of banking, in 1881, in opening the banking house of Shoemaker, Dillon & Co. in New York. That house has dealt largely in railroad securities.

Mr. Shoemaker became interested in the Wheeling and Lake Erie Railroad in 1886, president of the Mineral Range Railroad in 1887, chairman of the executive committee of the Cincinnati, Hamilton and Dayton Railroad in 1889, and, in 1893, one of the chief owners of the Cleveland, Lorain and Wheeling Railroad. He also is, or recently has been, chairman of the board of directors of the Cincinnati, New Orleans and Texas Pacific, president of the Cincinnati, Dayton and Ironton, and the Dayton and Union railroads, vice-president of the Indiana, Decatur and Western Railway, and a director of the Cincinnati, Hamilton and Indianapolis, and the Alabama Great Southern railroads, and also of the English corporation controlling the last-named in London. He has been interested in coal-mining in the Kanawha valley, West Virginia, and in the New Jersey Rubber Shoe Company, now part of the United States Rubber Company. He is a trustee of the Trust Company of New York, and of the North American Trust Company, of the Mount Hope Cemetery, and of the Good Samaritan Dispensary.

Mr. Shoemaker is a member of the Union League, Riding, Lawyers', Lotus, Riverside Yacht, and American Yacht clubs of New York, the Sons of the Revolution, the Grand Army of the Republic, and the Pennsylvania Society of New York. He was married, on April 22, 1874, to Miss Blanche Quiggle, daughter of the Hon. James W. Quiggle of Philadelphia, formerly United States minister to Belgium. Two sons and one daughter have been born to him.

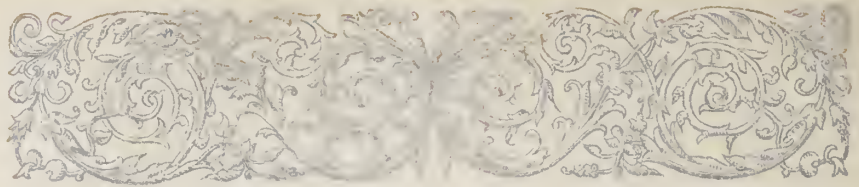


EDWARD LYMAN SHORT

THE ancestry of Edward Lyman Short, so far as the United States is concerned, begins with some of the earliest New England colonists. Indeed, we may trace it back of them to Henry Sewall, who was Mayor of Coventry, England, of whose descendants five have been judges, three of them chief judges, in this country. The first of the Shorts in this country was Henry Short, who came over in the famous ship *Mary and John*, and arrived in Boston in 1634. The first of the Lymans had already come hither, three years earlier. This was Richard Lyman, who settled at Hartford in 1631. In later generations both these families were prominently identified with the interests of the rising nation, as witness the names and patriotic records of Lieutenant John Lyman, Major Elihu Lyman, Colonel Samuel Partridge, and Captain Timothy Dwight, who were all among Mr. Short's ancestors. Richard Lyman, it may be added, came from High Ongar, England, and his will was the first ever probated in the Connecticut Colony.

From Henry Short, a direct descendant, was the eminent theologian and educator, Charles Short, LL. D., who was one of the committee on the revision of the Bible from 1871 to 1882, president of Kenyon College from 1863 to 1868, and professor of the Latin language and literature in Columbia College from 1868 to 1886. In the same generation was descended from Richard Lyman Miss Jean Ann Lyman of Greenfield, Massachusetts. She became the wife of Dr. Short, and to them the subject of the present sketch was born.

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faculty of Columbia College, and settled in New York, and the boy accordingly received his early education in schools in this city. He was prepared for college at Phillips Academy, Andover, Massachusetts, where he was graduated in 1871. He then entered Columbia College, and was graduated there with high honors in 1875. Choosing the law for his profession, he began the study of it in private offices, and also in the Columbia College Law School, from which latter he was graduated in 1879. In the same year he was admitted to practice at the bar. In 1884 he became a member of the firm of Davies & Rapallo, and has remained in that connection to the present time, the firm meantime changing its name to Davies, Cole & Rapallo, then to Davies, Short & Townsend, and finally, as at present, to Davies, Stone & Auerbach.

Mr. Short has made a specialty of cases involving railway interests, taxation, insurance, and corporation law, and has come to be recognized as an authority in such matters. He has written a standard work on "Railway Bonds and Mortgages." Among railroad companies in whose litigation he has participated are the Wabash, the Scioto Valley, the Minneapolis and St. Louis, and the Lackawanna and Pittsburg. He has for some time been general solicitor for the Mutual Life Insurance Company of this city. He was also engaged in the important tax case of the Horn Silver Mining Company, the Hillman fraud case, and the Runk suicide case, before the Supreme Court of the United States.

He has never held nor sought political office, but has devoted his attention almost exclusively to the practice of his profession. He has found recreation and intellectual elevation in travel abroad, and in the cultivation of artistic and literary tastes. He is a member of many of the best social organizations of the city, among them being the University, Metropolitan, Church, Lawyers', and Down-Town clubs, the Riding Club, the Sons of the Revolution, and the Society of Colonial Wars.

Mr. Short was married in this city, in November, 1887, to Miss Livingston Petit, daughter of John Jules Petit, and has one daughter, Anna Livingston, and one son, Livingston Lyman Short.



CHARLES STEWART SMITH

CHARLES STEWART SMITH comes, on his father's side, from the early English stock that settled in the Connecticut valley in 1641, and is sixth in descent from Lieutenant Samuel Smith, Sr., and the Hon. Richard Treat, both distinguished in colonial history; and, on his mother's side, from the best stock of New Jersey, her father, Aaron Dickinson Woodruff, having been for many years Attorney-General and one of the foremost lawyers of that State. He was born on March 2, 1832, at Exeter, New Hampshire, where his father was a Congregational minister. From his father he acquired the rudiments of a good education, including Latin and Greek. Then he went to the village school and academy, and at the age of fifteen was able himself to become a school-teacher in a Connecticut village. A few years later he came to New York, and at once fell into the business pursuit which was to claim his life's attention, and in which he was to achieve a greater than ordinary measure of success.

He became a clerk in a dry-goods jobbing-house. In a short time he became master of the details of the business, and showed himself to be industrious and trustworthy. Promotion followed as a matter of course. At the age of twenty-one he was admitted to partnership in the important house of S. B. Chittenden & Co., and thereafter lived abroad for several years as its European representative. His experience there was just what was needed to complete his training as a man of affairs.

On his return to America, he organized a firm of his own, under the name of Smith, Hogg & Gardiner, which succeeded to the dry-goods commission business of the Boston house of A. & A. Lawrence, and for a quarter of a century had a prosperous

career. In 1887 he retired from active labor, though his firm continued under the same name.

His ability as a financier naturally led him into other enterprises, especially banking. He was one of the founders of the Fifth Avenue Bank, and of the German-American Insurance Company. He is a director of the United States Trust Company, the Fourth National Bank, the Merchants' National Bank, the Fifth Avenue Bank, the Greenwich Savings Bank, and the Equitable Life Assurance Society. He is also a trustee of the Presbyterian Hospital.

The esteem in which he is held by his associates in the business world has been strikingly shown by his election, in 1887, as twenty-sixth president of the Chamber of Commerce, and his unanimous reelection for seven successive terms. He has taken a good citizen's active interest in politics, but has never held political office. The nomination to the Mayoralty of the city was once offered to him, but declined. Mr. Smith was chairman of the Chamber of Commerce Committee on Railroad Transportation which caused the investigation to be made by the Hepburn Committee, in 1879, which secured for New York State the Railroad Commission. He was chairman of the executive committee of the Committee of Seventy that overthrew Tammany and elected Mayor Strong in 1894, and was also chairman of the Citizens' Union, in 1897, that nominated Seth Low for Mayor, and, with an organization existing but six months, cast one hundred and fifty thousand votes for its candidate, and was only defeated by the hostility of the machines, which feared a municipal government untrammelled by party obligations.

He is a member of the Union League, Century, Metropolitan, Merchants', City, Lawyers', and Players' clubs, and is a member of the New England Society, the Sons of the American Revolution, and the Society of Colonial Wars, and is a well-known figure and frequently toast-master or speaker at many public dinners and meetings. He is a life member of the Academy of Design and of the Metropolitan Museum of Art, and possesses a valuable collection of paintings. He has presented to the Metropolitan Museum a collection of Japanese and Chinese porcelains and other objects. Mr. Smith has been a frequent contributor to some of the best magazines and reviews.



DE WITT SMITH

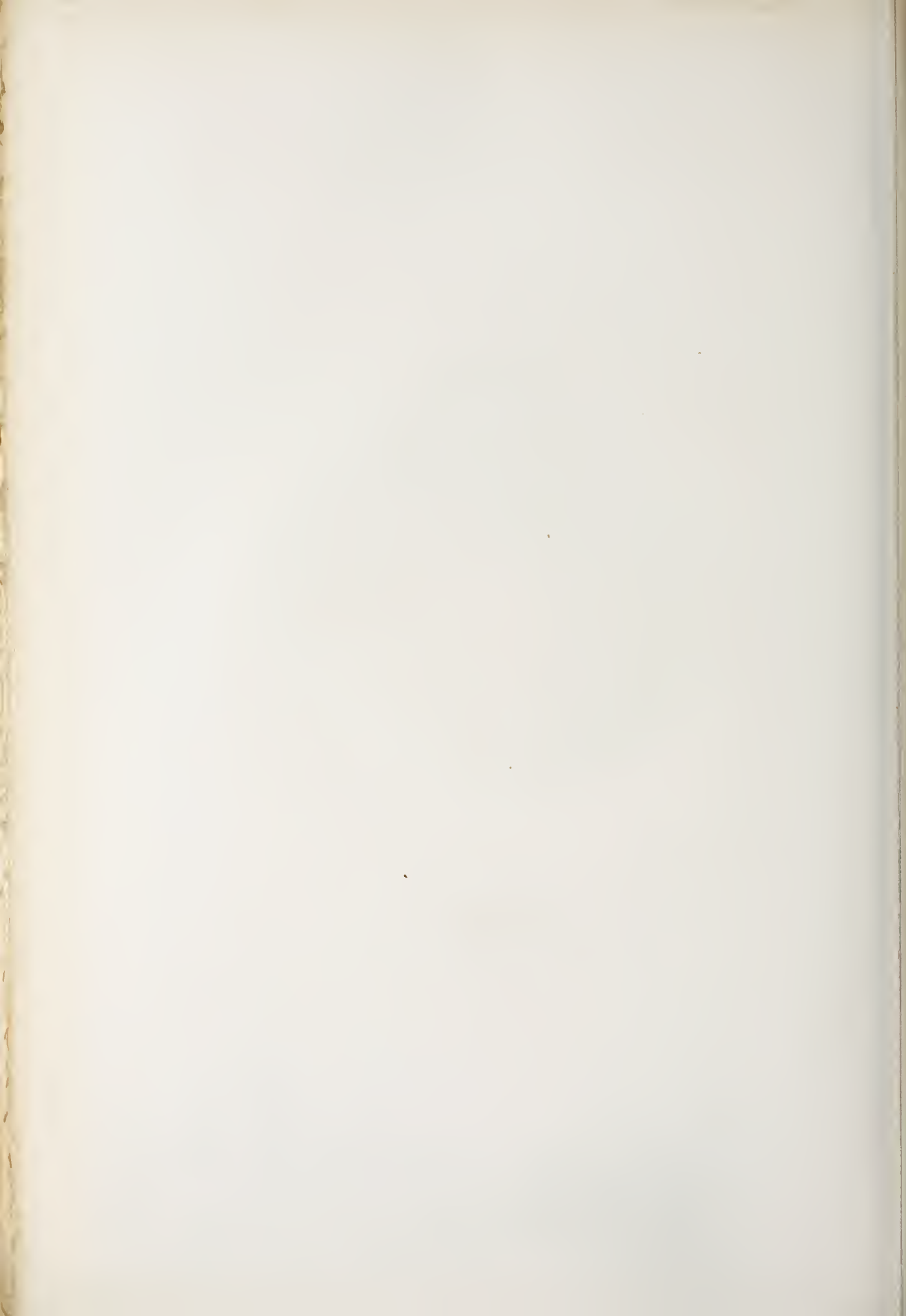
AMONG the younger financiers of New York, the financial capital of the Western world, there are few who are as successful and as favorably known, both locally and throughout the country at large, as De Witt Smith, the president of the Richmond, Petersburg and Carolina Railroad Company.

Mr. Smith is a native of the northern part of New York State, where his father was for many years prominent and honored in transportation and financial circles. He was born at Cape Vincent, New York, on March 31, 1858, but spent most of his boyhood in the city of Oswego, New York, and acquired his early education in its schools. The family remained at Oswego until the year 1876, when it removed to St. Louis, where Mr. Smith's father was extensively interested in the lumber trade. Mr. Smith, who was then eighteen years old and through with the common and grammar schools, of course accompanied his family to Michigan, and there began his own business career.

His inclination was strongly toward finance, and accordingly his first employment was in the Gratiot County Bank of St. Louis, Michigan. He had not had previous experience in such work, but he entered into his duties more as an expert than as a novice. From the hour of his entry into the bank he showed exceptional aptitude for financial transactions, and rare good judgment in conducting them — the qualities which, more fully developed, have marked his subsequent career with so great a measure of success. Promotion after promotion came in rapid sequence, and within a year he became practically the manager of the bank. But Mr. Smith was a firm believer in the "higher education," for business men as well as for members of the learned professions. It had been his boyish ambition to pursue



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a regular collegiate course, deeming such culture as an advantageous preparation for any worthy career. His parents also encouraged him in this ambition, especially his mother, who was a lady of remarkable intellectuality and wide culture.

Accordingly he resigned his place in the Gratiot County Bank, with all its bright prospects of preferment in the financial world, and came back to the East to become a college student. Yale was the university of his choice, and he was matriculated there as a member of the class of 1886. In that venerable institution he soon attained high rank as a scholar. During his course at Yale he found time to pursue the theological studies of the Yale Divinity School, in which he was specially interested as an intellectual pursuit.

After Mr. Smith left Yale he became fully persuaded that his most suitable course was to be found in the business world. So he entered business in New York city. Here he devoted his attention to financial enterprises. One of the first and closest friends of Mr. Smith in New York was Professor Charles Toppan, who was known as an "oil genius," as well as a man of sterling worth. The fact that Mr. Smith became his intimate friend and associate is in itself a fine indication of the young man's admirable character. Through this acquaintance Mr. Smith was placed upon the threshold of a promising career in the oil trade. He was soon brought into close relations with the officers of the Standard Oil Company, and made with that corporation some contracts of great importance. Unfortunately, before he was fully launched upon this course of operations, his friend Professor Toppan died, and he was accordingly compelled to abandon that promising field.

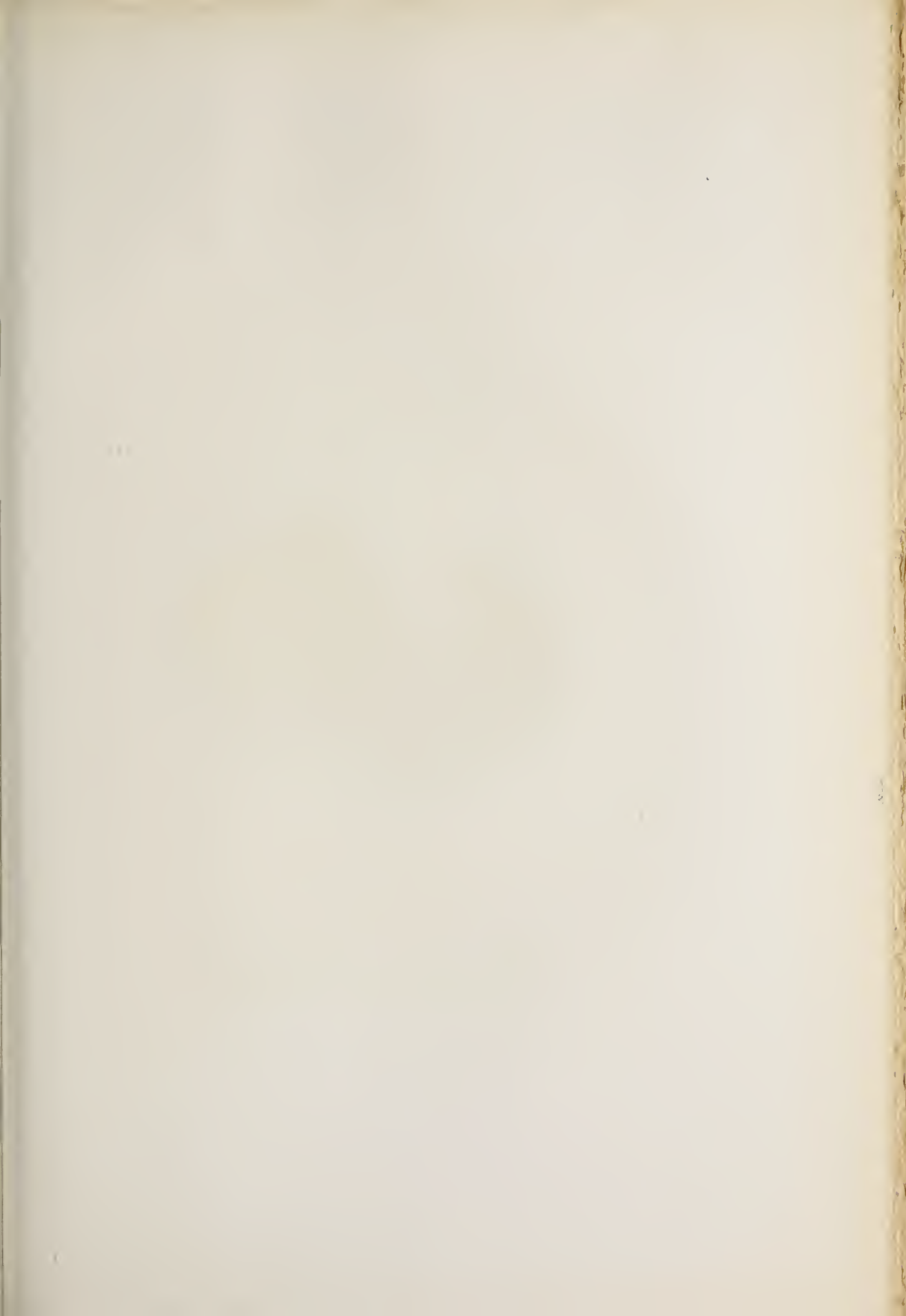
He immediately turned his attention to another and more promising field — namely, that of railroading. He was quick to appreciate the advantages that might be gained in many places by consolidating under one management a number of roads, thus making a profitable trunk-line out of what had been a series of separate and struggling railroads. He found an opportunity for such work along the Southern Atlantic seaboard, and acquired by purchase from the city of Petersburg its control of the Richmond, Petersburg, and Carolina Railroad. He forthwith financed and constructed a one-hundred-mile extension south

into North Carolina, making connection with the Richmond, Fredericksburg and Potomac Railroad. During 1898 he personally conducted the negotiations for the purpose of the various railroad properties composing the entire Seaboard Air Line in behalf of the syndicate of which he was a member, and was a prime factor in the amalgamation of a number of Southern roads into the greater Seaboard Air Line, which caused so marked a sensation in the railroad and financial world in the fall of 1899.

Mr. Smith is still an important member of the Seaboard Air Line Syndicate, but he has also turned his attention to other enterprises of a similar nature, to all of which his direction seems to be an assurance of profitable progress. He is now, as already stated, president of the Richmond, Petersburg and Carolina Railroad, the affairs of which company he directs with signal skill. He is also the principal owner, as he was the organizer, of the Colonial Construction Company, a corporation which controls a number of railroad construction contracts amounting to many millions of dollars.

Mr. Smith's various enterprises have entailed upon him a great amount of traveling about the country. His home and his principal office are, however, in New York city. His private offices are connected with the sumptuous suite of rooms occupied by the Richmond, Petersburg and Carolina Railroad Company, including the entire front of the fourteenth floor of the Washington Life Insurance Company's Building, on the lower part of Broadway. He has a handsome home on West Eighty-fifth Street, and there spends most of his leisure time, for his tastes are decidedly domestic. He is a member of the Lawyers' Club and a number of other clubs, but holds that clubs are made for men, not men for clubs. Welcomed as he always is wherever he goes, therefore, he makes his club associates a mere incident of his life, his chief attention being given to his offices and his home.

He is a man of much "personal magnetism" and charm of manner, and eminently fitted to become a social leader, or to pursue a successful career in politics. To the latter, however, he has paid little attention beyond discharging the duties of an intelligent and public-spirited citizen.





John Labadie Smith



JOHN SABINE SMITH

THE subject of this sketch comes of a family that was honorably known in England many generations ago. On his father's side his ancestry includes Captain James Parker, who was engaged in the King Philip War in 1676. His great-grandfather was the founder of Windsor, Vermont; his grandfather was the first white child born in that town; and his father was for more than fifty years a prominent physician, practising at Randolph, Vermont.

John Sabine Smith was born at Randolph, on April 24, 1843. He was forced to gain an education through his own energies. After a preparatory course, he went to Trinity College, Hartford, Connecticut, at the age of sixteen, and though compelled to spend much time in working to pay his way, he was graduated, four years later, at the head of his class. Then for five years he taught school at Troy and at Westchester, New York, meanwhile studying law. In May, 1868, he was admitted to practice at the bar, and then came to this city to engage in the practice of his chosen profession. Here for many years he has ranked among the most diligent, hard-working, and successful lawyers in the city. He has been connected with many important cases, and has won many signal victories.

He joined the Young Men's Republican Club in 1879, and when it was transformed into the Republican Club he remained one of its leading members. He was one of the organizers of the Republican League of the United States, and was actively concerned in the first National Convention of Republican Clubs, held in New York in 1887. The next year he helped to make the Republican clubs potent forces in the campaigns. In 1890 he was the leader in the fight for a straight Republican local

ticket, and the next year saw him directing the campaign to make Mr. Fassett, if possible, Governor of the State. His services to the party in 1892, as chairman of the campaign committee of the Republican Club, were recognized by that club the next year in making him its president. In 1892 he ran for the office of surrogate of the County of New York, and, though defeated, had the satisfaction of polling the largest vote ever given for any straight candidate of his party for any office in this city. In 1893 he was president of the Republican County Committee of New York, and the next year was a member of the committee of thirty which reorganized the local Republican party. At this time he prepared plans for the enlargement of the Legislature and the Appellate Division of the Supreme Court, which were favorably acted upon by the State Constitutional Convention. He was the author of the new law regulating primary elections, which was passed by the Legislature in 1897. For several years he was a member of the Republican State Committee. In 1896-97 he was chairman of the committee on speakers and meetings of the Republican County Committee.

Mr. Smith is a member of the City, State, and National Bar associations, of the Republican, University, Lawyers', Church, and other clubs, and of the Phi Beta Kappa Society, the New England Society, and the Society of Colonial Wars, the Chancellor Walworth Masonic Lodge, the Columbian Commandery, and Mecca Temple of the Mystic Shrine, a member of Grace Protestant Episcopal Church, and a trustee of Trinity College. Mr. Smith was for some time president of the Society of Medical Jurisprudence, also treasurer of the East Side House, a university settlement, from the time of its foundation. He is a member of many other social, charitable, and religious organizations.





W. H. Miller



R. A. C. SMITH

THE ancient town of Dover, England, was the native place of R. A. C. Smith, who has now become so prominent and forceful a figure in the financial operations of New York and of the island of Cuba. He was born there on February 22, 1857, and soon thereafter was taken to Spain, where twelve years of his early life were spent. After that he returned to England and there began to devote himself to study.

Three years after his return to England, however, he made a visit to the United States, which changed the whole course of his life. The advantages and opportunities offered in this country so impressed him that he determined to make this country his home.

For a number of years Mr. Smith was interested to a considerable extent in the construction and equipment of railroads in Cuba. That was while the island was still under Spanish rule. His ventures were pretty uniformly successful, and as a result he accumulated a handsome fortune, as well as ample capital for further operations. In addition to railroad enterprise he had control of the gas and electric lighting system of Havana, consolidating into a single corporation the various companies that had originally existed. Finally he undertook the task of completing the waterworks system of the Cuban capital. This was a work that had baffled the enterprise and skill of one engineer and contractor after another. Mr. Smith took the contract and executed it with entire success.

Mr. Smith was for some years manager and vice-president of the gas and electric lighting of both Havana and Matanzas, and was prominently identified with various other enterprises in the island of Cuba. He still retains extensive interests there,

is president of the American Indies Company, and is connected with the Spanish-American Light and Power Company.

In New York and elsewhere in the United States his business operations are extensive. He is a director of the State Trust Company, and vice-president of the American Surety Company of New York, director and vice-president of the Chicago Union Traction Company, and president of the Connecticut Lighting and Power Company. He consolidated all the gas companies of the city of Rochester, New York, into a single corporation. As an authority concerning that important branch of industry he was made a member of the Committee on Gas at the World's Fair at Chicago.

Although he has held no public office, Mr. Smith has long taken an earnest interest in politics, as a Republican. He was prominently identified with the Brooklyn Young Republican Club of Brooklyn, New York, before he removed to New York.

Mr. Smith is a member of the Union League, Republican, Colonial, Lawyers', Manhattan, New York Yacht, Atlantic Yacht, and Larchmont Yacht clubs, and was formerly a member of the Nereid Boat Club. He owns a number of fine horses, and is much given to the sport of driving, as well as to other out-of-door diversions.

Mr. Smith was married some years ago to Miss Alice Williams of Brooklyn, daughter of a former sheriff of Kings County.







F. Lynch



FREDERICK SMYTH

THE office of Recorder of the city of New York is one of the most varied and important in its duties of all public places in the metropolitan municipality. The Recorder is not only a judge of the Court of General Sessions, and thus the presiding officer at many of the most important criminal trials, but also a member of the Sinking Fund Commission and of numerous other municipal and charitable boards. The man who holds such an office is therefore to be regarded as a man of parts and mark, enjoying in an especial degree the confidence of the community. Among those who have held it in recent years none is better known than the subject of this sketch.

Frederick Smyth was born in County Galway, Ireland, in August, 1837, of purely Irish ancestry. His father, Matthew Thomas Smyth, was the head of a well-known county family, and for some time filled the important place of Sheriff of County Galway. Misfortune overtook the family, however, and in 1849 young Smyth came to the United States to better his fortunes if possible. He had received an excellent education in Ireland, which served as a good foundation for the legal studies which he began to pursue in New York while he filled the place of an office boy and clerk.

His professional career may be said to have begun with a clerkship for Florence McCarthy, judge of the Marine Court, which he filled with acceptance and promise. Then he became a clerk under John McKeon, and later an assistant of the latter in the office of United States District Attorney. Meantime, in 1855, Mr. Smyth had been admitted to practice at the bar of New York.

When Mr. McKeon retired from the office of United States

District Attorney a reappointment as assistant was offered to Mr. Smyth by Mr. McKeon's successor. This was declined, and Mr. Smyth became instead Mr. McKeon's partner in law practice. This partnership lasted, with mutual satisfaction and profit, until 1879, when Mr. Smyth was appointed to the office of Recorder. Mr. McKeon soon afterward became District Attorney and thus chief public prosecutor in Mr. Smyth's court. Mr. Smyth was appointed Recorder on December 31, 1879, to fill a vacancy. In 1880 he was elected to the same office to fill a full term of fourteen years. This term expired on December 31, 1894. In 1896 he was elected a justice of the Supreme Court of the State of New York, which office he still holds.

Justice Smyth is a Democrat in politics, and is a member of the Democratic, Manhattan, and Lotus clubs. He is married, but has no children.

Of his performance of his high duties as Recorder the following estimate, made by a competent authority, may fittingly be recalled :

The integrity, the acuteness, the industry, and the faithfulness which he gives to the performance of his official duties are well known, but fewer persons have an opportunity of knowing some other traits of character which the Recorder shows in private life. As a lawyer he is extremely painstaking, and much of his time out of court is occupied in the reading of law-books. He has examined, in his long practice, a large number of titles to important pieces of property, and discovered not a few imperfections which others have overlooked. His skill as a cross-examiner is remembered by many an opponent at the bar. His carefulness in financial matters has been of great value in his position as a member of the Sinking Fund Commission. Every voucher before he signs it is carefully scrutinized, and he signs nothing which has not been audited by officers in whom he has confidence. He has made several important reforms in the work of the Sinking Fund Commission, and has saved thousands of dollars to the city by more exact systems of financiering than those formerly in use. As a friend and in social relations he is loyal, kind, and genial. He relates, with much humor, incidents of his early practice at the bar and experiences since he has been a member of the bench. If he were not unwilling that they should be publicly known, his friends could relate many incidents of his charity to dependants and to those who are ill or in trouble. These private virtues, while less known to the public than his sterner ones, go to make up that remarkably vigorous and many-sided personality known to all New-Yorkers as the Recorder of the city.



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ELBRIDGE GERRY SNOW

AS his name indicates, Elbridge Gerry Snow is of New England ancestry. He is a direct descendant of Stephen Hopkins, who came over in the *Mayflower* and was one of the signers of the famous *Mayflower* compact. Stephen Hopkins's daughter Constance married Nicholas Snow, and from them Mr. Snow is descended. On the paternal side, also, the American ancestry includes Thomas Prence, who was born in Lechlade, England, in 1600, and who came hither by way of Leyden to Plymouth, in 1620-21. He founded Eastham, Massachusetts, in 1643, built the first bark in a New England ship-yard, established the Cape Cod fisheries, led a corps in the Pequod War, and was Governor of the Massachusetts Colony for nineteen years. His daughter Jane married Mark Snow.

On the maternal side the first ancestor of note was Sir Nicholas Woodruff, who was Lord Mayor of London in 1579. His descendant, Mathew Woodruff, came to this country from Devonshire. Jonathan Coe, another maternal ancestor, was a sergeant in the War of the Revolution.

In the last generation of the Snow and Woodruff families, Elbridge Gerry Snow, M. D., married Eunice Woodruff. They lived at Barkhamsted, Connecticut, and there, on January 22, 1841, their son, Elbridge Gerry Snow, was born. In his early life the boy was taken by his parents to Waterbury, Connecticut, where his father practised his profession. He was later sent to the Fort Edward Institute, at Fort Edward, New York, and there received a good education. Returning to Waterbury, he studied law for a time, and then became a clerk in the office of a prominent local insurance agent. This engagement decided the whole bent of his subsequent career.

About 1862, Mr. Snow, having just attained his majority, came to New York city, and obtained employment in the main office of the Home Insurance Company, which was one of the principal companies which his former employer had represented at Waterbury. He remained in the Home Company's office until 1871, in which year he withdrew from it to become interested in an insurance agency. Two years later, however, he returned and was welcomed back to the Home Company's office, and has ever since maintained his connection with it.

His capacity for insurance work had already been well proved, and he was therefore deemed fit to fill the responsible place of State agent for Massachusetts. His headquarters were in the city of Boston, where he organized the firm of Hollis & Snow, and under his capable direction the business of the company in that city and State was greatly increased. For twelve years he held that agency; then, in 1885, he was recalled to the main office in New York and appointed assistant secretary. This put him in the line of regular promotion. In 1888, accordingly, he was advanced to be second vice-president and a director of the company. This place he continues to fill, with conspicuous success. He is also connected with the North River Savings Bank and the Metropolitan National Bank, of New York, and with various other important properties. He has held and has sought no political offices, preferring to devote his attention to his business affairs, and to the fulfilment of the duties of a private citizen.

Mr. Snow is a member of various social organizations, among them being the Lotus Club, the Insurance Club, the New England Society of New York, the New York Geological Society, the Metropolitan Museum of Art, the American Museum of Natural History, and the Independent Order of Odd Fellows.

He was married at Waterbury, Connecticut, on September 5, 1865, to Miss Frances Janet Thompson. One child has been born to them, a son, who bears the name borne by his father and grandfather, Elbridge Gerry Snow.



Geo. H. Southard



GEORGE HENRY SOUTHARD

A LARGE share of the greatness of New York, as of much of this nation, is derived from New England sources. This is true in the actual family descent of men and in the perpetuation of the characteristic spirit which has made New England itself great and which insures a measure of greatness wherever it prevails. Both these conditions are well exemplified in the case under present consideration. It was on August 1, 1623, that the ship *Ann* arrived at Plymouth, bearing among her passengers the widow Alice Southworth, who presently became the wife of Governor William Bradford. Five years later came her two sons, Constant and Thomas Southworth, both of whom became distinguished men in the colony, and whose names and those of their descendants frequently adorn the records of Duxbury and Bridgewater. Especially is this true of Constant Southworth, who was a companion and co-worker of Standish, Brewster, Howland, and the other worthies of those days. He was a resident of Duxbury and one of the original proprietors of Bridgewater, county registrar, treasurer of the colony, and commissary-general in King Philip's War. Thomas Southworth was also eminent for his character and services as a commissioner of the united colonies and governor of the colony's territories at Kennebec.

Constant Southworth's son Nathaniel married Alice Gray in 1672. Their son Edward married Bridget Bosworth in 1711. Their eldest son, Constant, married Martha Keith in 1734. Their eldest son, Nathaniel, married Catherine Howard in 1762. Their son Nathaniel married Patience Shaw in 1793 and settled at Lyme, New Hampshire. There their son Zibeon Southard was born, the family name having been modified from Southworth.

Zibeon married Helen Maria, daughter of Ebenezer Trescott, and to them was born, on February 23, 1841, a son, to whom they gave the names of George Henry.

George Henry Southard spent his boyhood in Boston, where his father was an oil and candle manufacturer and member of the Legislature. He was educated at the English High School, graduating in 1856. After working for some years in his father's office, he entered the lumber business with Messrs. James & Pope in 1881. Four years later he removed to Newburg, New York, and was there in the same business. In 1874 he removed to Brooklyn and founded the lumber firm of Southard & Co., New York. After a successful and honored business career of more than twenty years he became, in 1887, one of the organizers of the National Bank of Deposit, of which he became cashier, and in the next year of the Franklin Trust Company of Brooklyn, of which he became second vice-president and first secretary. In 1892 he became president of the Franklin Trust Company, and still holds that office.

Mr. Southard has long been an earnest member of the Republican party, and an effective worker for good government, though he has accepted no political office. His ability and integrity have made him much sought after as a director of important enterprises. Thus he was for years a director of the Maritime Exchange and a member of its finance committee, and is a director of the Edison Electric Illuminating Company of Brooklyn, the Brooklyn Wharf and Warehouse Company, and the New York Fire Insurance Company. He was one of the organizers, first secretary, and a director of the New England Society of Newburg, and is a member of the Hamilton Club, Rembrandt Club, Riding and Driving Club, and New England Society of Brooklyn, and of the Union League Club and Down-Town Association of New York. He is also a trustee of the Brooklyn Hospital, a member of the Board of Home Missions of the Presbyterian Church, a member and officer of the First Presbyterian Church of Brooklyn, a trustee of the Brooklyn Presbytery, and a director of the Union Theological Seminary of New York.



JAMES SPEYER

THE name of Speyer, belonging to one of the best-known business houses and to the family which founded it, is said to be taken from the name of that famous town of Speyer, or Spires, as we commonly have it, in the Rhine Palatinate, Germany, which was the scene of the Diet of Spires in Reformation days, and which has otherwise largely figured in history. The present family of Speyer has, however, been for many generations settled at and identified with the still more famous city of Frankfort-on-Main, which has played so great a part in the politics of Germany and in the finances of the world. As early as the fourteenth century the family was settled there. One of its members was Michael Speyer, who died in 1586. That the family was one of the foremost of the city was well attested at the close of the last century; for when, in 1792, the French general Custine brought three leading citizens of Frankfort-on-Main to Mayence as hostages to guarantee the payment of a war-tax, one of them was Isaac Michael Speyer, who at that time was the imperial court banker of the old German, or Holy Roman, Empire. The family was, indeed, through many generations, prominently identified with the business and other interests of Frankfort, and of Germany, and was also, as it still remains, conspicuous in that practical philanthropy for which the Hebrew race, to which the family belongs, is so honorably distinguished.

Coming down to the present time, Gustavus Speyer was a prominent financier in New York, in the house of Speyer & Co., formerly Philip Speyer & Co., bankers. This house will be remembered as one of the foremost supports of American credit during the Civil War, working with singular effect to place United States bonds with German investors, and to maintain

the repute of such securities abroad. It has also been instrumental in selling large amounts of American railroad and other securities abroad, notably those of the Central and Southern Pacific railways. It has direct connections with the parent house at Frankfort, and with branches in London and elsewhere. Gustavus Speyer married Miss Sophie Rubin, and to them was born the subject of this sketch, James Speyer, at their home in this city, in 1861. The boy was educated chiefly at Frankfort-on-Main, and there, at the age of twenty-two, he began practical business life in the banking-house of his fathers. Thence he was in time transferred to the branches in London and Paris, to complete his business education. Finally he came to New York and entered the New York banking-house of Speyer & Co. (formerly Philip Speyer & Co.), of which he is now the head. Mr. Speyer is also a partner in the firms of Speyer Brothers of London, and L. Speyer Ellissen of Frankfort-on-Main.

Mr. Speyer is a trustee of the Mutual Life Insurance Company, and also of the German Savings Bank.

In politics he has always been independent, but he was an active member of the executive committee of the Committee of Seventy, and in 1896 he was appointed a member of the Board of Education by Mayor William L. Strong. He served as school commissioner, however, only one year, resigning in 1897.

In many of the most intelligent and well-directed philanthropic movements of the city Mr. Speyer has taken a prominent part. He is treasurer of the University Settlement Society, and the Provident Loan Society, of which he was one of the founders, made him its president in 1896.

Mr. Speyer is a member of numerous leading clubs and social organizations of the city. In November, 1897, he was married to Mrs. John A. Lowery, a daughter of the late John Dyneley Prince of this city.





Wm. H. H. H. H.
3



JOHN WILLIAM STERLING

THE family of Sterling is one of the most ancient and famous ones in the history of the British Isles, where its name has for centuries been borne by an important city. The family line is traced back to Walter de Streverlyng of Kier, Scotland, who was born in 1130, and among whose descendants were numerous knights, barons, and other peers of the realm.

In the early part of the seventeenth century, however, one of its members, John Sterling, removed from Scotland to Hertfordshire, England, and established a branch of the family there. He had two sons, Sir John Sterling and David Sterling, who migrated to the New World. David Sterling came over in 1651, and settled at Charlestown, Massachusetts. He had a son named William Sterling, who was born at Charlestown, but on reaching manhood removed to Haverhill, Massachusetts, and thence, in 1703, to Lyme, Connecticut. One of his sons, Jacob Sterling, in turn removed from Lyme to Stratford, Fairfield County, Connecticut, and there founded the branch of the family from which came the subject of this sketch.

On the maternal side Mr. Sterling is descended from John Plant, who came from England about the year 1636, and was one of the early settlers of the town of Branford, Connecticut. From John Plant was descended David Plant, who was Lieutenant-Governor of Connecticut for four years, 1823-27, Speaker of the Connecticut House of Representatives, three times a State Senator, and for one term Representative in Congress.

In the last generation Captain John William Sterling of Stratford, Connecticut, son of David and Deborah (Strong) Sterling, was a man of high culture and much force of character. He was for many years commander of important ships in the South

American and China trade. He married Miss Catherine Tomlinson Plant, daughter of the David Plant above mentioned. To them was born, at Stratford, Connecticut, in May, 1844, a son to whom the name of his father was given.

John William Sterling, the second of the name, was carefully educated in preparation for college at Stratford Academy, an institution of high rank. At the end of his course there he was graduated with the rank of valedictorian. He then entered Yale College, where he soon gained eminence as a student and in the social life of the institution. He took one of the much-coveted Townsend prizes, and enjoyed the likewise much-desired distinction of election to Skull and Bones, one of the famous secret societies of the senior class, membership in which is limited to fifteen and is supposed to be the highest social honor in university life. He was also a member of Alpha Delta Phi, one of the foremost of the Greek-letter fraternities. At the end of his course he was chosen a member of the distinguished graduate fraternity of Phi Beta Kappa, and was graduated from Yale with high honors in the class of 1864. The following year he spent in special study of English literature and history under Professor Noah Porter, who was afterward president of Yale. Mr. Sterling next came to New York city and entered the Law School of Columbia College, where he pursued a brilliant career, and was graduated as valedictorian of the class of 1867.

At about the time of his graduation from the law school Mr. Sterling was admitted to practice at the bar of New York. He then entered the employment of the distinguished lawyer, David Dudley Field, being the youngest clerk in his office. In May, 1868, he left Mr. Field to become managing clerk in another office, but in the following December he returned to become, not a clerk, but a partner of Mr. Field, in the firm of Field & Shearman. This firm pursued a prosperous and distinguished career for a number of years. In September, 1873, however, Mr. Field retired from it, and the firm-name was thereupon changed to that of Shearman & Sterling, the senior partner of it being Thomas G. Shearman.

This firm has been connected with a number of the most famous cases in recent American jurisprudence. It had complete charge of the interests of Henry Ward Beecher in the

litigation brought against him by Theodore Tilton and others, which began in 1874 and lasted two years. The great trial consumed six months, and ended in the defeat of the plaintiffs and their payment of the costs. In 1876, also, Shearman & Sterling were retained as counsel in a number of suits arising out of the famous "Black Friday" in Wall Street in 1869.

In recent years Mr. Sterling has given his attention largely to railroad interests. He has been personally concerned in the formation, foreclosure, and reorganization of various important companies. Among those with which he has been thus connected are the International and Great Northern of Texas, in 1879; the South Carolina Railroad, in 1881; the Columbus, Chicago and Indian Central, the Canadian Pacific, and the Chicago, St. Louis and Pittsburg, in 1882; the Great Northern, in 1890; and the Duluth and Winnipeg, in 1896.

He aided in organizing the New York and Texas Land Company in 1880. He is counsel for many trust estates, and for many British corporations and investors. He is vice-president of the Pennsylvania Coal Company, and a director of the National City Bank, the New York Security and Trust Company, the Evansville and Terre Haute Railroad Company, the Duluth, South Shore and Atlantic Railway Company, and the Bond and Mortgage Guarantee Company.

Mr. Sterling is a member of numerous clubs and other organizations of the highest class. Among these may be mentioned the Union League, University, Lawyers', Yale, Union, Tuxedo, and Riding clubs, of New York; the Down-Town Association, the New England Society of New York, the American Fine Arts Society, and the Phi Beta Kappa and Alpha Delta Phi fraternities.

He has retained and cultivated, throughout all his busy life, his early love of literature, and has amassed a fine private library of several thousand volumes, included in which are some rare editions and works of exceptional value.

He has also retained a warm interest in the welfare of his Alma Mater. Osborn Hall, at Yale, was the gift of one of his clients, and was built under Mr. Sterling's supervision, at a cost of nearly two hundred thousand dollars. Yale conferred upon him, in 1893, the degree of LL. D.



LISPENARD STEWART

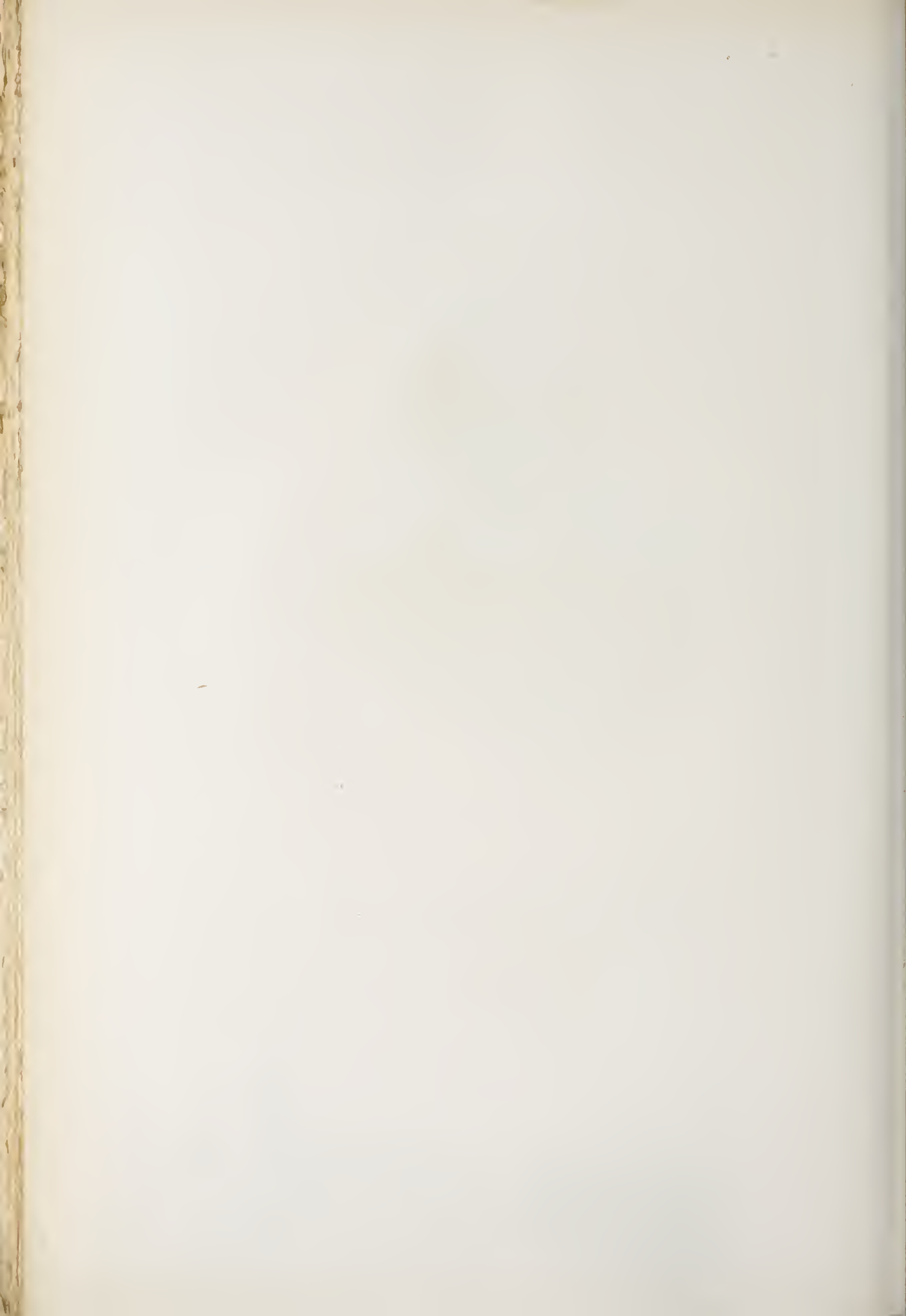
SCOTCH, Huguenot, and German blood mingle in the veins of the subject of the present sketch. The Stewart family is Scotch, bearing the name of the last Scottish kings. Lispenard Stewart is in the seventh generation of direct descent from Charles Stewart of Garth, an officer in the army of William III, who won distinction at the battle of the Boyne. The Lispenards were French Huguenots, and their first American representative was Antoine Lispenard, who came hither in 1690. Mr. Stewart is his lineal descendant, in the seventh generation. The father of Mr. Stewart, Lispenard Stewart, Sr., married Mary Rogers Rhineland, a member of a distinguished New York family of German origin.

Lispenard Stewart was born at his father's country-seat, Brookwood, at Mount St. Vincent, on the Hudson, now in the upper part of this city, on June 19, 1855. He was educated at Anthon's and Charlier's schools, in this city, at a school at Peekskill, and at Yale, where he was graduated A. B. in 1876. Later he entered the Columbia College Law School, and in 1878 was graduated LL. B. He was admitted to the bar, but soon gave up the practice of the profession in order to act as trustee of several large estates.

Mr. Stewart became interested in politics, as a Republican, at an early date. For many years he was a member of the New York Republican County Committee, and for some time its treasurer. Nominations for Congress, the Legislature, and the Board of Aldermen were offered to him from time to time, but he did not accept any until 1888. In that year he accepted nomination as a Presidential Elector on the Republican ticket, and, being elected, was made secretary of the New York Elec-



Stephen D. Stewart.



toral College. The year following he was his party's candidate for State Senator in the Eighth District of this city, and, after a memorable contest, was elected, the only Republican Senator from the city of New York. He proved a valuable legislator, among his achievements being the introduction and passage of the bill creating the Rapid Transit Commission of this city. In 1893 he declined the treasurership of the National League of Republican Clubs. In that year he was one of the Committee of Thirty to reorganize the local Republican party. In 1894 he was prominently considered in connection with the Mayoralty nomination. In 1895 Governor Morton offered him a place on his staff, and also appointed him a State Commissioner of Prisons to represent the First Judicial District. He was elected by the commission its first president, and still holds this position for the fourth consecutive term. He was a delegate to the Republican National Convention of 1896.

Mr. Stewart has often served on important non-political committees, such as that of one hundred leading citizens which escorted the body of General Grant from Saratoga to New York; that on the Columbus Quadricentennial Celebration; that on celebrating the centenary of Washington's first inauguration; that on the erection of the Washington Arch; and that on Manhattan Day at the Chicago Columbian World's Fair.

Mr. Stewart has long been prominent in club and social life. He is a member of the Union League, Union, Metropolitan, University, Riding, Down-Town, and Republican clubs, and has been a governor of several of them. He is a trustee of the Real Estate Trust Company, the Grant Monument Association, and the New York Zoölogical Society, and is on the governing boards of the New York Eye and Ear Infirmary, the Prison Association, and the Protestant Episcopal Missionary Society for Seamen. He has spent much time in travel in all parts of the world. He is not married.





WILLIAM RHINELANDER STEWART

THE late Lispenard Stewart was descended from the famous Scotch family of Stewart, kin to the Stuart sovereigns, and, on the maternal side, from the French Huguenot family of Lispenard, members of which were prominent in the early history of this city. Mr. Stewart married Miss Mary Rhineland, a member of the well-known family of that name, of German origin.

William Rhineland Stewart, son of the foregoing, was born in New York, on December 3, 1852, and was educated at Charlier's Institute, Anthon's Classical School, and the Law School of Columbia College. From the last he was graduated in 1873. He was admitted to the bar, and entered the law office of Platt, Gerard & Buckley. He remained with that firm for several years, meantime carrying on a private business.

Being of independent means, Mr. Stewart has been able to devote much time and labor to public interests. He was appointed by the President, in 1880, one of the commissioners for the World's Fair which it was proposed to hold in New York in 1883. In 1881 Governor Cornell made him a member of the committee of fifteen to receive and entertain the delegation of descendants of French officers who fought under Rochambeau and De Grasse in our Revolution. He thus did valuable service in connection with the centenary of the surrender of Yorktown. In 1882 Governor Cornell appointed Mr. Stewart a commissioner of the State Board of Charities. By successive reappointments he has served in that capacity ever since. In February, 1894, he was unanimously elected president of the board.

It was Mr. Stewart who conceived the idea of commemorating the centenary of the inauguration of Washington as first President of the United States by spanning Fifth Avenue, at its



Mr. R. Stewart.



junction with Washington Square, with a triumphal arch. By personal efforts among his friends and neighbors, he secured the erection of the temporary arch in April, 1889, without expense to the city. The arch was deemed the finest decorative feature of the pageant, and a demand arose for its perpetuation in permanent marble. A committee for the purpose was formed, with Mr. Stewart as treasurer. Largely through his personal efforts, the work was successfully completed. The last stone was laid on April 30, 1892, by Mr. Stewart, and on May 4, 1895, in behalf of the committee, he formally presented the structure to the city, with impressive ceremonies. The arch had cost one hundred and twenty-eight thousand dollars, all of which was contributed from private funds.

Mr. Stewart joined Company K of the Seventh Regiment in 1871, and served with credit for nearly eight years. He has long been a member of the Protestant Episcopal Church, and for eight years was superintendent of the great mission Sunday-school of Grace Chapel, with over a thousand pupils. He is a vestryman and treasurer of Grace Church, a trustee of the Greenwich Savings Bank, and a director of the Corn Exchange Bank. In 1898 he was president of the Twenty-fifth National Conference of Charities and Correction, in this city, and made a notable address on "The Duty of the State to the Dependent and Erring." In politics Mr. Stewart was a Republican until 1883, since which time he has been independent of party lines. He has been much interested in the reform of municipal administration, and was a member of the Committee of Seventy in 1894, and of the Committee of Fifty in 1895.

He was married, in 1879, to Miss Anne M. Armstrong of Baltimore. Of their three children, two, a son and a daughter, survive. He belongs to many clubs, including the Century, Metropolitan, Union, Tuxedo, and Down-Town, of which latter he is secretary.





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 depositary 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.





J. O. Parbell



GAGE ELI TARBELL

THE career of Gage E. Tarbell is a striking example of the success that is bound to follow real merit and intelligent and well-directed energy. To these qualities and the exercise of them has been due every advancement achieved in all his honorable and brilliant progress in business life.

He comes of good New England stock. His father, Charles T. Tarbell, was a farmer and lumberman. His mother's maiden name was Mabel M. Tillotson. He was born on September 20, 1856, at Smithville Flats, among the hills of Chenango County, New York, and received his education at the local school and at the Clinton Liberal Institute. His boyhood was spent on the farm and in the woods where lumber was being cut for market. For one year he taught a district school. Then he studied law three years, and practised it for four years. Finally he entered the business of life-insurance, with which he has ever since been associated, and in which he has attained honored prominence and marked success.

Mr. Tarbell was admitted to the bar of New York in 1880, and practised law in this State for four years. In connection with that profession, he also became a solicitor for the Equitable Life Assurance Society, and developed such aptitude for that business that, in 1884, he turned his entire attention to it, becoming in that year manager of the Southern New York Department. For two years his headquarters were at Binghamton, New York. Then, in 1886, he was made general agent for Wisconsin and Northern Michigan, with offices at Milwaukee. His power as a manager of men and a writer of insurance was soon felt in the West, and in 1889 he received a partnership interest in the Northwestern Department of the society, with headquarters at

Chicago. The agency of which he then took charge soon became, under his skilful management, one of the largest in the country, and the volume of business which he, personally and through his agents, secured for the Equitable has probably never been surpassed, if equaled, in the history of life-insurance. In fact, only seven or eight life-insurance companies transacted in all the country a larger amount of business than this one agency of this one company did under Mr. Tarbell's management.

Henry B. Hyde, then president of the Equitable, was noted for his discrimination in his choice of lieutenants and associates, and achieved his great success largely through the exercise of this invaluable talent. He was not slow in discovering the value of Mr. Tarbell's services to the company, and early marked him as one of the "coming men" of the great corporation. At length he concluded that Mr. Tarbell's abilities would be exercised to greater advantage in New York than in a Western city, and in the home office than in a mere agency. Accordingly he summoned him to New York, and in September, 1893, secured his election as third vice-president of the Equitable.

Since the latter date Mr. Tarbell has had charge of the entire agency force of the society. The ability he has shown in this position is in accordance with his former achievements, and forms a brilliant chapter in the history of the corporation. As an evidence of the way in which his work has been appreciated by his associates, he was advanced in May, 1899, to the place of second vice-president, which office he still holds.

Mr. Tarbell's absorption in life-insurance has precluded his participation in any other businesses, or in political activities. He is a popular member of numerous social organizations, among which are the Union League Club, the Colonial Club, the Lawyers' Club, the New York Athletic Club, the Atlantic Yacht Club, the Ardsley Club, the Marine and Field Club, and the Dyker Meadow Golf Club.

Mr. Tarbell was married at Marathon, New York, on December 21, 1881, to Miss Ella Swift, daughter of George L. Swift. They have two children, Swift Tarbell and Louise Tarbell.



Frank Tilford



FRANK TILFORD

TAILLEFER, the old Normans called the family name, and you will find it often in the early annals of that masterful race. The ancient Counts of Angoulême were the founders of the family, as is witnessed by the illustration of the surname in their heraldic devices for many generations. One of the first-known members of the family received great possessions from the hand of Charles the Bald of France, in return for his services in uniting Normandy with France, and his son, Guillaume de Taillefer, was the first to bear this name, which came to him because of an act of valor and extraordinary strength performed by him in war in the year 916. From him the family line and the name may be traced without a break down to the present day.

Tilford the name became in Scotland, when some of the family settled in that country, and Tilford it has remained in this country ever since it was brought hither by James Tilford, who settled at Argyle, near Albany, New York, a hundred and fifty years ago. That pioneer was a soldier in the American army throughout the Revolutionary War, and his son, James Tilford, was a captain in the War of 1812. The latter's son, John M. Tilford, came to New York in 1835, at the age of twenty years, and served five years as a clerk in the grocery store of Benjamin Albro. Then, with his fellow-clerk, Joseph Park, he organized the now world-famous grocery house of Park & Tilford.

Frank Tilford, the youngest son and business successor of John M. Tilford, was born in New York on July 22, 1852, and was educated in the then well-known Mount Washington Collegiate Institute. Then he entered his father's store, at Sixth

Avenue and Ninth Street, and worked faithfully in one department after another until he had acquired a practical mastery of all the details of the business. In 1890 the company was transformed into a joint-stock corporation, and the senior Mr. Tilford became its vice-president. At his death, in January, 1891, Mr. Frank Tilford succeeded him in that office, and has continued to hold it ever since. Important as that office is, it does not monopolize Mr. Tilford's business attention. He has been a member of the Real Estate Exchange since 1873, and has made some extensive dealings in real estate, chiefly of an investment character, in the upper West Side of the city. He became a director of the Sixth National Bank in 1874, and a trustee of the North River Savings Bank in 1885. In 1889 he was one of the organizers of the Bank of New Amsterdam, of which he is now president, and he is also one of the organizers and a trustee of the Fifth Avenue Trust Company, vice-president of the Standard Gas-Light Company, and a director in many of the powerful corporations of New York city and in many of the gas companies throughout the country. He is also a member of the Chamber of Commerce, president of the New Amsterdam Eye and Ear Hospital, a trustee of the Babies' Hospital, and a member of the executive committee of the Grant Monument Association.

Mr. Tilford was married, in 1881, to Miss Julia Greer, daughter of James A. Greer and granddaughter of George Greer, a famous sugar-refiner of the past generation. They have two daughters, Julia and Elsie Tilford. Mr. Tilford has long been a member of the Union League Club, and is also a member of the Republican, Colonial, Lotos, Press, New York Athletic, and other clubs, and of the Sons of the Revolution. His city home is on West Seventy-second Street. It was chiefly designed by Mr. Tilford himself, and ranks as one of the handsomest edifices in that particularly handsome part of the city.



Chas. W. Tillinghast



CHARLES WHITNEY TILLINGHAST

AN admirable specimen of the intelligent, enterprising, and efficient New England stock of British origin, which has not only built up the New England States to their present magnificent proportions, but has also contributed immeasurably to the best development of New York and other States of this Union, is to be found in Charles Whitney Tillinghast of Troy, New York. He bears the names, which have come to him through descent, of two families noted in the annals of Massachusetts, Rhode Island, and Providence plantations. The families came from England in early colonial times, and were active in the industrial, political, and social affairs of the new communities of which they became members. In the last generation the Tillinghast family was represented by Benjamin Allen Tillinghast, who was born at Wrentham, Massachusetts, and afterward lived at Greenwich, Rhode Island. In the same generation of the Whitney family was Miss Julia Whitney, daughter of Moses Whitney of Wrentham, Massachusetts, a major in the Revolutionary War. Benjamin Allen Tillinghast and Julia Whitney were married, and to them was born the subject of this sketch.

Charles W. Tillinghast was born at East Greenwich, Rhode Island, on May 23, 1824, and received his education there and at Lanesboro, Massachusetts. His parents having removed to Troy, New York, he became a resident of that city at the end of his school-days, and entered business there. He was only sixteen years old when, in 1840, he became a clerk in the hardware store of Warrens, Hart & Leslie, afterward J. M. Warren & Co. There he remained, applying himself diligently to the business, and steadily working his way, by sheer merit, to

higher and higher places in the establishment. Forty-seven years after his entry into the establishment, to wit, in 1887, the firm was transformed into a corporation, and he was chosen its vice-president, which place he held for some years, and then was made president. Thus, for nearly sixty years, he has been identified with one business house, in which time he has made his way from the lowest place in it to the highest.

That, however, is not the full measure of his activities. He has other important business interests. He is vice-president of the Troy Savings Bank, a director of the United National Bank, and a director of various railroad and manufacturing companies at Troy and elsewhere. He is president of the Troy Orphan Asylum, the Troy Female Seminary, and trustee of the Marshall Infirmary and several other public institutions. He was the prime mover in securing the Post-office Building at Troy, and has long been a leader in most important public enterprises in that city. One of its most highly respected citizens, he is closely identified with its best civic, social, financial, and political interests.

Mr. Tillinghast has for many years taken an active interest in politics. He is an earnest Republican, and has worked unsparingly for the success of that party and for the promotion of the cause of good government in city, State, and nation. He has held no public office of a political character, although frequently urged to do so. He has preferred to use his influence as a private citizen, as a broad-minded, liberal man of affairs, of genial disposition and the highest integrity.

He is an active member and warden of St. John's Protestant Episcopal Church at Troy, and is a member of the Troy Club. He was married, in 1852, to Miss Mary B. Southwick of Troy, and has one daughter, Frances, who is now Mrs. Barker.





Alfred H. Koster



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 Pond, 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.

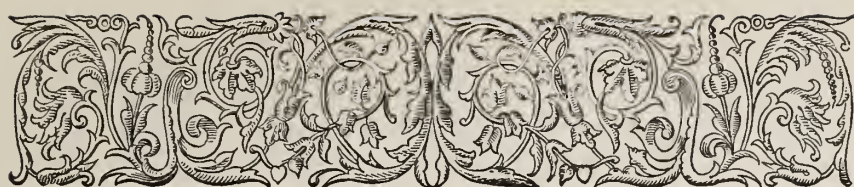
The performance of the duties connected with these engagements is sufficient to monopolize the major part of any man's attention, even of so diligent and competent a practitioner as Mr. Tweed. It is not to be wondered at, therefore, that he has refrained from participation in political matters, save 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.



C. Van der Velt.



CORNELIUS VANDERBILT

THE name of Vanderbilt, which has long been associated with ideas of great wealth, stanch patriotism, generous philanthropy, social leadership, and generally admirable citizenship in the republic, is evidently of Holland Dutch origin. The family that bears it, however, has been for many generations settled in this country, and perfectly "Americanized" in the truest senses of the term. The family first arose into national prominence in the middle of the nineteenth century. Its head at that time was Cornelius Vanderbilt of Staten Island, best known as Commodore Vanderbilt. Beginning as a farmer at New Dorp, Staten Island, New York, he presently became interested in steamboats on the Hudson River and elsewhere, and then in the New York and Harlem and the New York Central and Hudson River railroads. At the time of his retirement from business he was one of the richest men in the country, and the head of one of the greatest railroad systems in the world.

Commodore Vanderbilt was succeeded, as the head of his great enterprises, by his son, William H. Vanderbilt. The latter continued the policies established by his father, and greatly extended the Vanderbilt influence in the railroad world, and increased the size of the Vanderbilt fortune. He married Miss Kissam, daughter of a leading New York banker, in whose banking house Mr. Vanderbilt had been for a time employed. Commodore Vanderbilt had made the name of the family synonymous with wealth, and had won for it an enviable reputation for patriotism by his fine support of the government in the Civil War. Mr. and Mrs. William H. Vanderbilt first gave it high social leadership in New York city. They built the famous brownstone "Vander-

bilt houses" on Fifth Avenue, which for years were one of the wonders of the city, and were afterward surpassed only by houses built by later members of the same family.

William H. Vanderbilt died in December, 1885, leaving four sons and four daughters. His successor as the head of the family and the head of the great railroad and other interests of the family was his eldest son, Cornelius Vanderbilt. The latter proved a most able business man, and materially added to the wealth of the family. He also identified himself with many religious, educational, and philanthropic works. He was a valued promoter of the Young Men's Christian Association movement. His gifts of buildings and endowments to Yale and other colleges, and to hospitals and churches, aggregated millions of dollars. He built at Fifth Avenue and Forty-seventh Street, New York, one of the most splendid private residences in the world, and at Newport one of the most sumptuous of summer homes. He married Miss Alice Gwynne, daughter of a well-known lawyer of Cincinnati, Ohio. Cornelius Vanderbilt, the second of the name, died on September 12, 1899, leaving five children. His first child, William H. Vanderbilt, had died while in his junior year at Yale. The second was Cornelius, third of the name, the subject of this sketch. The others, in order, were Gertrude, now the wife of Henry P. Whitney of New York, Alfred Gwynne, who was graduated at Yale in 1899, Reginald C., and Gladys M. Vanderbilt.

Cornelius Vanderbilt, the third in direct line to bear that honored name, was born in New York city on September 5, 1873. He was educated at St. Paul's School, Concord, New Hampshire, and at Yale University. His rank as a scholar was high, and he was popular and influential in the social life of the university. In his junior year he was treasurer and secretary of the St. Paul's Club, composed of former students at St. Paul's School, and in his senior year he was a member of the Scroll and Key Society. In 1895 he was graduated with the degree of B. A. Afterward, having a decided bent for scientific and mechanical pursuits, he studied at the Sheffield Scientific School of Yale, and there received, in 1898, the degree of Ph. B., and in 1899 that of M. E. (Mechanical Engineer).

It was only natural, in view of the history of his family for three generations before him, that Mr. Vanderbilt should develop

a strong practical interest in railroads. While he was in the Sheffield Scientific School he made railroad locomotives a special study, and came to the conclusion that there was room for further improvement in the construction of such engines, especially in respect to the fire-box. Upon leaving the institution, he decided to put his theories into actual practice. He therefore secured an engagement in the service of the New York Central and Hudson River Railroad Company, the great corporation with which his family had for three generations been identified. He at first worked as a draftsman in the office of the superintendent of motive power and rolling stock, and there perfected his plans for a new engine. Then he was transferred to the car and engine shops at Albany, and personally worked at the construction of the locomotive. When completed, the engine was put to several severe trials, and then into regular work on the Mohawk division of the road, and proved entirely successful. Mr. Vanderbilt also designed some improvements in tugboats, and other mechanisms, and has served the railroad company efficiently in a variety of directions.

Mr. Vanderbilt is a member of several prominent professional and social organizations, but has devoted his time and attention more to business than to mere diversions. He is a member of the Knickerbocker Club, the Metropolitan Club, the New York Yacht Club, and the Seawanhaka-Corinthian Yacht Club. He is also a member of the Engineers' Club of New York.

He was married, on August 3, 1896, to Miss Grace Wilson, the ceremony taking place at the residence of the bride's father, in New York city. Mrs. Vanderbilt is the daughter of Mr. and Mrs. Richard T. Wilson, who came to New York many years ago from the South, and have been prominent members of the best society. Another of their daughters is Mrs. Ogden Goelet of New York, and a third is Mrs. M. H. Herbert of England, and one of their sons married Miss Carrie Astor of New York. Richard T. Wilson is the head of the firm of R. T. Wilson & Co., bankers of New York, one of the foremost financial houses in the city.

Mr. and Mrs. Vanderbilt make their home in New York. They have two children: Cornelius, born on April 30, 1898, and Grace, born on September 25, 1899.



ALFRED VAN SANTVOORD

THE Empire State of New York wears its title by various rights. It is foremost in population, in wealth, in industry, and in business generally among its fellow-commonwealths of the Union. But perhaps in no respect is its imperial rank more strongly and vitally marked than in that of commerce. This applies to both domestic and foreign trade. For many years about two thirds of all the exports and imports of the whole nation passed through the single port of New York. To-day the proportion of exports has fallen off to one half of the whole, or a little less, but the proportion of imports is still maintained. New York is thus not only the foremost port of the United States, but it has a greater commerce than all other ports put together.

Intimately connected with this foreign trade, and indeed largely the cause of it, is the enormous inland trade of New York, by way of the great highways of traffic that cross the State. New York has the supreme advantage over all other States of fronting upon both the Atlantic Ocean and the Great Lakes, and of having a splendid harbor on each. Another unrivaled advantage is found in the Hudson River, broad, deep, and commodious for commerce, opening a great highway from the ocean far up into the heart of the continent, and thence, by means of its natural and artificial tributaries, connecting with the inland seas which wash the shores of the richest Western States. It has long been a truism that the Erie Canal and the Hudson River were the sources of New York city's greatness. That means they were the sources of the commercial greatness of the State, and, we may confidently add, of the United States. And the men who opened up that great highway of trade were the commercial pioneers and founders and builders of the present greatness of the



A. Van Santvoord



nation. With such a man, and the son of such a man, we have to deal in the present brief biography.

The Holland Dutch were the first settlers of New York, both the city and the eastern part of the State, including the Hudson valley and some of the region lying west of it, and their descendants are numerous and dominant in many localities there to this day. They have for generations been honorably and effectively identified with the substantial development of the communities in which they are settled.

Alfred Van Santvoord, or Commodore Van Santvoord, as he is familiarly known, comes directly from a vigorous and virile stock. His father was Abraham Van Santvoord, one of the pioneers of the transportation business on the Hudson River, and a man of eminence in commercial, political, and social affairs. At the time of the War of 1812, Abraham Van Santvoord was president of the then village of Utica, New York, and one of the most influential men in that part of the State. In those times of storm and stress the Village Corporation of Utica issued an amount of fractional currency, and specimens of this, bearing the signature of Abraham Van Santvoord, president, are still treasured by the subject of this sketch as precious relics. The elder Van Santvoord had also at that time a contract with the federal government for supplying munitions of war and for transporting them. When the Erie Canal was opened, Abraham Van Santvoord extended his operations to it, and was one of the first to send boats along that invaluable highway. He removed his headquarters from Utica to Rochester in 1821, and finally, recognizing the supreme importance of the port of New York, he established himself there, with quarters in Jersey City, on the New Jersey shore of the harbor.

Of such paternity Alfred Van Santvoord was born, at Utica, New York. He obtained an excellent common-school education in the public schools, and then, at an early age, became his father's assistant in the canal and river transportation business. For this he was well fitted, and to it his inclination strongly turned. The result was that his life has been largely identified with that business, and with connecting lines of railroad transportation.

He began work for his father as a clerk. His diligence and

aptitude soon won him promotion and an interest in the business, and in time he became his father's successor as the head of the business. At that time he was prominently connected with the old People's Line of Hudson River steamers, in which he was associated with Daniel Drew. After succeeding his father he became interested in an independent line of boats on the Hudson, which he presently developed into the now famous Albany Day Line. He also owned the steamer *Mary Powell*, which he sold to her present owners. He controlled a line between New York and Albany, and built and operated some of the largest and best freight-towing boats on the river. During the Civil War he chartered a number of boats to the federal government for military and naval use. Among these was the *River Queen*, which won a place in history as the meeting-place of Abraham Lincoln and Alexander H. Stephens when they had their famous conference at Fortress Monroe. Mr. Van Santvoord's popular title of Commodore has been derived from his prominent connection with shipping interests.

Mr. Van Santvoord has a multiplicity of business interests, to which he has consistently preferred to devote his attention rather than to seek political preferment, though the latter has often been well within his reach. He is president and chief owner of the Albany Day Line of Hudson River steamers, and a director, and one of the most influential in each board, of the Delaware and Hudson Canal Company, the Albany and Susquehanna Railroad, the Catskill Mountain Railroad, the Chicago, Milwaukee and St. Paul Railroad, the New York and Harlem Railroad, and the United Railroads of New Jersey. He was one of the organizers of the Lincoln Safe Deposit Company, and was vice-president of each institution from its inception down to a recent date. He still remains a director of each. He is also a director of the Cairo Railroad, the Cherry Valley, Sharon and Albany Railroad, the Equitable Life Assurance Society, the Fourth Avenue Street Railroad of New York, the Lake Champlain Steamboat Company, the Lake George Steamboat Company, the Otis Elevating Railroad Company, and the Spuyten Duyvil and Port Morris Railroad.

Mr. Van Santvoord has long been an expert and enthusiastic yachtsman. In lieu of a country residence he keeps the fine

steam-yacht *Clermont*, named after Fulton's first steamboat, and with his family spends much of his time upon it. His city home is in West Thirty-ninth Street, New York, and it is a center of enjoyable domesticity and of refined social life. He is a member of various clubs and other organizations, including the Union League, Century, St. Nicholas, Seawanhaka Yacht, Atlantic Yacht, and New York Yacht clubs, the American Museum of Natural History, and the Metropolitan Museum of Art.

He was married many years ago to Miss Anna Townsend of Albany, who died about eight years ago. She bore him four children. Of these one was a son, Charles Townsend Van Santvoord, who became associated with his father in business and was a man of great promise and fine achievements. He became manager of the Albany Day Line, and was apparently destined for still more important trusts when he died suddenly a few years ago. The other three children are Mrs. Eben E. Olcott, Mrs. Wilton Merle Smith, wife of the well-known New York clergyman of that name, and Miss Anna Van Santvoord.

Mr. Van Santvoord has always been a man of essentially domestic tastes, finding most pleasure in the company of his family and friends, and even in advanced years continues to enjoy to the full the society of young people. He is also much interested in benevolent enterprises. Among his many acts may be mentioned the building, under his supervision, of the new Colored Home and Hospital in New York, an institution in which his wife had manifested a deep interest.

Mr. Van Santvoord possesses a good library and a valuable collection of works of art, though he has not made a specialty of acquiring such properties. He has in his long and active life made many friends among the foremost business and public men of New York and other States. Among these was the late William H. Vanderbilt, between whom and Mr. Van Santvoord an intimacy of many years' standing existed, which was terminated only by Mr. Vanderbilt's death. Although, as stated, he devotes much of his time to his city home and the steam-yacht which is his movable summer home, he also visits Long Branch, Saratoga, and the Catskills each year — places which have long been familiar and favorite resorts of his, and where he is always sure of a hearty welcome from hosts of friends.



ALDACE FREEMAN WALKER

NEW ENGLAND has contributed men of "light and leading" to all businesses and professions and to all parts of the Union. Most of these naturally trace their origin to the Massachusetts and Connecticut colonies, the lines subsequent thereto diverging in many directions. The Walker family, for example, was settled at Lynn, Massachusetts, in 1630, and thence moved to other parts of Massachusetts, Connecticut, and Vermont. At West Rutland, in the last-named State, lived, fifty years ago, Aldace Walker, D. D., a Congregational minister, and Mary Ann Baker Walker, his wife; and there, on May 11, 1842, Aldace Freeman Walker, their son, was born.

He was educated at local schools, at Kimball Union Academy, Meriden, New Hampshire, and at Middlebury College, Middlebury, Vermont, from which he was graduated in the summer of 1862. He had for a year been impatient to get out of college and into the army, and at once enlisted in a Green Mountain regiment, in which he served through the remainder of the war. In the summer of 1865 he came back to Vermont and began the study of law, first at Wallingford and then in the office of the Hon. George F. Edmunds at Burlington. His law studies were completed at Columbia College, New York, and he was admitted to the bar and began the practice of his profession in this city. In 1873 he returned to Vermont and entered an office in his native city of Rutland, where he practised law successfully for the next fourteen years as a member of the firm first of Prout, Simons & Walker, and then of Prout & Walker.

Mr. Walker was called from his law office in April, 1887, to become a member of the Interstate Commerce Commission at Washington, and was one of the two Republican members of



Alfred F. Walker



that body as it was originally constituted by President Cleveland. Two years later he resigned his place, and went to Chicago as chairman of the Interstate Commerce Railway Association. Afterward he became chairman of the Western Traffic Association, and subsequently commissioner of the Joint Traffic Association. On September 1, 1894, he was appointed one of the receivers of the Atchison, Topeka and Santa Fe Railroad and allied lines. Since January 1, 1896, he has been chairman of the board of directors and executive committee of the reorganized railway company, with Eastern offices in New York, where he now resides, holding also a similar position in relation to the auxiliary companies of the Atchison system, embracing in all about two thousand miles of road.

Mr. Walker was a member of the Vermont State Senate in 1892-93, but has held no other political office. His army record from 1862 to 1865 was as follows: Entered as first lieutenant, Eleventh Vermont Volunteers (afterward First Artillery, Eleventh Vermont Volunteers); promoted to be captain, major, and lieutenant-colonel; brevetted lieutenant-colonel for services in the Shenandoah Valley at battles of Opequon, Fishers Hill, and Cedar Creek. In 1895 he was chosen commander of the Illinois Commandery of the Military Order of the Loyal Legion. Besides the Loyal Legion, he is a member of the Metropolitan, Colonial, and Lawyers' clubs of New York, and of the Chicago Club. He has received the academic degrees of A. M. and LL. D.

In September, 1871, Mr. Walker was married to Miss Katherine Shaw of Wallingford, Vermont. They have three children, Roberts, Harold, and Ruth Elsa.





JOHN HENRY WASHBURN

THE family of Washburn is one that occupied a conspicuous place in England during the Civil War of the time of Charles I. It was then settled at Washbourne, Whychenford, and Evesham, in Worcestershire, and was strongly attached to the royal cause. John Washburn of Whychenford, the then head of the family, exhausted his fortune in the service of the king, and was among the Cavaliers who were taken prisoners at the battle of Worcester. His cousin, another John Washburn, of Evesham, came to this country, and as early as 1832 was settled at Duxbury, Massachusetts. He became the first secretary to the Governor and Company of the Massachusetts Bay Colony. His descendant in the seventh generation was Royal Washburn, pastor of the First Congregational Church of Amherst, Massachusetts, who married Harriet Parsons, a descendant of Cornet Joseph Parsons, who came from England and settled at Springfield, Massachusetts.

John Henry Washburn is the son of this couple, and also a descendant of Francis Cooke, one of the *Mayflower* company, and of Governor William Pynchon. He was born at Amherst, Massachusetts, on October 27, 1828, and was graduated at Amherst College in the class of 1849. Afterward he read law with Foote & Hodges at Rutland, Vermont, and with B. F. Agan at Granville, New York. He did not, however, enter upon the practice of the legal profession, but turned his attention to the insurance business.

His first engagement was as a clerk in the office of the Washington County Mutual Insurance Company, in 1850, and in 1854 he was secretary of the Bridgeport Fire and Marine Insurance Company. In 1859 he entered the office of the Home Insurance



John A. Washburn



Company of New York, one of the foremost insurance corporations in the country, and has ever since been identified with it. Beginning in a subordinate place in its office in 1859, he became its assistant secretary in 1865, its secretary in 1867, and its vice-president in 1886, which office he has held ever since that date. His reputation as an authority on insurance matters is widespread throughout the nation. He has been president of the Tariff Association of New York, twice president of the Association of Western Underwriters, known as the "Union," and twice president of the New York Board of Fire Underwriters. His address before the Underwriters' Association of the Northwest, in 1888, has become a standard treatise on the business. Mr. Washburn has other business interests, being a director of the Chatham National Bank, the New York Mutual Savings and Loan Association, and the New Amsterdam Casualty Company, all of this city. He has held no political office. He is interested in various religious and philanthropic works, being a member of the Broadway Tabernacle Church, and a corporate member of the American Board of Commissioners of Foreign Missions. He is a member of the Lotus and City clubs, the Chamber of Commerce, the Board of Trade and Transportation, of which latter he is vice-president, the New England Society, the Metropolitan Museum of Art, the Amherst College Alumni Association, the Sons of the Revolution, the Society of Colonial Wars, the Society of *Mayflower* Descendants, the Order of Founders and Patriots, and the Society of Descendants of Colonial Governors.

Mr. Washburn was married on October 17, 1853, and has one son, William Ives Washburn, a practising lawyer of this city.





WILLIAM IVES WASHBURN

THE first secretary of the Massachusetts Bay Colony was John Washbourne, the founder of the Washbourne, or Washburn, family in America. From him, in direct line, the subject of this sketch is descended. He is descended also from Francis Cooke, who was one of the *Mayflower* Pilgrims. On his mother's side he comes in direct descent from William Ives, who was one of the original signers of the New Haven Compact. All these colonists were from England, and played leading parts in the development of the new land. Of their descendants, ancestors of William Ives Washburn, no less than forty-nine took active part in the various colonial wars. In the generation immediately preceding that of our subject, and still surviving, John Washburn is a conspicuous business man of New York city, being vice-president of the Home Insurance Company. He married Jane Ives, and to them at Bridgeport, Connecticut, on August 30, 1854, William Ives Washburn was born.

He received his education at private schools in New York city, at Williston Seminary, Northampton, Massachusetts, at Amherst College, where he received the degrees of A. B. in 1876 and A. M. in 1878, and at the Law School of Columbia University, under Professor Theodore W. Dwight, where he received the degree of LL. B. in 1878. He also spent a year in the office of that eminent lawyer and instructor, Austin Abbott, LL. D.

With such preparation Mr. Washburn was admitted to the bar immediately upon graduation from the law school. He formed a partnership with Ambrose E. Stone, under the name of Stone & Washburn. This lasted only a year, and since that time he has been in practice alone, with a staff of assistants.

Mr. Washburn's practice has been successful in a gratifying degree. It has included a wide range of law cases, but in recent years has been more and more devoted to insurance law, general corporation law, and law involving ecclesiastical bodies.

Mr. Washburn has been notary of the American Exchange National Bank since 1886; general counsel for the Marine Department of the Home Insurance Company for some years; counsel for the American Missionary Association, the Congregational Home Missionary Society, the Revere Rubber Company, the Ammunition Manufacturers' Association, and various other corporations, estates, and individuals. He was associated with Samuel Fessenden in the famous Worden will case at Bridgeport, Connecticut, and was counsel for the Madison Avenue Congregational Church of New York in its controversy with the Rev. Dr. John P. Newman.

He has been a member of the Broadway Tabernacle Congregational Church since 1868, was its clerk from 1879 to 1900, and is now a member of its board of trustees. He has been a member of the executive committee of the Congregational Home Missionary Society since 1885, and its chairman since 1890. He is, or has been, also, prominently connected with various other important societies of the Congregational Church.

He is judge advocate of the Fifth Brigade of the National Guard of New York, with the rank of major, and a trustee of the Hartford Theological Seminary. He belongs to the Bar Association, Century Club, Alpha Delta Phi Fraternity and Club, Adirondack League Club, Congregational Club, Sons of the Revolution, Society of Colonial Wars, and Society of Descendants of Colonial Governors.

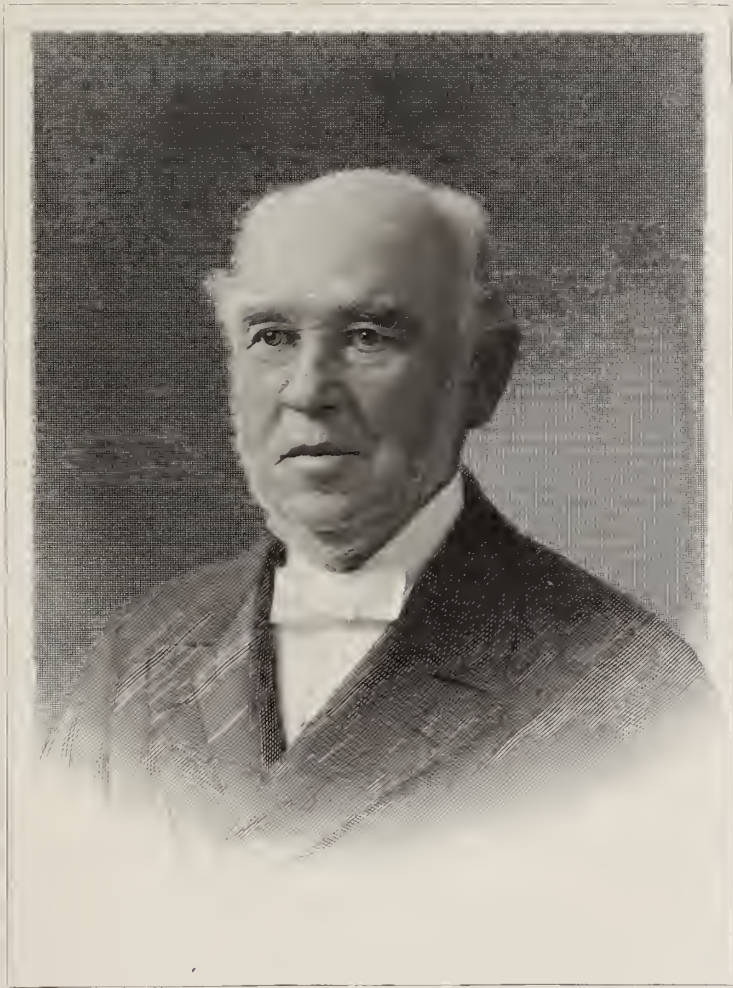
He was married, on November 15, 1883, to Miss Carrie W. Fisher, daughter of the late Nathaniel Fisher, a merchant of New York city. They have had three children: Grace Ives Washburn and William Ives Washburn, Jr., now living, and Nathalie Fisher Washburn, deceased. The family home in New York city is at No. 39 West Forty-seventh Street, and in the country at "Cedarcroft," at Greenwich, Connecticut.



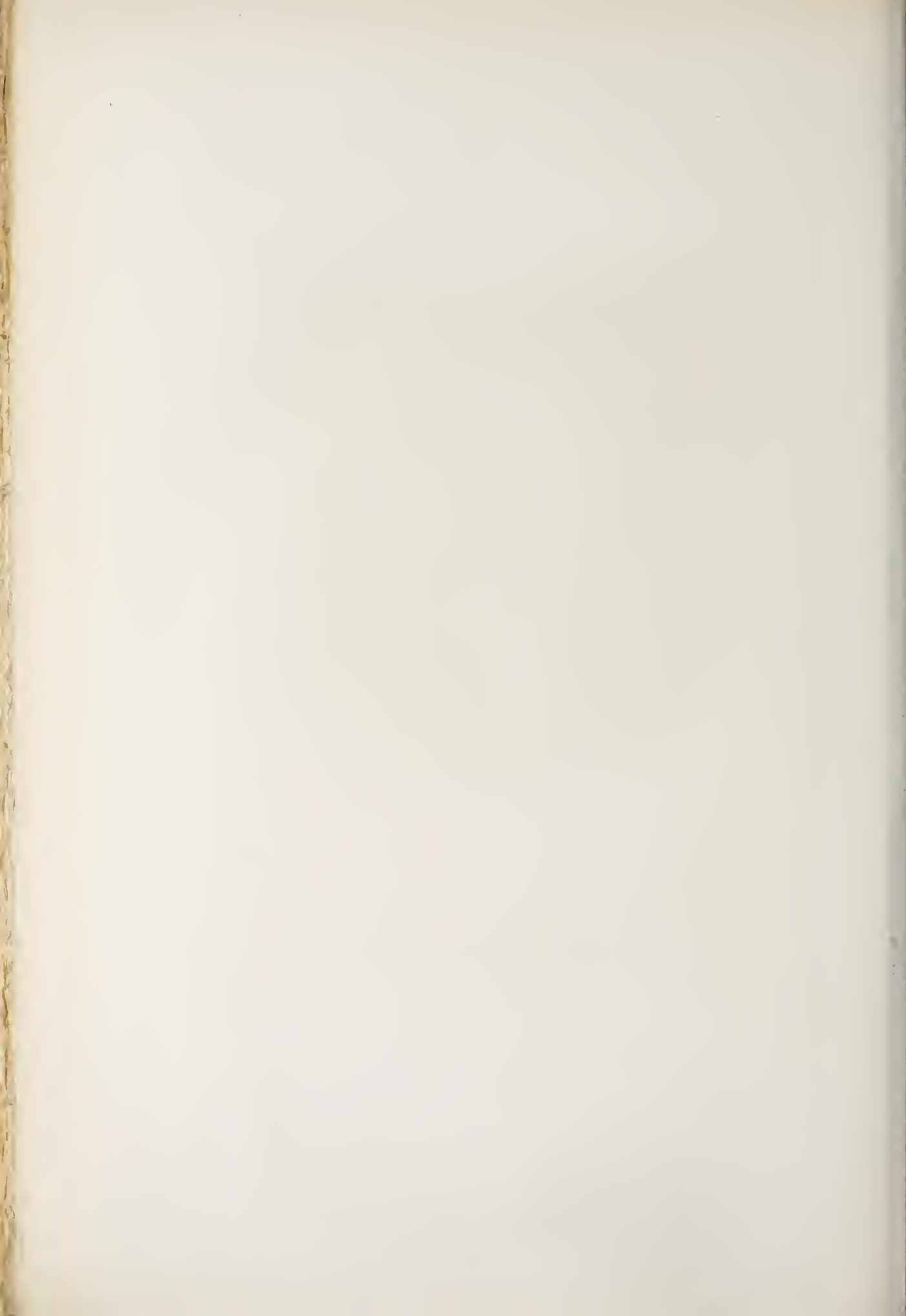
WILLIAM HENRY WEBB

THE founder of Webb's Academy and Home for Ship-builders, a costly institution of admirable benevolence, reckoned his American ancestry from Richard Webb, who came from Gloucestershire, England, and settled in Boston in the first years of that colony's existence. In the seventh generation from him, Isaac Webb was born at Stamford, Connecticut, in 1794. At an early age he was apprenticed to the famous ship-builder, Henry Eckford. After serving his apprenticeship he formed a partnership with two of his fellow-apprentices, under the name of Webb, Smith & Dimon. They built a number of noted vessels, including the *Robert Fulton*, the second steamer ever constructed. In 1825 Isaac Webb and his former chief formed a partnership, which was ended only by Mr. Eckford's retirement in extreme old age. Then the firm became that of Isaac Webb & Co., and then Webb & Allen.

William Henry Webb, son of Isaac Webb, was born in this city on June 19, 1816. He was educated in the Columbia College Grammar School, and began the study of marine architecture. By the time he was twenty-three he had built under sub-contract with his father three packet-ships and two smaller vessels. In 1839 he sailed on one of these ships, the *New York*, for a much-needed rest in Europe. The death of his father summoned him home in the following year, when he succeeded the latter in business, forming a partnership with Mr. Allen, his father's old partner, which lasted until Mr. Allen's retirement, in 1843. For thirty years thereafter Mr. Webb continued the business alone. A record of the output of his yards would fall little short of an epitome of the history of American shipping. Among his achievements may be recalled the building of the *Cherokee*,



W. W. Webb



in 1848, the first steamship run between New York and Savannah; the *General Admiral*, built in 1858 for the Russian navy; and the ram *Dunderberg*, built during the Civil War and afterward purchased by the French government. When he finally retired from business, in 1872, he had built more than one hundred and fifty vessels, and was the owner, wholly or partly, of more than fifty, most of them from his own yards.

He received honors from several of the sovereigns of Europe, in addition to the unmeasured esteem of his fellow-countrymen. He might easily have filled many important political offices. Such places, however, he declined to seek, contenting himself with being for fourteen years president of the Council of Political Reform in this city, and with being for many years active in municipal affairs and influential for good government.

Mr. Webb's charities and public benefactions were numerous. Foremost among them is to be remembered Webb's Academy and Home for Ship-builders, a stately and commodious institution on the bluff overlooking the Harlem and North rivers, at Sedgwick Avenue and One Hundred and Eighty-eighth Street, in the borough of the Bronx. The erection of this building was begun in the fall of 1890, and on May 5, 1894, the entire property, of great cost and value, was presented by Mr. Webb to a board of trustees, to be forever a free home for the aged, indigent, or otherwise needy men who have been engaged in building hulls of ships or engines for the same, in any part of the United States, and for the wives or widows of such men, and, at the same time, a free school of the highest class in which young men, citizens of the United States, may be instructed thoroughly in the art, science, and profession of ship-building and marine-engine building.

Mr. Webb was married, in 1843, to Miss Henrietta A. Hidden, by whom he had two sons. His country home was Waldheim, a beautiful estate near Tarrytown. His city home was on Fifth Avenue. He was a member of the Century Association, and the Union League, Republican, and City clubs. He died at his city home on October 30, 1899, leaving a large share of his fortune for the prosecution of worthy works of benevolence and philanthropy.



CHARLES WHITMAN WETMORE

THE name of Wetmore is of English origin, and is conspicuously identified with the history of the English colonies in North America, and of the United States which have been developed therefrom. The first who bore it in this country came over in 1835, and settled in Connecticut. He was one of the seven original founders of the city of Middletown, Connecticut, which at one time was one of the principal mercantile centers of New England. Thereafter for many generations the family was identified with Middletown, though in time various members of it removed to other parts of the country and became men of mark and influence in their respective communities.

Among the most eminent members of the family in former generations the Rev. James Wetmore of Middletown will be remembered. Beginning his career as a Congregational clergyman at New Haven, he presently became a Protestant Episcopalian, and was ordained a priest of that church in the Chapel Royal, St. James, London, England. He afterward served in Trinity Church, New York city, and as a missionary at Rye, White Plains, Bedford, and other places in Westchester County, New York, and adjacent parts of Connecticut. He was a considerable writer upon theological and ecclesiastical subjects, and was described as "a gentleman of extensive usefulness, a father and exemplary pattern to the clergy." His son, Timothy Wetmore, became Attorney-General of the Canadian province of New Brunswick.

The subject of the present sketch, Charles Whitman Wetmore, comes from that same Middletown stock, and inherits the characteristics that have marked the family with usefulness and success throughout many generations. He is the son of Fred-



C. W. Weston



erick P. and Sarah M. Wetmore, his father having been a prosperous merchant who removed from the East to seek enlarged opportunities in what was then the far West, to wit, Ohio and Michigan.

Charles Whitman Wetmore was born on October 6, 1854, at the town of Hinckley, in Medina County, Ohio, and spent his early childhood in that place. Later a removal was made to the State of Michigan, and there, in the high school of the city of Marquette, his preparatory education was promoted sufficiently to permit him to be matriculated in college.

For higher educational advantages he instinctively turned back to that New England which had been the home of his ancestors. He went to Cambridge, Massachusetts, and there, in 1871, passed the entrance examinations for America's most venerable institution of liberal learning, Harvard University. A four years' course followed, which he pursued with admirable success, and he was duly graduated in the early summer of 1875, with the degree of B. A. Then, choosing the profession of the law as most fitted to his abilities and most congruous with his tastes, he entered the famous law school of his Alma Mater, and there, two years later, was graduated with the degree of LL. B. While at Harvard he was interested in rowing, and was a member of his class crew for three years, and of the university crew in his senior year. He decided to practise his profession in the great metropolis of the nation, where the range of legal activity is widest, the competition keenest, the requirements for high success the most exacting, and the possibilities of achievement most promising. After spending a year abroad he came to New York in 1879, and in 1881 he was admitted to the New York bar, and entered upon the career which has since been so brilliant.

Immediately upon his admission to the bar, Mr. Wetmore began the practice of law in New York, and in 1885 he became associated in partnership with General Francis C. Barlow. The latter, like himself, was of New England ancestry, but was some twenty years older than Mr. Wetmore. General Barlow had had a distinguished career in the army during the Civil War, and had since that struggle been Secretary of State of New York, United States Marshal, and Attorney-General of the State of New York. Association with a man of so great experience and prestige was,

of course, valuable to the young lawyer. At the same time, Mr. Wetmore's fine scholarship and high abilities, not to mention his youthful energies, made him an amply worthy member of the firm. The partnership lasted, under the firm-name of Barlow & Wetmore, until 1894, which was not long before General Barlow's death.

Meantime, in addition to this conspicuously successful and profitable law practice, Mr. Wetmore became interested in other business enterprises, especially those relating to railroads and industrial applications of electric power. In 1893 he became president of the North American Company, which place he still holds. He is deeply interested in the Milwaukee Electric Railway and Light Company, being at this time chairman of the executive and finance committees thereof. He is also a director and chairman of the executive and financial committees of the Cincinnati Edison Electric Company of Cincinnati, Ohio, and is similarly connected with various other corporations.

Mr. Wetmore has not held public office nor sought political promotion. His favorite sport and relaxation are found in yachting, and he has for many years been a conspicuous figure in the yachting world. Between 1885 and 1893 he sailed and raced the well-known yachts *Naiad*, *Iseult*, *Nameless*, and *Liris*. He has been actively identified with race committee work in the Seawanhaka-Corinthian Yacht Club of New York since 1895, and is now chairman of that committee and a trustee of the club.

Mr. Wetmore is also a member of the University Club, the Harvard Club, the Down-Town Association, and the Bar Association of the city of New York, and of the Nassau County Club of Long Island.

Mr. Wetmore was married, on October 6, 1891, to Miss Elizabeth Bisland of New York. They have no children. Their winter home is in New York city, and their summer home is on Center Island, Oyster Bay, Long Island.





Charles Whann



CHARLES WHANN

IN the halcyon days "before the war," meaning, of course, the Civil War, the name of William Whann was among the best-known in the great Southern metropolis of New Orleans. It was borne by a man descended from that sturdy, thrifty, and progressive Scotch stock which contributed to the upbuilding of the Virginia Colony, and which comprised not a few of the "first families" of the "Old Dominion." Mr. Whann was born in Virginia, but spent most of his active life in New Orleans. He was a man of numerous activities, and achieved marked success in them all. He was one of the foremost bankers of that city, and an acknowledged leader of its financial life. He was the owner of one of the largest of those lines of towboats which formed so essential an adjunct to the commercial greatness of the city, boats flying his flag being familiar all along the Lower Mississippi and at the passes of the delta. He was the president, also, of the principal telegraph company in that part of the country. Indeed, his name was known and respected, and his influence felt, throughout all the business world of the South and Southwest.

In himself William Whann united the Scotch Covenanter and the Cavalier. It was fitting, then, that he should add the Puritan strain to the family in his choice of a wife. Miss Georgiana Stickney was of Massachusetts birth and of Puritan ancestry. The famous Adams family, which gave to the republic two of its early Presidents and most valuable statesmen in John and John Quincy Adams, was among her blood-relations. She became the wife of William Whann, and spent much of her life in a Southern home.

The son of this couple, Charles Whann, was born in the city

of New Orleans, Louisiana, on February 17, 1857. That was a troublous time in the history of the nation and of New Orleans. Not a few of the residents of that city, seeing the coming of the storm of war, hastened to leave it for a more secure abode. Others remained faithful to it, enduring its varying fortunes. Of these latter some, in turn, afterward sought other scenes when the war had passed away.

Among these last Charles Whann is to be numbered. His early life was spent in New Orleans, and part of his education was acquired there. Then he came North, and lived and studied for a time in Brooklyn, New York, and also in New Hampshire. Thus he became acclimated to the life and business methods of the North, and on reaching manhood chose to make his home permanently in this part of the country.

His first business experience was gained in the dry-goods commission house of Denny, Poor & Co. of New York. There he mastered the sound principles of dealing which are common to all legitimate and successful lines of business. But the dry-goods trade did not sufficiently appeal to him to lead him to adopt it permanently. New York was then, as now, the financial center of the country, and its financial operations greatly appealed to him. Moreover, his father had been a banker, and a taste for that calling had possibly been inherited.

At any rate, after serving his apprenticeship in the dry-goods trade, Mr. Whann left the firm which had first employed him, and secured an engagement in the banking house of Edmund D. Randolph & Co. of New York. There he felt more at home and better satisfied. He applied himself diligently to mastering the details of the business and to perfecting his knowledge of financial operations. His career in that house was successful, from the point of view both of himself and of his employers.

Nor was his earlier experience in another calling by any means unprofitable. Upon the face of it, there seems little in common between dry-goods and banking. Nevertheless, there are many principles of business which prevail in both, and which are essential to success in either. These he had acquired in the one, and he made good use of them in the other. Moreover, there is much in business discipline and in the cultivation of the business faculties. These advantages had been enjoyed by

him in the dry-goods trade, and they were of profit to him when he entered the vastly different practices and methods of Wall Street. The result was that he rapidly rose in the esteem of his employers, and seemed assured of a long and profitable connection with the firm of Randolph & Co.

Such, however, was not his own intention. He meant to become the master spirit of a firm of his own. When a fitting opportunity came, Mr. Whann opened an office of his own, and entered upon business operations upon his own account. His business is that of a stock-broker, dealing in general lines of sound securities, but paying especial attention to sales of railroad and municipal bonds. In this business he has achieved a gratifying success. His place in the financial world has long been recognized as secure and honorable, and his office is a well-known center of important transactions.

Mr. Whann has not found time nor developed inclination for seeking many extraneous interests, business or political. He has not been a politician in the ordinary sense of the word, certainly not an office-seeker. His only office has been that of justice of the peace in the town of Pelham, Westchester County, New York, in which delightful suburb he makes his home. That is an office which betokens the esteem in which he is held by his neighbors, more than any considerable participation in politics.

Mr. Whann is a member of a few select social organizations, among which may be mentioned the Lawyers' Club and the Seawanhaka Corinthian Yacht Club of New York.

He was married in New York, in 1886, to Miss Lillian A. McClelland, who died on August 23, 1897, leaving him one son, Charles Whann, Jr.





CLARENCE WHITMAN

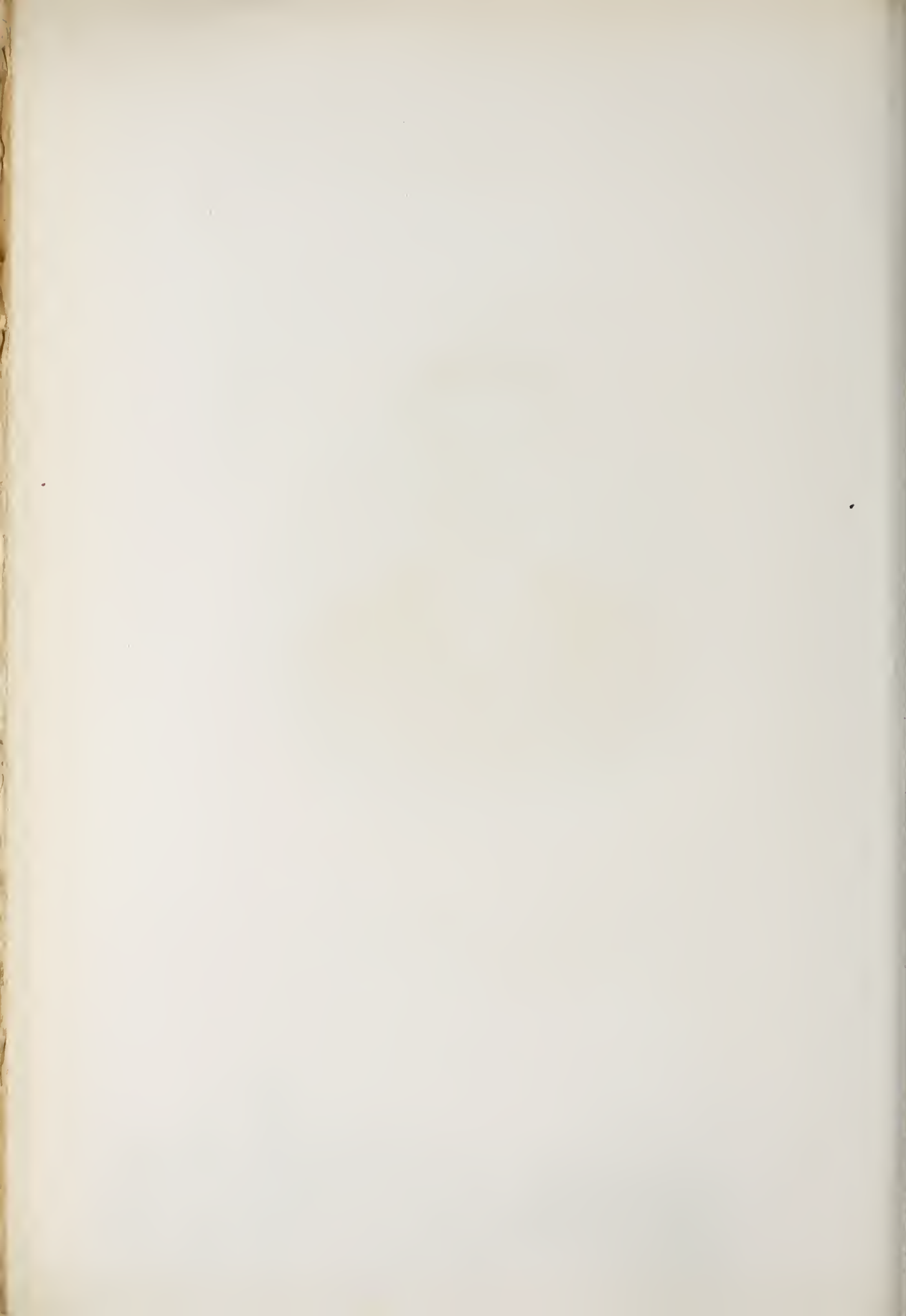
IN the foremost rank of New York's mercantile interests is the trade in dry-goods. Not only is the city the great import mart for foreign goods, but it has long enjoyed equal preëminence as the chief domestic market and center of distinction. In New York are the agencies and commission houses of all the greatest manufacturing establishments of the New England and other States, and the wholesale and jobbing houses to which tradesmen from all parts of the United States turn their supplies. The "dry-goods district" is one of the well-known parts of New York, and one of the richest centers of storage of goods and of transaction of business to be found in all the world. Its leaders of business are what would in old times have been called merchant princes, with reference to their wealth, their leadership of affairs, and their dominant place in relation to the whole business community.

Prominent among the dry-goods merchants of New York is Clarence Whitman, head of the firm of Clarence Whitman & Co. He is a native of Nova Scotia, having been born at Annapolis Royal, Nova Scotia. He was educated at Cambridge, Massachusetts, and nearly all of his life has been spent in the United States, and, indeed, in or near the city of New York.

He was between sixteen and seventeen years of age when, in 1864, he began business life as an employee of J. C. Howe & Co., a dry-goods commission house of Boston, Massachusetts. There he began his practical education in the business to which his life has largely been devoted and in which he has attained exceptional success. Later he entered the employ of James M. Beebe & Co., also of Boston. In 1866, however, he left the New England metropolis and came to New York, where he entered the



Thomas M. Wheeler



service of J. S. & E. Wright & Co., dry-goods commission merchants. This firm was in time succeeded by that of Wright, Bliss & Fabyan, and that in turn was reorganized into the present well-known firm of Bliss, Fabyan & Co.

Mr. Whitman spent nine years in the service of this house, and then left it to join his brother, E. C. Whitman, with whom he presently formed a partnership, under the style of E. C. & C. Whitman, which at a later date became known as Clarence Whitman & Co., as at the present time, Mr. Whitman being, of course, its head.

This firm is the selling agent for a number of important manufacturing concerns, including the Ponemah Mills of Taftville, Connecticut, the Stevens Manufacturing Company, the Barnaby Manufacturing Company, and the Davol Mills of Fall River, Massachusetts, the Wauregan Mills of Wauregan, Connecticut, and the Wilkesbarre Lace Manufacturing Company of Wilkesbarre, Pennsylvania. In addition to this extensive business, Mr. Whitman is interested in several other enterprises. He was the organizer and is vice-president of the Pantasote Leather Company of Passaic, New Jersey, and is treasurer of the Wilkesbarre Lace Manufacturing Company of Wilkesbarre, Pennsylvania, and a director of the Trust Company of New York.

Mr. Whitman is a member of the New England Society of New York, and of the Lawyers', Merchants', Riding, and Union League clubs.

He was married at Andover, Massachusetts, to Miss Mary Hoppin Morton, daughter of the late Chief Justice Morton of Massachusetts. Mr. and Mrs. Whitman have four children, as follows: Clarence Morton Whitman, Harold Cutler Whitman, Esmond Whitman, and Gerald Whitman. They make their home in New York city, and their summer home on a large country estate at Katonah, New York.



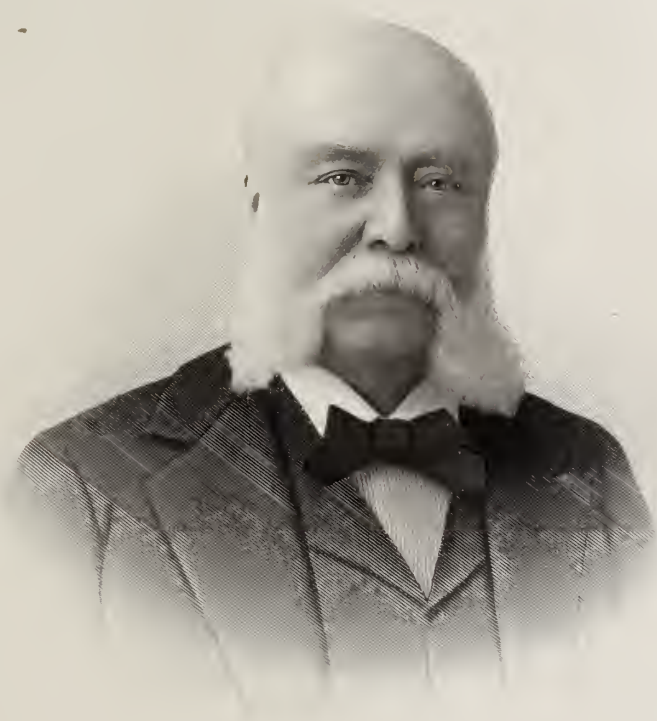


STEWART LYNDON WOODFORD

THE founder of the Woodford family in America was Thomas Woodford, who came from Boston, in Lincolnshire, England, and landed at Plymouth, Massachusetts, in 1635, and was a founder of Hartford, Connecticut, and of Northampton, Massachusetts. One of his direct descendants was Josiah Curtis Woodford, who came to New York and became a merchant. He married Susan Terry, and to them was born, in New York city, on September 3, 1835, a son, to whom was given the name of Stewart Lyndon Woodford.

Young Woodford was educated at home and in primary schools, and then at the Columbia College Grammar School. His sophomore and junior years of college life were spent at Yale, and the senior year at Columbia, where he was graduated with the degree of B. A. in the class of 1854. Since that time he has received the degree of M. A. from Yale, Columbia, and Trinity colleges, that of LL. D. from Trinity and Dickinson, and that of D. C. L. from Syracuse University. On leaving college, he began the study of law in this city; but the failure of his father compelled him to enter upon the earning of a livelihood. For a time he worked as a reporter, bookkeeper, tutor, etc.; then he resumed his law studies, and in 1857 was admitted to the bar. He formed a partnership with a former classmate at Yale, Thomas G. Ritch, in 1858, and has maintained the association ever since.

Apart from the regular practice of the law, in which he has been eminently successful, Mr. Woodford has been much engaged in public services. He was appointed messenger of the New York Electoral College in December, 1860, to convey to Washington its vote for Lincoln and Hamlin. The next March he was appointed Assistant United States Attorney in New York.



Samuel L. Woodford



In 1862 he enlisted in the army, became successively captain, lieutenant-colonel, chief of staff to General Gillmore, colonel (for gallantry on the field), brevet brigadier-general, and Military Governor of Charleston, South Carolina, and of Savannah, Georgia. In 1866 he was elected Lieutenant-Governor of New York for two years. He was the Republican candidate for Governor of New York in 1870, and was really elected, but was counted out by the fraudulent work of the Tweed Ring in favor of John T. Hoffman. In 1872 he was elected to Congress from the Third District of New York, and the same year was chosen elector at large, and was president of the New York Electoral College which voted for President Grant for a second term. In 1875 he aided the Republicans of Ohio in their great fight for sound money, and by his debate with General Thomas Ewing turned the scale in their favor. From 1877 to 1883 he was United States District Attorney in New York. In 1896 he was one of the commissioners who prepared the charter for the enlarged city of New York. In 1897 he was sent by President McKinley as minister to Spain, and served with distinction in the trying times before the war with that country. On the severing of diplomatic relations with Spain, on April 21, 1898, he left Madrid and returned to New York, where he resumed the practice of his profession with his old firm.

Mr. Woodford is a director and general counsel of the Metropolitan Life Insurance Company, a trustee of the Franklin Trust Company and the City Savings Bank, and resident American trustee of the Svea Fire and Life Insurance Company of Sweden. He is a member of the Military Order of the Loyal Legion, the Military Order of Foreign Wars, the Society of Colonial Wars, the New England Society, the Sons of the American Revolution, the Order of Founders and Patriots, the University, Lawyers', Union League (Brooklyn), and Hamilton clubs, and the Phi Beta Kappa Society.

He was married, on October 15, 1857, to Miss Julia Evelyn Capen. They have had one son and three daughters, of whom only one daughter, Miss Susan Curtis Woodford, now survives. Mrs. Woodford died on June 14, 1899.



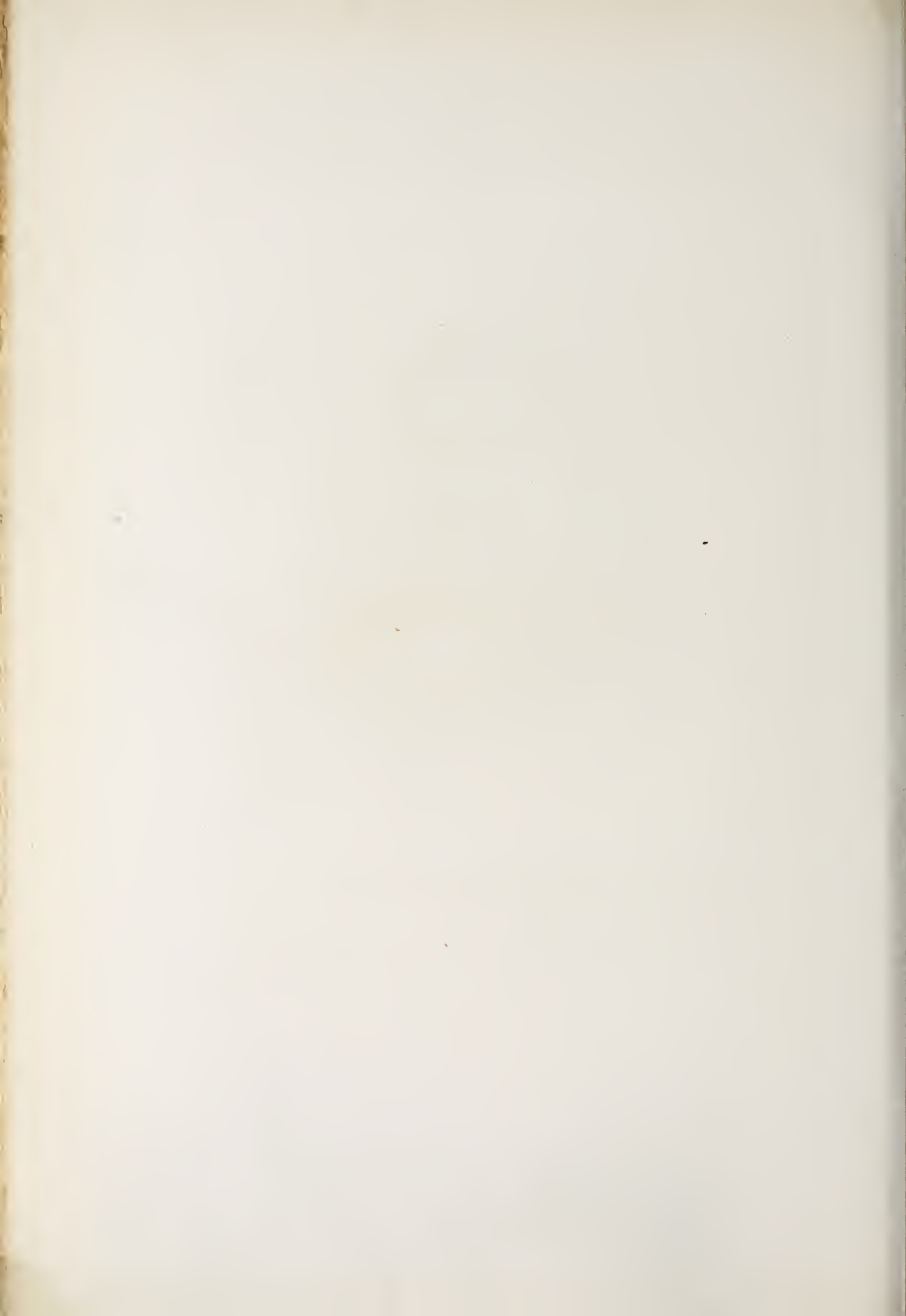
A. M. YOUNG

ONE of the most prominent and energetic leaders in the electrical field is Alden M. Young of New York. Mr. Young is a native of New York State, having been born at Hadley, Saratoga County, September 6, 1853. After receiving a good early education, he began work as a telegrapher in the employment of the Atlantic and Pacific Telegraph Company, at Fort Plain, New York, where he took charge of the local office. His advancement was rapid, and in quick succession he held the position of manager at Saratoga in 1871, Syracuse in 1872, Albany in 1873, and Buffalo in 1874-77. He was but just twenty-one years of age when he assumed charge of the Buffalo office. In 1878 he was transferred to New York city, where he remained until 1880. Mr. Young then made his residence at Waterbury, Connecticut, and organized a telephone company. He acted as its manager for ten years. Having become interested in electric lighting, Mr. Young, about 1890, organized in Waterbury its first and only electric-lighting company. From that time on his interests in electrical companies have rapidly increased. Having gained control in 1892 of the old Waterbury Horse Railroad Company, he reorganized it into the Waterbury Traction Company, and later merged it with the lighting company. This consolidated company, in which Mr. Young retained a controlling interest, now operates all the street-cars and electric lights in Waterbury.

To increase further his business the New England Engineering Company, of which Mr. Young is the president, was incorporated in 1890 in Waterbury. It conducts an immense business in installing electric-light plants, railways, and power stations. The plants are in New London, Norwich, and a dozen other towns



A. M. Young



in Connecticut, in Palmer, Massachusetts, in Poughkeepsie and several other New York towns, and in Paterson, Elizabeth, Dover, Somerville, Morristown, and Boonton, New Jersey.

In addition to being president of the New England Engineering Company, Mr. Young is secretary of the Waterbury Traction Company, president of the Central Railway and Electric Company of New Britain, Connecticut; secretary of the Norwich (Connecticut) Gas and Electric Company, and an officer in a dozen or more similar companies. One of the latest and most successful of Mr. Young's enterprises is the Kings County Electric Light and Power Company. He purchased the franchise of this company in May, 1897. It was not long before he succeeded in interesting some of the wealthy men of Brooklyn and Manhattan and organized a strong company. Its directors were Felix Campbell, president; W. J. Wilson, vice-president and treasurer; E. F. Peck, secretary; and Seth L. Keeny, Silas B. Dutcher, William Berri, J. S. Williams, Hugh J. Grant, Walton Ferguson, Jr., Charles Cooper, and George E. Terry.

With a capital of two million five hundred thousand dollars, almost unlimited backing, and new and improved methods of installing electric-lighting plants and of distributing the current in improved conduits, the new company immediately loomed up as a most formidable rival of the old Edison Company. Its brick power-house, which is now completed, occupies a site one hundred and sixty-five by two hundred and twenty-five feet at Gold Street and the East River. It is equipped throughout with most improved and effective machinery. This company now controls all the electric-lighting companies of Brooklyn, and is one of the most powerful organizations of its kind in the United States.

Mr. Young's latest enterprise is the consolidation of the electric-light, gas, and electric-railway companies of Connecticut. A company has been formed which, under the name of the Connecticut Lighting and Power Company, already controls some of the largest and most successful companies of the State.

In 1898, Mr. Young was elected president of the National Electric Light Association, an organization representing two thirds of the electric-lighting interests in this country.



GEORGE WASHINGTON YOUNG

THE ancestors of George Washington Young were of the race known as Scotch-Irish. His parents were, however, thoroughly Americanized, and from the name they gave to him it is evident that they meant him to be a genuine American citizen. His father was Peter Young, whose occupation was that of night superintendent of the great soap factory of Colgate & Co., in Jersey City, New Jersey. Peter Young married Miss Mary Crosby, and the two made their home in Jersey City.

Of such parentage George Washington Young was born, in Jersey City, on July 1, 1864. His boyhood was spent at home, and his education was begun in the common schools of the city. In due time he was promoted to the high school, and completed its course with credit to himself. Thence he went to the Scientific School of the Cooper Institute in New York, and completed its course.

It is not to be supposed, however, that during these years he had nothing to do but study his books and recite his lessons. The family was in too narrow circumstances for that. It was necessary for him at an early age to engage in some wage-earning occupation, and to combine practical business activities with his schooling.

He was only thirteen years old when he was employed as an office boy by the law firm of L. & A. Zabriskie of Jersey City. It was a good opportunity for him to study law and make his way into that profession. But that was not to his liking, and he presently entered the employ of the Hudson County Bank of Jersey City.

At the age of eighteen years he aspired to enter the military service of the country, and accordingly entered a competitive



J. W. Young



examination for appointment to a cadetship in the United States Military Academy at West Point. In this the thoroughness of his schooling served him well. He was successful over all competitors, and received his commission as a cadet from President Arthur. But a little later his father died, and a change of plans became necessary, and therefore he relinquished the cadetship, and remained in the banking business.

At the age of nineteen he was promoted to the position of receiving teller. Three years later he became secretary and treasurer of the Title Guaranty and Trust Company of Jersey City. This was rapid progress for so young a man, but it was based upon solid merit, and was followed by further promotion. At twenty-eight he filled a still more important place in a much larger field, being vice-president and treasurer of the United States Mortgage and Trust Company.

Mr. Young has various other business interests of no little magnitudes. He is a director of the Brooklyn Wharf and Warehouse Company, the Long Island Railroad Company, and numerous other concerns. To all of these he has devoted a considerable amount of attention, and his influence is felt in the affairs of all.

Mr. Young has never held public office, nor permitted the use of his name as a candidate for any, but is content with the status of a private citizen.

He is a member of a number of prominent clubs in New York, including the Lawyers', the Players', the Colonial, the Racquet and Tennis, the Down-Town, the Democratic, the Ardsley, and others.

He was married in Jersey City, on November 28, 1889, to Miss Natalie Bray of that city. They have two children: Dorothy, aged six years, and George Washington, Jr., aged three years.



