A study of John D. Rockefeller

Marcus Monroe Brown

Photograph of a Master-piece Painting of Mr. Rockefeller in 1902

A STUDY OF

John D. Rockefeller

The wealthiest man in the world

With his name left out, the
history of Education and
Religion could not be written

By MARCUS M. BROWN

CLEVELAND, OHIO
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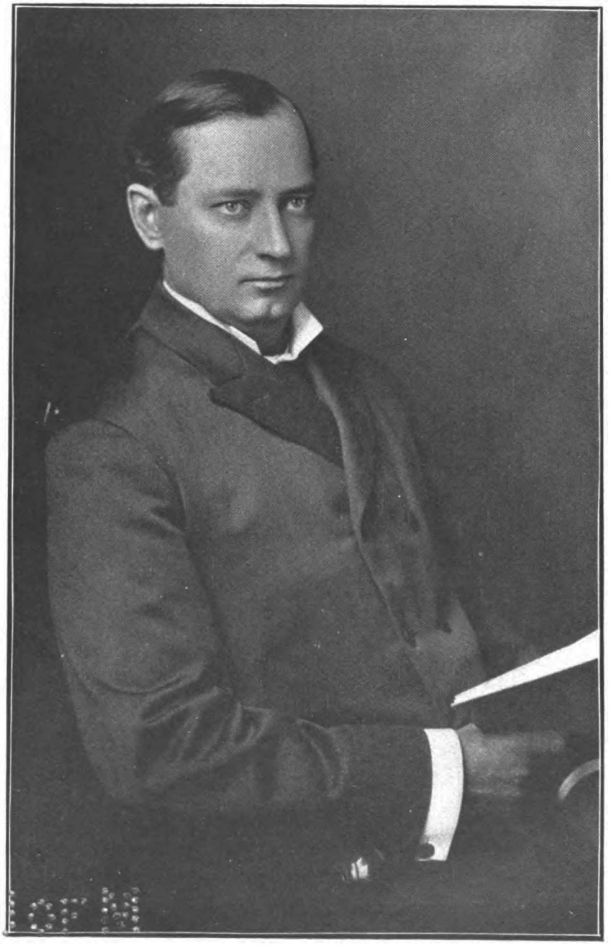


Marcus M. Brown, Lawyer, and Industrial Manager
Mayfield Heights, Cleveland, O.

Biographical Sketch of the Author

Marcus M. Brown is the president and general manager of a real estate and home building corporation in Cleveland, O., whose holdings he has brought up, in the past seven years, from almost nothing to the intrinsic value of a half million dollars.

Mr Brown was a resident of Chicago, Ill., until 1896, when he removed to Cleveland, O., fearing that his health would give way under the intense strain of an active business life in a great metropolis and where he hoped to find some leisure for the cultivation of a literary taste and philosophical research. These hopes have been realized in a palatial suburban home on the Heights, 300 feet above the lake and overlooking the city, surrounded by spacious grounds and great trees, and his accomplishments during this time in the financial and industrial departments have been surprising.

Mr. Brown was married in 1894 to the beautiful and charming daughter of Orson M. Cadwell, of Chicago, a cultured and domestic woman, then a student in the University of Chicago, to whom four children have been born, and with her husband was an active, charitable and philanthropic worker up to the time of her death in May, 1904.

The following is an extract from a work entitled "Industrial Chicago," Vol. VI. The Bench and Bar, a large book published by The Goodspeed Publishing Co., Chicago, 1896, containing the biography of Chicago's most prominent men; a work that met with most gratifying sale among the substantial people of Illinois:

The story of the life of a successful self-made man, however sketchily portrayed and however unskillfully told, is always an interesting and useful one, and always disappointing because of its lack of detail. The career of such a distinguished citizen and member of the Chicago bar as the gentleman to whom these paragraphs are devoted must have an interest, not only for lawyers, but for the general public, and it would be an injustice to struggling young men in

Chicago not to present to their notice the lessons of industry, self-denial and admirable devotion to a fixed and noble purpose in life which are perhaps its most remarkable features.

Marcus M. Brown is comparatively a young man: one of the five children of Martin T. and Mary Brown, both of whom were natives of Troy, N. Y. His father was a farmer, who, seeking better opportunities for agricultural enterprise, had removed to Illinois and located at Batavia as early as 1845, and who retired from agricultural pursuits about 1861 and removed to Chicago, where he died about 1885, his widow surviving him only about three years.

Mr. Brown was about six years old when he was brought by his parents to this city. His father's means were limited and he not only began his struggle for a foothold in life without capital, but without influential friends, and was compelled to defray the expenses of his education from the proceeds of his own labor. He attended the public schools of the city and later was a student at Wheaton College, Wheaton, Ill. Thence he entered the Illinois State University at Champaign, where he took up the scientific course, paying his way by performing the duties of janitor.

After leaving college he began the study of law in the office of and under the instruction

of James Ennis, an old legal practitioner in Chicago, and, having entered the Union Law School, he was duly admitted to the bar, and entered upon the practice of his profession. Almost from the "hanging out of his shingle" he met with a fair degree of success. His previous experience in close management and economy served him well during the early years of his practice and he attributes to it much of the success he has attained, and it may be remarked, in passing, that these have been factors of the first importance in the success of many another man who has risen to prominence by his own unaided efforts.

Beginning with a general practice he was gradually, as time passed, drawn into the channel of the law as applied to real estate, until his entire attention is devoted to that department of practice, in which he has met with the most flattering success. It is a fact somewhat remarkable in these days of large law firms and complicated association in practice that during his entire career at the bar Mr. Brown has been in individual and independent practice. Nor have his relations to the real estate history of the city been that of a lawyer alone. He has from time to time interested himself in important building operations as investments, and in 1894 completed probably the largest apartment

building enterprise in the city. These buildings, which are located on Calumet Avenue, between Forty-seventh and Forty-eighth Streets, are attractive structures with solid cut-stone fronts, finished in oak and marble, and fitted up with every improvement known to modern architecture and sanitary science.

If success is to be measured by practical results it will perhaps be a sufficient indication of the degree of success to which Mr. Brown has attained to refer to the fact that, beginning his career here poor and almost unknown, he now ranks among the substantial capitalists of Chicago and has a reputation as a lawyer which was made in many courts and extends to several States. His influence in municipal affairs is conceded. He is a Republican and a member of the Civic Federation, has always abstained from office-seeking and is independent enough to denounce and vote against any measure of his party that he deems incompatible with the welfare of the public. Thoroughly a Chicagoan, he has at heart the best interests of the city and her people. His public spirit has been manifested in many ways, and he is at this time planning to donate to the University of Chicago a building to be devoted to the purpose of popular science and universal education.

When Mr. Brown's humble start in life is con-

sidered in connection with the fact that he is yet a young man, mature in thought and aim, but young in years, in energy and enterprise, his success seems almost phenomenal. In these days of unscrupulous enterprise, it is to his credit, also, that every dollar he possesses has been accumulated, not by speculation, but as the legitimate profit on labor well and truly performed; and the fact that he has acquired the bulk of his fortune during the past eight years is an indication of the quality of his ability as a lawyer and as a man of affairs.

The following is from a life-long friend and college classmate:

The appearance of Mr. Marcus M. Brown on the lecture platform and in the realm of literature is a departure which hosts of friends will regard with sincere pleasure. His career has been a remarkable one in professional and business life. Endowed with a genius for construction and a mind of broad legal quality and attainments, his successes, in the face of difficulties, have been manifold and brilliant, where most people would have dismally failed. Full of resources and buoyed up by a courageous spirit, he has conquered a place for himself as a masterful man of affairs. What he has accomplished

already would satisfy the ambition of ordinary men, but in addition to business sagacity, his friends are surprised to see that he has developed fine literary and forensic gifts. His pen is a frequent contributor of noble and practical and patriotic articles to the press. His voice is recognized as a power in platform utterance. That such a man should yield to the solicitations of his admirers and devote part of his valuable time to public speech is indeed gratifying and must prove an argument that in the hurry and under the responsibilities of business life, the fire of eloquence and literary aspiration need not be quenched nor subdued. It is a great achievement for one man to shine as a lawyer, a business man and an orator. And such an achievement has been wrought in an unusual degree by Mr. Brown, whose past successes are the prophecy of what is yet to be.

DR. CASPER WISTAR HIATT,

Pastor Euclid Avenue Congregational Church.

Cleveland, O., March 1, 1901.

The Philanthropists

Marcus M. Brown was one of the first to see the needs of Wheaton College in 1895, for a woman's dormitory and dining hall, and to help

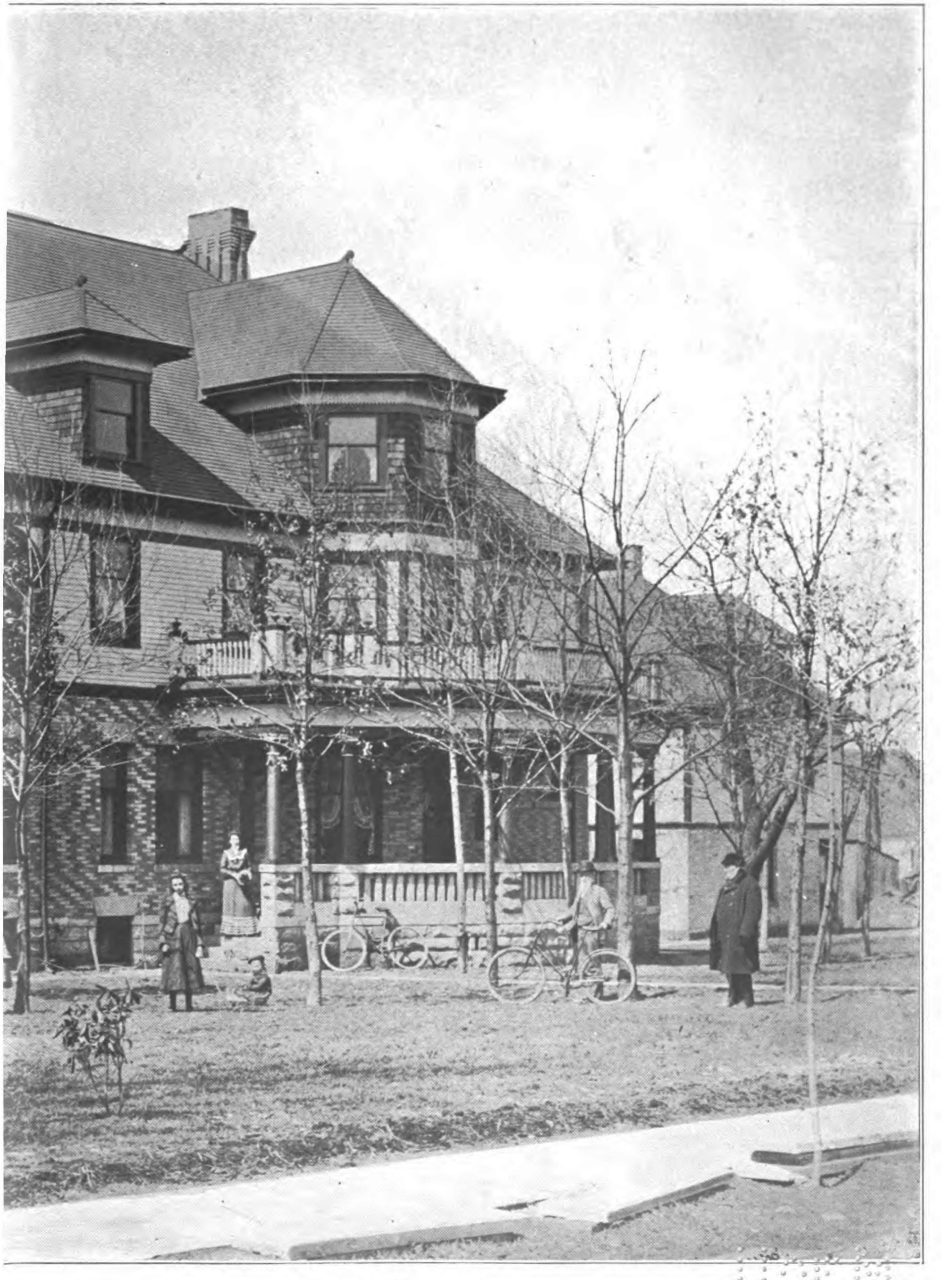
devise ways and means for their construction. The woman's hall is 300 feet long by 50 feet wide and is three stories high, built of pressed brick and supplied with all modern conveniences. The dining hall is a separate building of the same class. Mr. Brown built these buildings the same year as a contractor and contributed one-half of their entire cost.

"I had the good fortune to hear Mr. M. M. Brown, of Cleveland, deliver his address on 'Character Building' before the students of Wheaton College. The address was sound and stirring, wholesome and helpful. Its dignity and polish both in substance and presentation were of a high grade. It is of a sort to put the hearer's best self in charge of him, to make him like himself at his best, and to be his best that he may enjoy himself. There was a brightness and beauty in it all that must make it acceptable with a popular audience.

"D. A. STRAW,

"Prof. of Literature and Language in Wheaton College, Ill."

The Home of the Author, on "The Heights," at Cleveland, overlo



:ing Lake Erie, where he resides with his four motherless young children

Foreword

My motives in the preparation of this book are entirely philanthropic, and are prompted by the spontaneous and universal sentiments of justice, natural to the human heart, and were immediately provoked by unkind reflections, and falsehood concerning the worthy and honored citizen of my home city.

The book was first suggested to me in the form of a leaflet by the thought that the Euclid Avenue Baptist Church of Cleveland would like to be instrumental in the dissemination of such matter as would tend to remove error and establish truth in the public mind, as a filial duty to Mr. John D. Rockefeller, because he has been to this church in its infancy what a natural and devoted parent is to a child, and has shared with it his scanty portion when both were in poverty, and from which he has never severed his membership, nor relinquished his personal efforts as a Sunday School superintendent, even

from his youth. It is not surprising that Mr. Rockefeller suffers a good deal of criticism, and even worse, from poisonous seed sown in the popular mind by persons craving notoriety, or actuated by the unconscious motive of envy or unkindness. This is only what the best and truest characters have always suffered, in all ages of the world. I could unroll here the scroll of scores of splendid Americans, who have suffered in this way, and the balm of consolation I offer Mr. Rockefeller is to be found when we unroll the cartoons in the time of Abraham Lincoln, of Andrew Jackson, and of James G. Blaine.

Good men everywhere and in all times have been misinterpreted and pursued, and in most cases jealousy at success has caused these assaults. As an example of those who have suffered from non-appreciation, I point to that literary man, with a brilliant pen in his hand, his books neglected and unsalable; but in this position have been the mightiest of the past and the worthiest of the present, who have suffered from non-appreciation. Among the manuscripts neglected by the publishing houses for a time was "Paradise Lost," Thackeray's "Vanity Fair,"

"Vestiges of Creation" and "Uncle Tom's Cabin."

Great men are sooner recognized abroad than at home. Shakespeare himself was but little known in England, until Germany proclaimed her appreciation of the greatest dramatist that the world has ever seen.

Mr. Rockefeller, however, is a unique character; he stands absolutely alone. Every age furnishes its masters—its geniuses. The history of succeeding generations tells of their scholars, their artists, their statesmen, and their heroes, but here is a man like as to whom the annals of time are silent, yet what modesty, what wholesome public and private example, what kindliness, what forbearance, long-suffering and universal love has he. Not to speak of Christianity in particular, this country, nor even the world can afford to lose such an object lesson for good, and the general elevation of mankind, as this man affords.

To this end I believe that I can not better serve my country than to write down a few simple facts, and compile a few simple testimonials of his neighbors, who have known him,

and his general reputation where he has lived from boyhood, and did the creating and most active work of his life, for the information of the world—and do what I can for their dissemination, because I believe in the depths of my soul that he is a good man.

Greek, and can't read Hebrew. Suppose he cannot. The truth is he is profoundly educated. In the larger and deeper sense of education he is one of the best prepared men of our time. He has all the severity of limitations; he was hindered and harassed by poverty, and unfavorable conditions. It is such conditions that generate energy at the center. He had few books, but he was shut up with what he had. Chiefest among these was the Bible, which he knows perfectly well; the spirit and principle of which he understands from beginning to end, and it controls much of his speech, as well as his life.

"The young man," it is often said, "has genius enough if he would only study." The truth is that genius will study; it is that in the mind which does study; that is the very nature of it. It will not always use books. All study is not reading any more than all reading is study. "Study," says Cicero, "is the persistent and intense occupation of the mind, directed with a strong effort of the will, to any subject." Such study, such intense mental action, and nothing else, is genius. He who does not come up to that point, though he may have shrewdness, and read-

iness, and parts, never had a genius. Such are the mental characteristics of Mr. Rockefeller. He does not think rapidly, but if you give him time to move on any question, the results are usually very effective.

He has a large moral grasp, and he is one of the few men, great enough, to take money out of the mire of selfishness and lift it to a high ethical principle and benefaction, and so being faithful in small things, he has been made ruler over much. The people at large misunderstand and misinterpret Mr. Rockefeller, not from any wrong intent, but because it is not the province of the public to go very deeply into the philosophy of things, that do not concern them personally; they have too much business of their own, and so are easily misled by superficial appearances.

My purpose is to show the general character and natural makeup of the man, to whose vindication from widespread falsehood and reckless abuse, these pages are largely devoted.

I believe that nothing can better do this than the recital of the words and deeds of Mr. Rockefeller himself, his habits of life, his associations,

his means of recreation, and the simple testimony of persons who have known him personally and incidentally all his life, as one neighbor knows another, and who have done business with him, and in competition with him, in the early part of his career.

The great philosopher, Ben Jonson, said, "Speak that I may know thee." So I am going to make Mr. Rockefeller speak to the public, even against his will, that we may know him as he is. He does not favor the publication of this book: he does not favor anything that amounts to a wordy controversy in justification of himself. He speaks in his defense only by noble deeds, and where they imply his own virtue, he speaks even then, not as one crying from the housetop, but in his quiet and straightforward way. As an illustration of the way in which he speaks, I here call attention to the fact that it was recently incidentally published throughout the United States on July 1, 1905, as public news, that the known contributions of Mr. Rockefeller amounted to $52,000,000.00; that is to say, known to the parties who gave out this news, giving an itemized list of the 28 in-

stitutions that had received this money. Even then the news articles failed to notice only two items as low as $50,000.00 each and mentioned many more of them running up into the millions, and one item as high as $13,000,000.00.

When we take into account the reticent character of this man, respecting his charity, and the further fact, to my own personal knowledge, that he is continually giving smaller sums, some of which have been as high as $100,000.00, we may have some slight conception of the benefactions that this man is bestowing upon society at large. We know trees by their fruits, and we know the character of men by their fruits just as certainly. It would be absurd to go into the chemical analysis of the sap of a particular tree, bearing heavily of choice and luscious fruits, to ascertain whether it was a good tree; it would not be less absurd to argue all hear-say raised against Mr. Rockefeller. Here you shall see him. Behold him, and judge for yourself. We shall in this book recite word for word and letter for letter, full paragraphs from Miss Ida Tarbell's article in McClure's Magazine by which she tries to reflect harmful insinuations upon Mr.

in the United States and is designed to help the smaller colleges which lack the prominence of the strictly university institutions like Harvard and Yale. This gift of $10,000,000 is but one more step in the stupendous plan mapped out by Mr. Rockefeller three years ago when Senator Aldrich got through congress a bill creating the General Education board. At that time it was announced that it was "only the beginning of a vast educational scheme involving the expenditure of $50,000,000."

While John D. Rockefeller was unquestionably the moving spirit in the organization of the board the general desire was to make it appear that he was merely one of a number. But as a matter of fact his personal representative in all of his beneficences, F. T. Gates, acting for Mr. Rockefeller, was the most active man in the preliminary work for organization. The announcement of the gift was made by Dr. Wallace Buttrick of the board at a meeting today. The following letter to the secretaries and executive officers of the board from F. T. Gates, Mr. Rockefeller's representative, was given out:

"To Messrs. Wallace Buttrick and Starr J. Murphy, secretaries and executive officers, General Education Board, New York, Dear Sirs: I am authorized by Mr. John D. Rockefeller to say that he will contribute to the General Edu-

cation board the sum of $10,000,000, to be paid Oct. 1 next, in cash, or, at his option, in income-producing securities, at their market value, the principal to be held in perpetuity as a foundation for education, the income, above expenses and administration, to be distributed to, or used for the benefit of, such institutions of learning, at such times, in such amounts, for such purposes and under such conditions, or employed in such other ways as the board may deem best adapted to promote a comprehensive system of higher education in the United States. Yours very truly, F. T. Gates."

With the letter the following statement was given out:

"John D. Rockefeller, Jr., with other gentlemen of this city, was instrumental in forming the General Education board in February, 1902. A very broad and admirable charter was secured from congress and signed by President Roosevelt on Jan. 12, 1903.

"A gift of $1,000,000 from Mr. John D. Rockefeller was immediately passed over to the board especially designated for educational work in the south. Other funds have been added by other philanthropists since that time, and the board has confined its work hitherto mainly to educational work in the southern states.

"The present gift differs from Mr. Rocke-

feller's first gift to the board in the following particulars:

"The principal sum of the gift of $1,000,000 made on the organization of the board could be distributed. The present gift of $10,000,000 is held as endowment, the income only being available for distribution.

"The first gift was designed to be used exclusively in the southern states. The present gift is for use not only in the southern states, but throughout the United States, without distinction of section.

"The first gift could be used for common schools and secondary education. The second gift is confined to higher education and is designed specially for colleges as distinguished from the great universities, although there is no prohibition in the letter of the gift against making contributions to universities.

"Both gifts are alike available for denominational schools as well as for those which are nonsectarian. While the funds may be employed for denominational schools they will be employed without sectarian distinctions. No special denomination will be particularly favored, but the funds will be open to approved schools of all denominations, although they cannot be employed for giving specifically theological instruction.

"In distributing the funds the board will aim

especially to favor those institutions which are well located and which have a local constituency sufficiently strong and able to insure permanence and power. No attempt will be made to resuscitate moribund schools or to assist institutions which are so located that they cannot promise to be permanently useful.

"Within these limits there are no restrictions as to the use of the income. It may be used for endowment, for buildings, for current expenses, for debts, for apparatus, or for any other purpose which may be found most serviceable.

"It is known that Mr. Rockefeller has had this gift in contemplation for a long time and Mr. Gates has been studying the subject in his behalf for many months. If the fund proves to be as useful as is now anticipated Mr. Rockefeller will undoubtedly make large additions to it in future years.

"The present members of the board are as follows: Robert C. Ogden, chairman; George Foster Peabody, treasurer; Wallace Buttrick, secretary and executive officer for the states south of the Potomac and Ohio rivers and Arkansas, Louisiana and Texas; Starr J. Murphy, secretary and executive officer for the states of the north and west; Frederick T. Gates, Daniel C. Gilman, Morris K. Jessup, Walter H. Page, Al-

bert Shaw, John D. Rockefeller, Jr., Hugh H. Hanna, William R. Harper and E. Benjamin Andrews.

"There are four vacancies in the board, which are expected to be filled later."

Virgil P. Kline

One of Mr. Rockefeller's leading lawyers

Chapter III.

A great deal has been said and widely published as to how heartlessly Mr. Rockefeller swindled Mr. James Corrigan, of Cleveland, out of several thousand dollars. This is the only special specific charge of dishonesty, and abuse of power, that we have ever heard mentioned.

Because the reply to this charge is all matter of public record, and because it furnished more than a fair specimen of the false charges against Mr. Rockefeller we publish it here:

MAKES REPLY TO IDA M. TARBELL

John D. Rockefeller's Cleveland Attorney Vigorously Defends His Chief — Denies That Corrigan Was Deceived as to Value of Standard Oil Shares — Famous Case Recalled — Stock That Was Held as Security for the Loan Was Largely Resold at the Then Prevailing Prices — Report of Arbitrators Cited in Support of Claim That Oil King Made no Effort to Hide Value of Holdings — Account of Suit in Recent Magazine Article is Declared "Partial and Misleading."

Virgil P. Kline, legal representative of John D. Rockefeller, gave out the following statement yesterday:

"In the July, 1905, number of McClure's Magazine appears an article entitled 'John D. Rockefeller, a character study, by Ida Tarbell,' in which a partial and misleading account is given of the case of Corrigan vs. Rockefeller, finally determined in Mr. Rockefeller's favor by the supreme court of Ohio, some years ago.

"Having been one of the counsel for Mr. Rockefeller in that case, I deem it my duty to make a brief statement of the real transaction, inasmuch as the insinuations of the article are so unwarranted by the facts which appear in evidence, and which are matter of public record.

"On Feb. 19, 1895, Mr. Corrigan was indebted to Mr. Rockefeller in the sum of upwards of $415,000; of this sum over $25,000 was interest past due, while a large portion of the principal had also matured. Mr. Rockefeller had also advanced, on account of an iron mining company, in which Mr. Corrigan was interested, over $260,000, which was secured in part by indorsements of Mr. Corrigan and in part by deposits of his stock in that company.

"In this situation of the indebtedness Mr. Corrigan, needing more money, entered into a contract on that date with Mr. Rockefeller, by the terms of which among other things he sold to Mr. Rockefeller 2,500 shares of Standard Trust Certificates, so called, at the then market price

of $168 per share, and out of the proceeds received $80,000 in cash, together with about 4,350 shares of his stock in the mining company, for his present use, the remainder of the purchase money being applied, under the terms of the contract, with certain securities, to the ultimate working out of the indebtedness.

"On June 30, 1897, more than two years thereafter, Mr. Corrigan filed a petition in the court of common pleas of Cuyahoga County, Ohio, against Mr. Rockefeller, in which he charged that Mr. Rockefeller, bearing a fiduciary relationship toward him as trustee, for the purpose of acquiring his stock at less than its true value, had made false representations to him as to the condition of the Standard Oil Trust and the value of its shares; that he had also taken advantage of his ignorance of the real value of the shares and of his embarrassed condition to obtain from him an unfair bargain, and, to induce him to make the sale, had represented to him that the shares were not worth the price paid therefor.

"Mr. Rockefeller, by his answer filed in the case, promptly denied all these averments of fraud and bad faith made against him.

"By agreement of the parties, the issues thus made were referred to William G. Choate and William D. Guthrie of New York, and William A. Lynch of Canton, Ohio, three able lawyers

of the highest personal integrity, as arbitrators to determine the issues of law and fact. The agreement further provided that upon their determination of the case, judgment should be entered in accordance therewith; and the parties exchanged bonds guaranteeing the entry of judgment as the same should be awarded by the arbitrators.

"The arbitrators listened carefully and patiently to all the evidence offered on both sides. There was no book or document called for by the plaintiff in the investigation which was not promptly produced; and the arbitrators expressed themselves as entirely satisfied with the frankness and fullness with which information had been furnished by Mr. Rockefeller.

"It appeared from the evidence that the indebtedness of Mr. Corrigan to Mr. Rockefeller was of long standing, beginning in 1886, increased in 1887, and again increased in 1893 to the extent of $125,000, in the midst of the panic of that year; that the Standard trust certificates had been left with him as collateral security, with power to sell; and that the notes evidencing the indebtedness had been repeatedly renewed, and in 1895, as had been the case many times before, Mr. Corrigan was so largely in default, both as to principal and interest, that Mr. Rockefeller might have sold out his securities under the power, if he had chosen to do so.

"After a most painstaking and careful hearing for six days, the arbitrators made the following decision: 'And now, on April 20, 1899, said arbitrators having fully considered all the matters and things submitted to them and having considered the allegations of the parties, the testimony submitted and the arguments of counsel, and being fully advised in the premises, do hereby make and publish this as their award, to wit:

"'(a) They find and determine the issues joined in said action, in favor of the defendant, and that he is entitled to have said action dismissed upon its merits, with taxable costs against the plaintiff.'

"In the course of their opinion (speaking in the third person), they said:

"'They are satisfied by the evidence that the charges of actual fraud set forth in the complaint against the defendant are not proved. On the contrary, the evidence has satisfied them that the defendant made the purchase of the stock in question in good faith, and at what he believed to be its full value and a fair price, and that he did not use the circumstances or necessities of the plaintiff as a means of extorting from him either the purchase of the stock or its purchase at an improper or insufficient consideration and that he was actuated by a desire to accommodate the plaintiff, and relieve him from his embarrass-

ments by making with him the agreement of which the purchase of the stock was part.'"

"They also said in another paragraph:

"'It is quite evident from the testimony that when this contract was entered into neither party understood that the relation between them was such that the plaintiff had the right to rescind the contract, but within a very few weeks after the contract was executed the plaintiff was fully advised of this right, and in our opinion the defendant in good faith offered to give him the information which he sought which would have borne upon the question of the value of the stock so far as such information was within the defendant's possession. The defendant offered to show him the statements, such as were accessible for the information of the stockholders, but the plaintiff saw fit not to avail himself of this means of information.'

"There could be no more complete answer, nor from a more authoritative source, to the insinuations of the article in question reflecting on Mr. Rockefeller's fairness and integrity in this transaction. His treatment of these certificates after he acquired them, fully corroborates this view of the arbitrators, and shows that he did not purchase for the purpose of holding. He at once put the certificates upon the market, and within ninety days had sold nearly half of them at prices

very slightly advanced beyond that at which he bought, and continued to sell as the market would absorb his offering until all were disposed of.

"Other trustees testified during the trial that they had sold large blocks of the stock at the same or lesser prices, at about the same time.

"The writer of the article must have taken the charges made in the petition against Mr. Rockefeller, instead of the testimony which appears in the case, or she could have reached no such conclusion as is expressed by her. Miss Tarbell puts in quotation marks, as though she were reciting the evidence in the case, in several instances, what nobody ever testified to, and of which there is not the slightest hint in the record.

"When the award had been made and this complete vindication of Mr. Rockefeller reached, the plaintiff undertook to repudiate it; and it therefore became necessary, in order to secure the entry of judgment as agreed, to file a supplemental answer in the common pleas court and litigate the validity of the award of the arbitrators through to the supreme court. In each instance the common pleas court, circuit court and supreme court, without one dissenting voice, affirmed the proceedings of the arbitrators and ordered judgment to be entered in accordance therewith."

Chapter IV.

"POSTERITY WILL DO HIM HONOR"

A Deacon of Mr. Rockefeller's Church Tells of Oil King as He Sees Him — Says Calumny is Based Largely on the Envy of High Finance.

"The calumny against John D. Rockefeller has a double source. One source is in our almost universal envy of the man who has prominently succeeded in what we all are trying our best to do. Certain Wall street elements constantly instigate the calumny for business reasons. It is in high finance as it is in politics—the fellows who are on the outside are always feverishly lying and scheming to get in."

B. T. Quilling, a deacon in the Euclid Avenue Baptist church, was talking, in his office in the Williamson building.

"I have known Mr. Rockefeller well for a good many years," said Mr. Quilling, "but the man we are reading so much about nowadays under the name of Rockefeller is an utter stranger to me. The Rockefeller created by the imagination of

Ida Tarbell and other professional sensationalists is nothing like the masterful, but kindly, gentle and devout Rockefeller whom I know.

"Let me give you a little incident which those who are having so much to say about Mr. Rockefeller have overlooked. It is not only true but is truly characteristic of him.

"Some years ago there was a Baptist minister here in Cleveland who had a hobby of 'roasting' Rockefeller. He never lost an opportunity in his pulpit or elsewhere to censure what he called Rockefeller's ways. His church wearied of him and he went to a smaller Ohio city, taking his hobby with him. No church can stand a text like that very long, and his moves were frequent until there was no church wanted him. He was getting old, and poverty and ill health claimed him. For several years he has been living in retirement in California, with every comfort, provided, he presumes, by an association for the relief of superannuated ministers. He abuses Mr. Rockefeller as lustily today as ever, though he knows so little about him that he does not even suspect that the check for the support of himself and family comes regularly from Mr. Rockefeller.

"Having grown up under Mr. Rockefeller's influence in the Sunday School and the church, having long had business dealings with him,

visited with him and worshipped with him, I should be recreant to my own self-respect if I did not protest against the torrent of senseless abuse that is being heaped upon a great and good man.

"He is condemned for his connection with the Standard Oil Co. Let me say that I believe the Standard will be recognized by future generations as one of the greatest practical benefactions ever given to mankind. I can remember when coal oil cost 40 cents a gallon and it was so poor and dangerous that thousands of deaths and terrible injuries were caused by its explosion. The Standard has made it pure and safe and brought the price down to a fourth the old figure. The Standard has created billions of wealth through the utilization of waste in by-products. It has converted a business which was utterly demoralized into the most systematic commercial enterprise in the world.

"Some people seem to have a hazy idea that Rockefeller's wealth has come out of other people. It has come out of the ground. It never had existence until he touched the earth with the magic wand of his genius and brought it forth in a golden stream to light the homes of the world. He has put the light not only into uncounted millions of lamps but into uncounted thousands of institutions of learning. Standard oil is illu-

minating the world mentally as well as physically.

"Can any sane mind suppose that if this great industry had not been created any man could be the richer? Why, billions would be missing from the sum total of our present prosperity.

"There is a silly notion that the wealth acquired by Mr. Rockefeller is withdrawn from public use. He does not eat it. The Standard Oil Co. is not stowed away in a safe. It is doing business, giving employment to tens of thousands of men, paying profits to thousands and supplying millions with everyday necessaries.

"I am puzzled to know in reading some of the censure against Mr. Rockefeller whether his critics really object most to his being rich or to his being a Christian. I wish some of them could come with me among the unfortunate and fallen in Cleveland and take note of the work done by the Euclid Avenue Baptist church, particularly through the Men's Club, in uplifting and leading to better lives rum besotted men and outcast women. Dr. Eaton has no more ready and enthusiastic assistant in this work than Mr. Rockefeller, who gives not only his money but his thought and sympathy.

"In Cleveland at least John D. Rockefeller ought to be better understood than he is. Perhaps he is better understood than he seems to be. I know thousands regard him as I do, but it is

Mrs. John D. Rockefeller
(Photo taken in 1895)

only censure that is spectacular in print. His Cleveland benefactions amount to more than $2,000,000 and more is expected. He has done more than any ten other men to make Cleveland the splendid metropolis it is.

"The censure he is receiving must be fleeting. Future generations will see his greatness and goodness. Lincoln was long a mark for spiteful criticism. So were McKinley and Hanna. Now that they are gone and no longer offer a target for envious malice their great work is justly estimated and their great characters lovingly appreciated. So it will be with Mr. Rockefeller."

Chapter V.

An extract from Ida M. Tarbell's article in McClure's Magazine on Mr. Rockefeller, for July, reproduced by special permission and copyrighted by S. S. McClure Co., 1905. The following language of Mr. Rockefeller spoken before the Euclid Avenue Baptist Sunday School, of Cleveland, she tries to ridicule.

"I regard my connection with this Sunday School forty-nine years ago, as one of the most important, if not the most important, action of my life. It is for this reason that I am always glad to come back to Cleveland, always happy to return to the scenes of my younger days, and to look upon the forces which are doing the greatest work in life. After it is all over, the religion of a man is his most important possession. And with that religion comes the accessories which it brings with it. The Sunday School should be a place, not only where the word of God is taught, but from it should go influences which help each one to follow carefully in the footsteps of the Master.

"There is nothing in this world that can compare with the Christian fellowship, nothing that can satisfy but Christ. It is the Sunday School which can bring both. Christ is to be studied; and through an acquaintance with His life, and through His words which have been handed down to us, we only can learn of His love for us, the greatness of that love and sacrifice which led Him to the cross that we, His brothers, might live with Him forever.

"We can never learn too much of His will towards us, too much of His messages and His advice. The Bible is His word and its study gives at once the foundation for our faith and an inspiration to battle onward in the fight against the tempter. We should learn more of His word, and the Sunday School is the place where all may gather that knowledge of His great love for us that will turn our dark days into brightness, and furnish the glad light which should shine out from our lives as an inspiration for the despondent and heart-sick brother who finds the way of life hard to tread.

"In our Sunday School let us learn to repeat those passages which show forth best the beauties of holiness. Each class should be taught to repeat at will those inspired words. Passages of Scriptures should be as familiar to our children as are the lessons of education taught in day-

schools. In some moment of their lives who knows but that the warning, the promise learned and understood in the Sunday School, may prove to be the turning point in their lives and save some one from being turned away from the right and swept down the broad road to destruction.

"And we are never too old to study the Bible. Each time the lessons are studied comes some new meaning, some new thought which will make us better. Don't forsake the Sunday School because you have reached years of maturity. Stick closer to it as the years pass by. Dig deeper into its truths. Make your place early in the Sunday School, and let that place be filled by you as long as you live.

"It is particularly gratifying to me after my absence to notice the signs of prosperity in the Sunday School. The growth of the school has been exceptional, and I foresee in that growth the new beginning of a marvelous power for good in our city. This Sunday School has been of help to me, greater perhaps than any other force in my Christian life, and I can ask no better things for you than that you, and all that shall come after you in this grand band of workers for Christ, shall receive the same measure of blessedness which I have been permitted to have."

At the session of the Sunday School where the writer heard Mr. Rockefeller speak, he said among other things:

"When you come to the church or to the Sunday School and associate yourself with it you must put something into it. When the business men associate themselves together for the manufacture of these gas fixtures, or the window glasses or many of the things that we see about us, each man contributes some money for the joint undertaking. In proportion to what they put into this business do they receive returns from their investments, or dividends. The more they put in the more they receive in dividends.

"Now it is not necessary that you put a great amount of money into this work that you are becoming a part of, but that the whole may accomplish the most it is necessary that each contribute something, be it money or what it may. Put something in. And according as you put something in the greater will be your dividends of salvation."

It was curious to note how firm Mr. Rockefeller's voice became when he began to talk of dividends. He was one speaking with authority. "You must put something in if you would take something out," he said with the curious gesture of Mr. Varian's sketch, and as he said it we had for a brief moment the money-king in all his

power and relentlessness. Indeed in all of Mr. Rockefeller's speeches of which trustworthy reports are obtainable the only parts which are not merely platitudinous are those dealing in some way with money.

"Mr. Rockefeller himself is very modest about his speech," says Miss Tarbell. "One of the pleasantest tales we have of him is from a young reporter who had occasion to report one of his Sunday School talks once. It gives a side of Mr. Rockefeller which few people see:

OIL KING ASKED MERCY

Begged Reporter Not to Reproduce, Verbatim, Report of Talk to Sunday School.

An interesting episode illustrating John D. Rockefeller's small ability as a public speaker, as well as his dislike of appearing ridiculous, is given by Miss Ida Tarbell in her estimate of the Standard Oil millionaire in the August McClure's. In the course of her article she introduces a short story of a young reporter's experience with the oil man. The reporter was at the time connected with the Plain Dealer and was John M. Siddall, now on the editorial staff of McClure's. Miss Tarbell says:

"One Saturday in June, 1898," the reporter relates, "the Cleveland afternoon papers said

that John Rockefeller would speak the next day —Children's Sunday—in the Euclid Avenue Baptist Church. Being a 'cub' reporter on the Plain Dealer at the time, I was held by the city editor to be a fit person to send out on an early Sunday morning assignment—to a Sunday School.

" 'The church was filled when I got there. But an usher whom I knew put me on an empty bench right in front of the pulpit. I looked for Mr. Rockefeller, but I couldn't find him. He wasn't on the platform. The people sang, the minister prayed, and the little folks gave recitations. After a while the pastor said the children would now listen to their beloved superintendent. A man who sat in a pew near the front stepped forward, stood directly in front of me, and began to speak. I took from my pocket a tablet, and, being able to write shorthand, began to take the address verbatim. Mr. Rockefeller saw what I was doing. He spoke as any inexperienced speaker does—nervously. His nervousness was betrayed by slowly uttered sentences, some of which were repeated, and by short, quick stops. He talked for a few moments only—simply expressing pleasure at being among old friends and with the children. I think everybody was satisfied and pleased with what he said. When he had finished he dropped into a place by my side. Presently he leaned over and whispered to me:

"Will you wait a moment after the service? I should like to see you."

" 'At the close of the service he greeted a few friends and then took me into a committee room. He asked me whether I was a reporter, what paper I was on, and whether I had his remarks verbatim. Then he reasoned with me in this manner: "Now, you know, I am not an experienced speaker. I have done little of that sort of thing. I suppose my address was not very good. It wasn't an address—just a little talk. I wish you would say little about it. And don't print that speech in full, please. Mercy, no! Make it simple, short. Fix it up." And he laughed and I laughed. And he took hold of my arm, and behaved like a "good fellow." I said that I had no desire to write nonsense about him—and I hadn't. I told him that my city editor wouldn't print a silly yarn about his slender abilities as a speaker if I wrote it—and I knew he wouldn't. I said that I had taken his speech in shorthand simply because I could, because I got fun out of exercising my skill—and that was true.

" 'So I went to the office and wrote up a quiet account of the meeting. I fixed up the speech. I did not, however, escape the sin of putting into my story the fact that I saw him put a twenty-dollar bill on the contribution plate. That was

because I was a "cub." I think Mr. Rockefeller was much annoyed when he saw me make notes after the deacon passed the plate to him and me on the bench.

" 'Two months later a suburban electric car upon which I was a passenger stopped a couple of miles from Forest Hill—Mr. Rockefeller's East Cleveland home. Mr. Rockefeller and his son came aboard, and took seats behind me. Just as young Mr. Rockefeller told the conductor to stop at Forest Hill, someone touched me on the shoulder. I rose and turned to meet the eyes of Mr. Rockefeller, and his outstretched hand. "Well," he said, "you are the young man who wrote up my speech for the Plain Dealer down at the church on Children's Day. I thought it was you when I sat down. Well, newspaper men generally treat me rudely. Thank you very much for what you did. I read it and appreciated it. You fixed that speech up so it was all right—first rate. Thank you. Good day." ' "

Does the conduct here practiced on the part of Mr. Rockefeller indicate a kind, genial, social and neighborly sort of man, or the opposite? Which?

Chapter VI.

ONE OF THE NOBLEST OF AMERICANS

Mr. Rockefeller Not a Type — He Stands Alone.

A strange combination of laughter and seriousness, of all that is kind and fair, mirthful and square, merciful, sagacious, ludicrous and lovable, and all devoted to the benefit of men; while in all, and under all, lies an engrossing sense of obligation, of charity, of loyalty to truth.

Mr. Rockefeller is not a type. He stands alone, no ancestors, no peers, and none to take his place. He had the advantages when a young man of being obliged to depend upon himself, of social equality, of personal liberty, of seeing in the dawn of his future, the fixed star of hope. He kept his individuality, and his self respect. He knew, and associated with people of every kind, and men were his best books. He came to know the aspirations and the hopes of the heart, the ways used to reach the ends, the motives of

actions, and the sparks of thought. He is acquainted with nature, with existing things, with every day truths.

He is delighted and in tune with the changing songs of the year, and the theater of the seasons. He possesses the three homely but essential virtues, honesty, courage, and generosity.

In polite society polish is often more than substance. A good counterfeit passes more easily than a poorly written genuine.

In *his* business, character is essential, in some, reputation will answer.

Mr. Rockefeller has three homes, all convenient and good with no traces of extravagance; one of these is just out of Fifth Avenue, New York, one is a large estate of comparative waste land recently acquired among the hills on the Hudson, but the home that is nearest his heart is on "Forest Hill," Cleveland, Ohio, on three sides of which the City is now built, and which, it is reasonably expected, will be given to the City for a public park when he no longer needs it for a home. It consists of rough gully land, a little less than a mile square, and is largely covered with great trees, and deep passes overhung with

foliage and vines, and through which narrow winding carriage ways are laid. The land fronts on one side for a distance of a quarter of a mile on Euclid Avenue, a street famous for its beauty and mansion homes, and on which is an electric car line conveying one to the center of the city, from this point, in about 40 minutes. The home is an old fashioned frame structure, with broad and hospitable porches, on a high elevation of land about five minutes' walk back from the street, while this retreat is never made the scene of fashionable and pretentious social occasions, yet plain and worthy people are frequently entertained in large numbers, in a hospitable way, and the home is never without its guests—usually persons whose lives are devoted to charitable, philanthropic and Christian service, who need recreation and rest. This is the place where Mr. Rockefeller's family was reared, and on the ground where he spent his early life, and did his most active work, and in the midst of people who know him as he is, and not as that impossible and imaginary monster that so much is heard about. Mr. Rockefeller has always practiced a virtuous economy, first from necessity, but now from a

wholesome example, and because he had sooner give ten dollars to a worthy washerwoman, than use it in extravagance for himself, or empty show. If Mr. Rockefeller was of the other sort, I would not be writing here, trying to do some little, at least, that might bring society to a realization of the treasure they have, in the public example of this good man. It is complained by some that he does not attend public functions of a political and general character, but it should be borne in mind that Mr. Rockefeller is a private citizen, and while he holds it to be his duty to be the most wholesome example possible, yet no one man can be, and attend everything. In the discharge of a duty of this kind I have known him to sit upon the platform on a public occasion of the Chicago University, until he was overcome by fatigue and the heat, and had to be assisted to his lodgings. Mr. Rockefeller prefers to give his strength in a social way, among church people, and his regularity at church services, on warm and cold days, through sunshine and storm, is surprising. He is always to be found in the Sunday School of Euclid Avenue Baptist church every Sunday for four months in

the summer, and at the Sunday School picnic he is always in evidence, sharing in the most familiar way with the children in all their pleasures.

His natural choice has always been to live in the country when it was possible.

It has been said, "It is no advantage to live in a great city, where poverty degrades and failure brings despair. The fields are lovelier than paved streets, and the great forest than walls of brick. Oaks and elms are more poetic than steeples and chimneys. In the country is the idea of home. There you see the rising and setting sun; you become acquainted with the stars and clouds. The constellations are your friends. You hear the rain on the roof and listen to the rhythmic sighing of the winds. You are thrilled by the resurrection called spring, touched and saddened by autumn, the grace and poetry of death. Every field is a picture, a landscape; every landscape a poem; every flower a tender thought, and every forest a fairyland. In the country you preserve your identity—your personality. There you are an aggregation of atoms, but in the city you are only an atom of an aggregation."

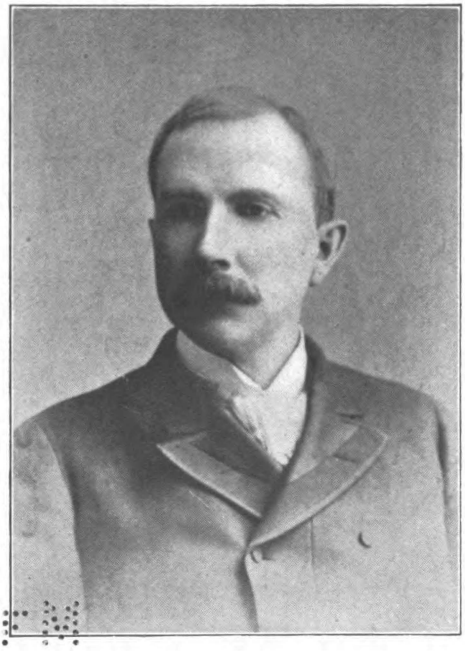
Mr. Rockefeller has never completed his education. To this day he is a pupil, a learner, an inquirer, a seeker after knowledge. Mr. Rockefeller is a many-sided man, acquainted with the bitter and sweet, complex in thought, single in heart, direct as a sunbeam, and his expressions as clear as a reflection in a mirror.

He is never afraid to inquire, never too dignified to admit that he does not know. No person has a sharper wit or a better humor. He is not solemn, he is not old, his voice is as clear and sweet as a silver bell, his movement is like that of a strong man in the full strength of his years.

He is a logician. Logic is the product of intelligence and sincerity. It cannot be acquired. It is the result of a clear brain and a good heart. He has intelligence without egotism, genius without pride, and religion without pretense.

If a man will be at his best, he must be natural, he must keep close to the soil. He must warm himself by the fireside of the heart; he must be simple in his speech and in his habits.

Mr. Rockefeller loves the genuine, the plain, the natural. He places the idea above all. He knows that the greatest thoughts should be given in the shortest words.



Mr. Rockefeller in his fifty-fifth year

He has a strong personality, firm but not obstinate. He influences men without effort, unknowingly, and they yield to him as to nature, unconsciously. He is rigid with himself, and so, easy with others. He is inclined to apologize for being kinder than his associates.

He does merciful things as much under cover as others commit crimes.

He says the noblest words and does the noblest deeds with the most delightful unconsciousness, and perfect grace of modesty. He is a total abstainer from intoxicants and tobacco.

He knows others because he knows himself. He cares nothing for appearance, but everything for principle.

Where no principle is in question, he may be easily swayed, willing to proceed slowly in the right way, and even to stop, but he will not go back, and he will not go wrong.

He is willing to wait. He is neither a tyrant nor a slave. He neither flatters nor scorns. In his eyes, men are neither great nor small; they are right or wrong. Through manners, apparels, titles, tatters and color, he sees the real, that which is. He is as patient as destiny.

Nothing reveals character like the possession of power. It is not difficult for the weak to be gentle. Most of us can bear adversity, but the supreme test of a man is to give him power. Wealth cannot unbalance, power cannot awe, this noble, this loving man.

He is acquainted with no fear, except the fear of God and of doing wrong. Hating oppression, pitying the oppressed, seeking to overcome, not men, but evil, he is the embodiment of the self denial, the courage, the hope, the nobility of the world.

He speaks not to anger, not to accuse, but to convince. He raises his hands not to wound, but in benediction. He longs to forgive. He loves to see the radiance of joy on the cheek of those he has been able to relieve. Mr. Rockefeller is the grandest figure of the fiercest industrial combat that the world has ever known. He will be one of the greatest and sweetest memories of mankind.

Chapter VII.

The following is here introduced because it gives an idea of what is most in accord with Mr. Rockefeller's sentiments and is the gist of a sermon highly appreciated by him and so fervently expressed to friends after the service. It is given verbatim as it appeared in a Cleveland newspaper the next morning:

"FAITH WILL NOT AVAIL"

Love Greatest of All, Says Pastor, and Mr. Rockefeller Nods His Approval.

While the richest man in all the world looked on yesterday morning and nodded his head in apparent approval, Dr. Edward Judson of Chicago, at the morning services at the Euclid Avenue Baptist Church, delivered an address on "Love," which was pointed in its reference to wealth and the ways of modern progress. Dr. Judson occupied the pulpit in place of Dr. Charles A. Eaton, the pastor, who is at present on his vacation.

"The three great things in the world," said Dr. Judson, "are faith, hope and love, and the greatest of these is love. Love causes one to surrender self and all for the betterment of mankind. It contains not the desire to possess. That is selfishness and the opposite of the real love. We should care for all mankind and not simply for ourselves and the little circle around us in which we move. There is plenty for everyone, plenty of everything, so what is the use of trying to get it all.

"Great faith will not avail in the formation of our character. Though you have the faith and piety of thousands they will avail you nothing without love. Even immense alms-giving and charity, even though you give away all your goods, it will help you not a whit if you have not the love of man in your heart.

"Love as revealed by Paul in his definition is a seven-fold love. In contains first a forgiving spirit. It is hard to love those who do you evil, hurt you and rob you in business, slander you in society and speak ill of you in private, but love suffereth long and is kind. The man who can be patient and can take all the slanders silently is the man who has love in his heart.

"Besides being forgiving in spirit, love is unenvious. It does not long after another man's goods nor want that which is not one's own.

Envy is being angry with someone for having something which we have not. On the other hand, love is not vain. Boasting of one's wealth, power, position, social standing will not help anyone along in the real elements of character.

"Love is courteous to all men. It keeps in mind the little niceties of life, the little acts of kindness and makes use of them on every occasion. It is appreciative and, when occasion arises, apologetic. Disinterestedness is one of its great characteristics. It never forces self-interests upon the attention of others. It is even-tempered, and above all has a charitableness of spirit in all things. Money and all the possessions of earth are the poorest valuables a man can have. Forget these things and strive only for love, as Paul defines it, the greatest thing in the world."

SAYS HE'S VERY SORRY TO GO

Mr. Rockefeller Bids Good-by to Euclid Avenue Church for Winter — Recites Little Newspaper Verse on Charity toward Others.

(October, 1904.)

The Sunday School of the Euclid Avenue Baptist Church held its annual autumn rally yesterday morning. The Sunday School was assembled in the church auditorium, and a number

of addresses were given. Among the speakers were Dr. C. A. Eaton, Rev. Hagar and John D. Rockefeller. Mr. Rockefeller said:

"You have heard so many good things this morning I fear you cannot digest what you have already heard, therefore I am not going to try to say very much. I have a little piece of paper here, and in it a little verse of just four lines. Dr. Eaton has been preaching about it ever since he came here, and we have been trying to learn these few lines. I wish every person in this room could repeat them. Where do you think I got them? From a daily New York newspaper. All praise to the newspapers and the publishers of newspapers for such beautiful little lines! I am going to try to repeat them without looking at the paper:

> "'There is so much bad in the best of us,
> There is so much good in the worst of us,
> That it scarcely behooves any of us
> To talk about the rest of us.'

"That little verse is a great comfort to me. It contains so much of that charity which we should all feel for our fellowmen.

"I am just here to say good-by and rejoice most heartily with you in the happy summer we have had, and in the work we have been trying to do. What has been the result here in the

church and Sunday School? We have had conference meetings two or three times a week, the attendance here in this room large and everything to encourage us, almost every meeting someone coming in expressing their purpose to help us in our work. What is the church for? What is the Sunday School for? What is all the machinery for? It is created for the salvation of man, and I believe under the leadership of our dear pastor, Dr. Eaton, and this noble band of men who are consecrated to this work, willing to be led and only desirous to know what is wanted of them and to do for the Master their best. What a great blessing. What great encouragement we have to go forward. The rally of the Men's Club, which numbers 400, a week or ten days ago was a most enjoyable meeting, and I regret my inability to be present. These various meetings have filled me with great joy all summer. We have had a time of rejoicing and I am very sorry to go away. The summer has been so short and we have not accomplished many things we had anticipated, but I trust another summer I may return early, and we will do our very best to achieve greater results.

"I shall keep in touch all winter with the work, and hope to hear encouraging reports of the church and Sunday School."

These in my judgment, are the words of a good man, and not a bad man.

I feel it to be a duty, in the name of justice, to make some reference here, to that unfortunate illustration used by John D. Rockefeller, Jr., in his talk before his class of young men for Bible study, some months ago, in reference to the American Beauty rose. That this figure of speech, chosen by him, was most unfortunate, I most fully concede, because of the ease with which it may be misconstrued, to the opposite of what it was intended. It was published throughout the United States and the world, that young Mr. Rockefeller said, before this class of young men, that the horticulturist in producing the largest and most fragrant American Beauty rose, found it necessary to break off the smaller buds from the bush, that the full strength of the root might go to the development of the one flower. At first sight, of course, this illustration seems most treacherous when applied to the Standard Oil Company, as people assume it to be. We should remember in this connection that Mr. Rockefeller, was unconcernedly talking to a group of personal friends, who knew him per-

sonally perfectly well, and they knew how well settled were all his principles of Christian character, largely devoted to the good of others. It is a universally recognized rule of common justice, that if a letter or other writing is going to be used against a person, the whole paper must be read in the order that it was written, and nothing shall be omitted, and the whole shall be taken together, that one passage may explain another, and thus bring us to the conclusion of what the writer really meant. In the case before us, this young man was talking to his friends, as we talk freely and without reserve, in the bosom of our home, to our family, when we have no thought of weighing every word, as we would if we were talking for publication, among strangers. Probably without the knowledge of the speaker, some unsympathetic person, on the lookout for sensational news, was among the listeners, who carried away so much of this story as would make a sensation when placed in a certain light. I have no doubt at all, that the speaker meant to illustrate the advantages to be derived by all of us, from the singleness of purpose, and that instead of diverting our energies, we get

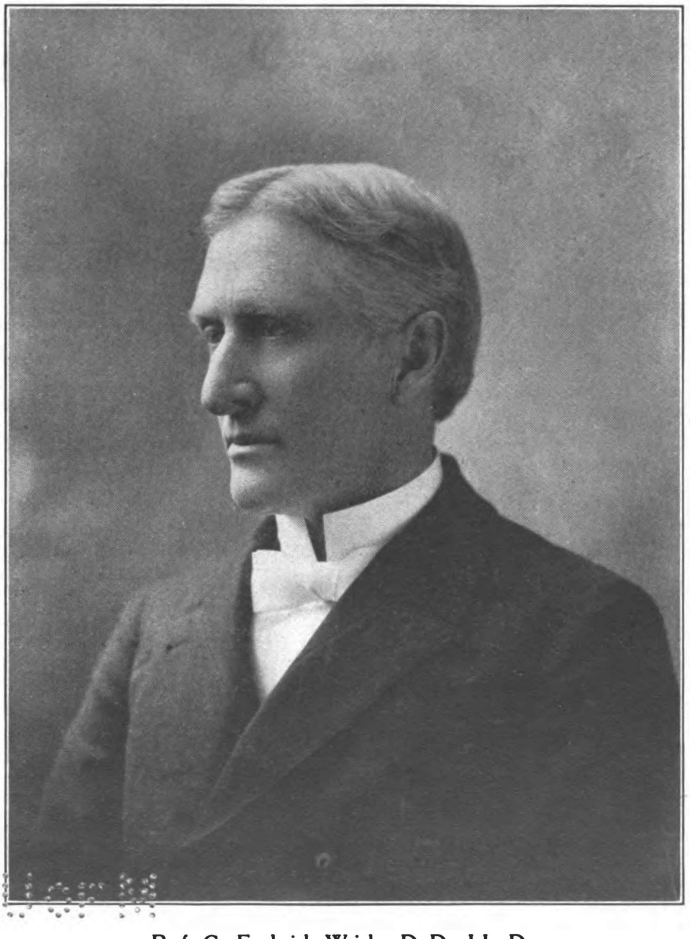
better results when we concentrate them upon some particular line of production, and nobody will for an instant question the aptness of the illustration when applied in this way. This case of the rose story shows most clearly how easy it is, for the countless evil reports concerning Mr. Rockefeller, Sr., to get their start. In the face of this, there are many people who make a great deal of the fact that the older Mr. Rockefeller is reticent and does not care to speak in public, nor for publication, respecting anything but the fundamental truths of Christianity among his church friends who are in sympathy with him and understand him. If I were followed, and hounded, and pursued, and watched after, as Mr. Rockefeller is, by the sensational fiend, the political fiend, the social fiend, and a horde of others, that stop when I stop, start when I start, turn when I turn, up, down, everywhere, I should talk in public even less than he does, and keep myself more in seclusion than he does, who, when he wants to go anywhere, takes his hat and goes. Few of us realize the privation, the hardships, the burdens, that he has always suffered, that he might bring together, in the Providence

of God, this vast fortune, to be used, and planted under his superior wisdom, sagacity and self-sacrificing heart, that shall be like the seed of a perpetual fruit, blessing mankind forever.

I return again to the rose illustration, to show how it may be interpreted in another way, and even in the most unfavorable way that the speaker may have intended it, namely, with reference to the Standard Oil Company, but it is not at all likely that he would intentionally bring its application down so far as to thus apply it, in that place. For sake of concession, let us assume that he did so. He might have meant by the illustration of the rose, that the Standard Oil Company, by buying up the smaller ones, could so reduce the cost of the finished product to the people, to the lowest possible price, which it has unquestionably done, with a profit to itself of not more than a half a cent per gallon, which small profit, in the aggregate, now amounts to millions of dollars each year. The men who sell this oil to the consumer, make from two to four cents per gallon, so if the Standard Oil Company's profit of a half a cent were removed entirely, it would probably make it no cheaper to

the people. To apply the illustration of the rose, and assuming that the Standard Oil Company was not a legal corporation for private gains, but was designed and, exclusively, a public benefactor, for the service of the people, then the application is apt, because where oil or any commodity can be handled under one management, and by the fewest possible plants, it can be done with much less expense, and this saving in the case of the Standard Oil Company has been to the advantage of the consumer, as is shown by the fact that a perfectly safe and a very much better illuminating oil is now sold for less than half what it was before Mr. Rockefeller got well started in the oil business. It is wrong, therefore, and unfair, that the people at large should take a superficial view of these things, presented largely by newspapers and magazines in a sensational way, by holding up a lot of glittering generalities that have not substance or reason enough that would enable Mr. Rockefeller to reply to them even if he would. Mr. Rockefeller knows, that to kill one lie is likely to bring a hundred more to its funeral, and he does what any sensible man would—and that is, to quietly

go about his own affairs, contenting himself, so far as a sensitive man can, with a regard and love of those who know him as he is. I shall, however, present in the following chapter a reasonable, logical and exhaustive argument by Professor G. Frederick Wright, of Oberlin College, which fully justifies the conduct and method of the Standard Oil Company.



Prof. G. Frederick Wright, D. D., LL. D.
The Distinguished Educator of Oberlin College

Chapter VIII.

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THE ETHICS OF STANDARD OIL[1]

By G. Frederick Wright

(Professor in Oberlin College, O.)

The competitive system which now prevails in the industrial world will not be the system in vogue in the millennium. But the millennium

[1] Statutes of Pennsylvania, 1870 and 1872.

Report of an Investigation Relative to Trusts, New York Senate, 1888.

Report in Relation to the Sugar Trust and Standard Oil Trust, by the Committee on Manufactures, House of Representatives, 1889.

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has not yet come, and, until it does, business must be conducted upon the supposition, based upon the most patent of all facts, that self-interest is still the prevailing impulse to business activity, and that there is the strongest ground for distrusting both the motives and the wisdom of one's competitors. The present competition of the business world is a system of warfare, and is to be justified, in the existing condition of things, on the same principle that we justify civilized nations in maintaining their armies and navies upon a war footing. Much as one might regret the evils of war, he would be not only a poor patriot, but a poor Christian, who should advocate the disarming of his own nation while other nations maintained their threatening preparations.

The commander of an army is not permitted to inquire too closely into the specific questions at issue in a war in which his nation is engaged. There are questions that can be settled in no other way than by brute force, and men equally honest may be marshalling those forces upon opposite sides. Grant and Lee, Rojestvensky and Togo, may be equally conscientious in main-

taining the prestige of the nations which they mutually represent upon the field of battle. Peace between England and France, and between France and Germany, has been secured by long-drawn-out and terrible military campaigns. The lamentable fact has been, and is, that France does not trust the honor of English statesmen, nor does she believe that Germany would be limited in her ambitions except by the force of necessity. And this is a condition of things which cannot be remedied until the hearts of men are completely regenerated, and all have come to have perfect confidence both in the goodness and in the wisdom of those whose interests are apparently antagonistic to their own. It is idle, therefore, to settle ethical questions of business on any other basis than that of the existing conditions of imperfection both in the virtue and the knowledge of mankind, and of the general distrust which arises from these conditions.

In the industrial world there are two classes whose interests are in perpetual conflict, namely, the producing competitors, and the consumers, consisting of the great body of the people. It is for the apparent interest of the competing pro-

ducers to secure as large a profit as possible, and therefore it is to be expected that they will buy in the cheapest market and sell in the dearest. The safety of the consumers lies in the resultant of the conflict between the competing producers. In order to secure their markets, the producers in competition with each other must reduce the cost of production to as low a point as possible, and sell to the consumer at so low a margin of profit that the competitor cannot undersell without destroying the profit. And so the welfare of the general public is guaranteed by the operation of this law of competition.

The ethical question which, at the present time, is so agitating the public mind pertains to the rightfulness of the methods employed by competitors, in keeping the field for themselves. Respecting this question, it may be said, in general terms, that all those methods of a competitor which reduce the cost of production and the expense of distribution are legitimate when they inure to the public good, however much they may interfere with the interests of unsuccessful competitors. This principle can be maintained without in any degree minimizing the incidental

evils which follow in the wake of every successful effort to lower the price of any commodity which is in general use.

In traveling over our country, one can but be saddened at heart by the sight of the thousands of country taverns and hostelries which have been rendered valueless by the introduction of cheaper steam transportation, and by the tens of thousands of spinning-wheels, small shoemakers' shops, grist-mills, cloth factories, and iron foundries which have been rendered unprofitable by the great organizations of capital which now absorb these industries. But the general interests of the people are subserved by this elimination of the small competitor, and we are not at liberty to blame the "captains of industry" through whose agency these changes for the general good have been brought about, however disastrous they may have been to the unsuccessful competitor. At the present time, the business of the world which meets the requirements of the great masses of the people can be carried on only through these great organizations of capital. No one can think of society's going back to the stagecoach, the spinning-wheel, the hand-

loom, and the wheelbarrow as agencies for the general production and distribution of the world's material necessities.

In considering the ethical merits of competition, we put aside, as not germane to the question, all those schemes of stockgambling which are concerned with manipulating prices without regard to the cost of production, and limit ourselves to that field of legitimate competition in the great work of actually reducing to its lowest limits the cost of production and distribution which furnishes the consumer with the necessities or luxuries of life at the cheapest reasonable rates; and, instead of discussing further this question in general, we shall find it profitable to single out a special industry, and study its growth and development in detail, whereby to illustrate the maner in which the interests of the general public art served by the successful agents of a great competitive industry. For this purpose we choose the Standard Oil Company, against whose methods so much has been said of late, and whose organizers and managers have been most freely denounced by a certain class of ethical writers. The beneficent work which has been

accomplished by this Company cannot be understood without entering somewhat in detail into the history of the industry.

The discovery of petroleum in quantities making it of commercial value was made, in 1859, at Titusville, in Western Pennsylvania, where the celebrated Drake well produced from twelve to twenty barrels of crude oil per day. But the oil district was then thirty miles from the nearest railroad. In the course of the next ten years, 5,560 wells were drilled, of which 4,374 produced no oil. In 1860, five hundred teams, besides one hundred flatboats and barges, were employed to get the oil to market. In April, 1861, the first flowing well was struck, which produced four thousand barrels per day, and soon after another flowing three thousand barrels per day. The difficulty of handling this oil reduced the price at the wells from twenty dollars a barrel to two dollars a barrel, and eventually, at the beginning of 1862, to ten cents a barrel. It then cost $7.45 to transport a barrel of oil to New York City, and $2.25 to get it to the nearest railroad station. This cheapness of oil at the wells greatly checked production for two or three years, until more

satisfactory means of securing, refining, and distributing it could be provided. These means were obtainable through the building of new railroads, and the introduction of pipe lines for pumping it to the railroad stations, so that, in 1864, crude oil sold as high as fourteen dollars a barrel. A single flowing well, struck that year, producing three hundred barrels a day, led to the selling of a small lot of land for one million dollars. In that year four thousand teams and one thousand boats were employed in transporting the oil and supplies, and one million barrels were required to accommodate the trade. In 1865, oil was ten dollars a barrel at the beginning of the year, and five dollars a barrel at the close.

At that time I was at Pit Hole City, where a flowing well had recently been struck, furnishing fifteen hundred barrels per day. Much of the oil was running to waste, and the cost of hauling it by teams to Titusville or to Oil City was the larger part of the price for which it would sell at those points. Five pipe lines soon after centered at Pit Hole to compete for the business where only one was called for. Fifteen years later I drove over this ground, and there

was not a building in sight, and the whole country was devoted to grazing and the raising of buckwheat. In 1865 it cost $5.55 to transport a barrel of oil to New York City, whereas the present price from any part of the oil region of Western Pennsylvania is only 50 cents. In 1866 the loss of oil by fire amounted to seventy thousand barrels, and has been much greater during many years since. It is a most hazardous article to store and handle.

From this brief statement of facts it can be easily seen why the oil trade was characterized by enormous fluctuations, and by immense profits and immense losses to both the producers and distributers, and the general public was paying a very high price for the commodity which it consumed. Gambling in the oil stocks was universal, and the results were most ruinous. At the close of this period there were as many as two hundred and fifty refineries in existence, but so poorly were many of these located with reference to distribution, and so uneconomically managed, that shortly afterwards nearly all of them failed. In large part, however, these failures were brought about through the cheapening

of transportation, which was secured by the organization of companies which commanded a larger amount of capital, and were enabled to obtain wholesale rates on transportation by railroad, and to make more systematic use of the pipe lines. Various efforts were made, through combinations, to keep up the price of oil. But the price both of crude and refined oil continued to decline. In 1870 the price of crude oil per barrel was $3.90, and of refined oil 26 cents per gallon. Ten years later, crude oil was 98 cents a barrel, and refined oil 9 cents a gallon. In 1898 crude oil was 91 cents a barrel, and refined oil 6 1-3 cents a gallon, and it has continued at about this rate to the present day.

Among the companies having the largest capital in 1870 was that of the Standard Oil Company of Ohio, which was organized by the combination of two or three companies, and entered upon its career with a capital stock of $1,000,000. At that time it refined sixteen thousand barrels of oil a day, which was 4 per cent of the entire product of the country. Seven years later it was refining 95 per cent of the oil of the country. In 1904 it controlled only 84

per cent of the domestic trade, and 90 per cent of the export trade. The ethics of Standard Oil is to be judged from the methods employed in securing this immense percentage of the business.

In answer to the question, "To what advantages or favors or methods of management do you ascribe chiefly the success of the Standard Oil Company," Mr. John D. Rockefeller, under oath, made the following reply:—

"I ascribe the success of the Standard to its consistent policy to make the volume of its business large through the merits and cheapness of its products. It has spared no expense in finding, securing, and utilizing the best and cheapest methods of manufacture. It has sought for the best superintendents and workmen and paid the best wages. It has not hesitated to sacrifice old machinery and old plants for new and better ones. It has placed its manufactories at the points where they could supply markets at the least expense. It has not only sought markets for its principal products, but for all possible by-products, sparing no expense in introducing them to the public. It has not hesitated to invest mil-

lions of dollars in methods for cheapening the gathering and distribution of oils, by pipe lines, special cars, tank steamers, and tank wagons. It has erected tank stations at every important railroad station to cheapen the storage and delivery of its products. It has spared no expense in forcing its product into the market of the world among people civilized and uncivilized. It has had faith in American oil, and has brought together millions of money for the purpose of making it what it is, and holding its markets against the competition of Russia and all the many countries which are producers of oil and competitors against American oil."

By way of comment, we may say with confidence, that there can be little doubt that the public has been greatly benefited by the success of the Standard Oil Company both in improving the quality of the marketable product and in bringing the price down to a very narrow margin of profit. Any one who remembers the quality of oil furnished between 1860 and 1870 so as to contrast it with that furnished at the present time cannot well fail to appreciate the service which has been rendered by the larger companies in

furnishing an oil of high standard, so that the busy housewife who uses it may have no fear of an explosion from using a poorly refined product; while the statistics prepared by Prof. J. W. Jenks, for the Congressional Industrial Commission of 1900, show that from 1866 to that time there had been a very steady decline not only in the price of the refined oil, but in the margin which separates the price of the refined from that of the crude oil. Though it is maintained by some that the reduction of this margin is not "commensurate with the improvements in the process of refining," it is difficult to see how this margin can be much reduced and have any profit remain at all.

The facts concerning the margin of profit at which oil is produced are no less surprising than instructive. These profits may be arrived at approximately from the size of the dividends which have been distributed to the stockholders of the Standard Oil Company for the last twenty years. From the most reliable statistics it appears that since 1881 the dividends have amounted to a little over twenty per cent on the capital stock, which is a little more than $100,000,000. In round

numbers, therefore, the dividends have been $20,000,000 per year. But when one considers the amount of business transacted, the margin of profit is small. In round numbers, eighty million barrels of crude oil have been annually produced, collected, refined, distributed, and sold with a narrow margin of half a cent profit upon all the products of each gallon, whereas the retailers who handle this commodity have rarely made less than two cents per gallon, and usually have made from three to four cents per gallon. If the price to the retailers had been cut by one-half, or even three-fourths, the profit, it would probably have made no difference in the price which the consumer would have paid, so that the Company has really gone about as far as is possible in the way of serving the general public in lowering the selling price of its product.

The effect upon competitors is to drive out of business all who cannot carry it on upon a sufficiently large scale to be supported by this small margin of profit. Such are unfortunate, certainly, but their misfortune should not be laid to the charge of the more successful producer, who, by the magnitude of his operations, the wisdom

of his choice of the means and centers of distribution, and the skillfulness of his organization, whereby waste of every sort is avoided, is able to make a small profit while keeping the price to the consumer but little above the actual cost.

A careful study of the means by which the Standard Oil Company has secured this double end of furnishing to the consumers an important product at a very low price and at the same time making a large aggregate profit to itself will show that, in the main, the means employed are the only ones possible in the service of the public good, and such as are fully justified by all the ethical principles upon which the system of competition is permitted to work out its beneficial results.

An economical factor in the problem which is little appreciated by the general public, is found in the skillful selection of points most convenient for the collection of the crude oil and the distribution of the refined. With the means of communication available in the early days of the oil industry, Cleveland, Ohio, combined the greatest number of facilities for such collection and distribution. From this point competing railroads

ran both east and west, while through the larger part of the year water communication was open both to New York and Chicago.

One of the leading advantages arising from the choice of such a center existed in the cheapness of transportation to distant points secured by competing railroads and waterways. If the railroads obtained any of the business of transporting oil between Cleveland and New York, they must do it at rates closely approaching those which were offered by the waterways. Not only was it perfectly fair that the Standard Oil Company at Cleveland should take advantage of these rates, but in the service of the public good they were bound to do it, while the railroads were justified in hauling the product as through freight at cheaper rates than they could make for shorter hauls of way freight. If they had put up their through freights to match their way freights, they would have lost the traffic, and deprived themselves of the relatively small profits derived therefrom, and to that extent burdened themselves with the duty of making their whole earnings from the way freight, which would add

still more to the expenses of all the industries of the interior towns.

By furnishing a large amount of freight regularly, the actual cost of transportation was greatly reduced, and it was but fair that the organization which secured this should derive advantage from it. For example, in 1875 the question came up whether or not the Standard Oil Company could continue to do its business at Cleveland. Whether it could afford to do so or not depended upon the rates which it could make with the Lake Shore Railway for carrying its products into the Northwest. Water communications was open to Toledo, Detroit, Grand Rapids, and Chicago. With their facilities for doing a large business, they could meet the markets at these distributing points cheaper by water communication than by the existing tariff by railroad. Besides, the Standard Oil Company had, at the expense of $100,000, furnished terminal facilities, and through the use of tank cars diminished the expense of loading and unloading, and by building receiving tanks at appropriate places had diminished the risk from fire, both of which were important elements in the cost of

transportation. Furthermore, the Company engaged to furnish as high as 450,000 barrels per year as freight, and actually did furnish as high as 742,000 barrels per year, or 2,000 barrels a day. These facts were urged by the Standard Oil Company in justification of the asking for lower freight rates than were given to the smaller refineries.

The legality of the action of the railroad in granting this request came before the District Court of Ohio, in the March term of 1884, in an action of Scofield, Shurmer, and Teagle *vs.* the Lake Shore and Michigan Southern Railway Company, which had been making the discrimination. The court, after stating the facts, and commenting upon the important and difficult questions existing in the case, reserved it to the Supreme Court for decision, stating, as its own opinion, that "the evidence does not establish the fact whether or not all the various advantages claimed as secured to defendant by its contract with the Standard Oil Company are the equivalent for the discrimination made to it in freight." The Supreme Court of the State decided against the Railroad Company. Where-

upon an appeal was made to the United States Supreme Court; but the case was settled before reaching that court, and a sum was paid by the railroad to the plaintiffs. But the inherent justice of the demands of the Standard Oil Company became evident when subsequently it accomplished its ends by removing its refineries to a more satisfactory distributing point for the West, at Whiting, Ind., near Chicago; thereby depriving the railroad of the profits upon an immense business which it had obtained by giving wholesale rates.

A still clearer illustration of the justice of carrying large quantities of freight at less rates than smaller quantities is found in case of shipments from Cleveland to New York in 1872, when the Standard Oil Company was furnishing sixty carloads of oil a day, which could be moved in solid trains by one engine and by one crew, and, being free from the necessity of stopping upon the way, could, by the saving of time, and of the use of capital invested in cars and tracks, and of wages paid to employees, be transported at about one-third the actual cost involved in slower trains, compelled to pick up carloads on

the way. The organization which can secure such an economy as this is conferring a benefit both upon the railroads and upon the general public, as well as upon itself.

In this connection it should be observed that much of the legislation of recent times relating to railroad rates is not based on any infallible principle of justice, but upon ignorance of the factors entering into the establishment of such rates. The celebrated long-haul-and-short-haul clause inserted in the Interstate Commerce Act of 1887 is not capable of invariable application consistent with justice, and hence its enforcement is left to the discretion of the commissioners. In the transportation of freight, as in other matters, oftentimes, "the longest way round is the shortest way home." For example, all the freight and express packages sent from a distance to the suburbs of Boston first go to Boston on through trains, and then are sent back to their destination on way trains. In cases of which we were cognizant forty years ago, such freight was sometimes sent back two hundred miles, and it was more economical for the railroad to do so than for it to stop its various

through trains, as they passed this point, to leave their separate consignments. Our great commercial centers serve a most important economical purpose in the facilities they afford for distribution; and, indeed, this is why they have become great commercial centers. Those who do not live at these centers labor under certain natural disadvantages which cannot be overcome, except by man-made laws, which work injustice to the general public.

A study of the evidence upon this point will amply justify the statement of Mr. Rockefeller, that the discriminations which he has received from the transportation lines have been amply paid for, and that equal discriminations were open to anybody else who should select equally favorable points of distribution, and carry on a business of the same magnitude.

Much, however, has been said about the injustice of the system of "rebates" which was in vogue between 1872 and 1882. The essential evil of this system consisted in its secrecy. A regular tariff rate was published by the railroads, and then a discount was made to various shippers, according to the amount of their busi-

ness, the extent of competition from other lines, and the urgency of their demands. But this was a system introduced by the railroads themselves, so that any one who did business with them had to make a special bargain. The Standard Oil Company, by virtue of the location of its refineries and the amount of business which it did, had those great advantages in driving a bargain which have already been indicated.

But the competition between railroads was so fierce that for a while the Pennsylvania Central Railroad was carrying oil for a rival of the Standard Oil Company for eight cents less than nothing, that is, they paid the Empire Transportation Company eight cents for the privilege of hauling their oil from Western Pennsylvania to New York City. The result of this "cut-throat" competition was likely to be so ruinous that the railroads entered into a pooling arrangement, by which uniform rates for transportation were to be maintained, and each railroad was to have a certain percentage of the oil traffic, agreed upon between themselves. The Standard Oil Company, being the principal shipper, was made "the evener," as it was called, in this ar-

rangement, that is, this company was to see to it that this freight was distributed in such proportions to the various railroads that these percentages should be maintained. In consideration of this service it received a small rebate. But this amounted to no more than would have been paid to agents who had secured a certain amount of business for the roads.

One of the instances, in the conduct of the Standard Oil Company, which on the face seemed least defensible, was a rebate of twenty-two and one-half cents a barrel, paid by the Pennsylvania Central Railroad in 1879 to the American Transfer Company (which was an adjunct of the Standard Oil Company), on oil that was shipped by other parties. This, however, is explained as being not a rebate, but a sum paid, out of the total freight rate, to the Transfer Company, "for the service of gathering the oil and bringing it to the Pennsylvania Railroad rather than to some other transporting line."

Another case is that of oil shipped to Marietta, Ohio, partly by pipe line and partly by railroad, in which case for a short time an agent of the

Standard Oil Company made a bargain with the railroad that it should pay to him a rebate of fifteen cents a barrel not only on his own oil, but on that of a competitor who was shipping over the same line. Much is made of this case; but it is fair to say that as soon as the counsel of the Standard Oil Company learned of the arrangement, and before any legal steps were entered upon, he canceled the bargain, and ordered the agent to refund all such money as had been received by it from the competing party.

Much is also said against the Standard Oil Company because the trust formed in 1882, which practically combined fourteen companies into one, which were operated under the name of the Standard Oil Trust, was declared by the Supreme Court of Ohio ten years later to be contrary to law, when the trust was formally dissolved. It was maintained, therefore, that during these ten years the persons operating this trust were law-breakers. Such a charge, however, overlooks the very obvious fact, that the application of a statute to a particular course of conduct is not certain until it has been passed upon by the courts.

The statutes drawn to prevent monopoly and restraint of trade employ language which is so ill defined that it is difficult to tell what it means. The word "trust," for example, is so indefinite in its meaning that one cannot tell what combination may properly be included under the name. According to William J. Bryan, in one of his recent utterances, a trust is "a corporation which controls a sufficient quantity of the product or supply of a given article not patented, to be able to suspend the law of competition, and absolutely or approximately control the price of such an article." The so-called Valentine law of Ohio defines a trust as follows:—

"A trust is a combination of capital, skill, or acts by two or more persons, or of any two or more of them, for either, any, or all of the following purposes:—

"1st. To create or carry out restrictions in trade or commerce.

"2d. To limit or reduce the production or increase or reduce the price of merchandise or any commodity.

"3d. To prevent competition in manufacturing, making, transportation, sale, or purchase

of merchandise, product, or any commodity.

"4th. To fix at any standard or figure, whereby its price to the public or consumer shall be in any manner controlled or established, any article or commodity of merchandise, produce, or commerce intended for sale, barter, use, or consumption in this State.

"5th. To make or enter into or execute or carry out any contracts, obligations, or agreements of any kind or description, by which they shall bind or have bound themselves not to sell, dispose of, or transport any article or any commodity or any article of trade, use, merchandise, commerce, or consumption below a common standard figure or fixed value, or by which they shall agree in any manner to keep the price of such article, commodity, or transportation at a fixed or graduated figure, or by which they shall in any manner establish or settle the price of any article, commodity, or transportation between them, or themselves and others, so as to directly or indirectly preclude a free and unrestricted competition among themselves, or any purchasers or consumers in the sale or transportation of any such article or commodity, or by which

they shall agree to pool, combine, or directly or indirectly unite any interests that they may have connected with the sale or transportation of any such article or commodity, that its price might in any manner be affected. Every such trust as is defined herein is declared to be unlawful, against public policy, and void."

From these definitions it will appear that it may always be a question whether a corporation is large enough to escape from competition. If every business is a monopoly, which, by reason of its great volume or of the skill of its managers, is able to secure advantages over competitors, scarcely anybody can escape condemnation. Two boarding-house keepers, for example, one of whom caters to fifteen and the other to one hundred and fifty, stand on very unequal terms in the purchase of supplies, and the practice of a large number of economies upon which the profits depend. The man who ships strawberries from New Jersey to New York must pay as much for one hundred and forty crates as for two hundred and forty, since it costs the railroad no more to haul a car full than it does a car two-thirds full. The man

who can so organize his business that he can fill a car every day can undersell the man who is not able to fill the car more than two-thirds full. And so through the whole list of business transactions which are carried on in varying degrees of volume.

According to this definition, also, every labor organization attempting to fix the minimum rate of wages, and every medical society endeavoring to fix the rate of charges for professional visits, and every organization or combination designed to prevent "cutthroat" competition, is a monopoly acting contrary to the public good. But it is easy to see that the condemnation of such organizations is not clearly in the Decalogue, but only there constructively, through a long line of argument relating to modern conditions of business. To test the constitutionality of the application of a particular law to a great business enterprise is not to become a law-breaker, but to become a law-maker by establishing a precedent whereby to determine what the law really is.

Furthermore, it is a mistake to assume that the Standard Oil Company is or can be beyond

the reach of competition. The commodity which it furnishes is by no means the only one providing heat and light. It has to compete with wood, gas, coal, and the water power of Niagara and of all the cataracts in the world by which electricity is being generated and distributed to an increasing extent. It has to compete with other large organizations controlling the same product. At the present time the percentage of business controlled by the Standard Oil Company is considerably less than it was a few years ago. Its chief rival, the Pure Oil Company, has a capital of $10,000,000, and an independent pipe line to the Atlantic coast. In its foreign trade it is in competition with the oil interests of Russia, which are greater than those of America, and are owned by the Rothschilds and the Nobel Brothers, either of whom is amply able to compete with the Standard Oil Company, and, since there is no tariff upon oil, to send it into the American market if the price is unreasonably high. Furthermore, one of the most powerful influences in reducing the selling price to consumers is the latent competition of probable or possible competitors. If profits are unreasonably

large, competing capital will enter the business, and it is more profitable to keep prices at so low a rate that capital will not be tempted to compete than it is to meet the competition after it has once been started. This the men who are sagacious enough to build up so great an industry are surely able to see.

The general fear of trusts is of so vague a sort and so difficult to justify from the facts of the case that ethical writers, in giving instruction to the common people, need to be very cautious about laying down as first principles conclusions which are only reached by long-drawn-out reasoning from doubtful premises. For example, the capital of the Standard Oil Company is reckoned at $110,000,000; whereas the four hundred and forty large industrial franchise and transportation trusts of an important and active character in the United States have a total floating capital of $20,379,162,511, that is, the Standard Oil Company represents only one two-hundredth part of the business of the great corporations of the country. Those who have been fearful that the Standard Oil Company would obtain control of all the railroad

transportation of the country may be relieved to know that its freight business is only one-half of one per cent. of the whole business. In the variety of interests of these great corporations, in most cases antagonistic to each other, consists the safety of the general public, which is the principal thing to be considered from the ethical point of view. If any person or company of persons proposes to enter into this competitive service of the general public, he should do so with his eyes open, and be prepared to accept the consequences of failure if he proves unable to serve the public as well as, or better than, existing corporations are doing. Any one entering the sphere of competitive warfare should not fail to regard the scriptural warning against undertaking an enterprise without counting the cost, lest he find himself in the condition of the king who goes to war against another king who has an army of twenty thousand, while he himself has an army of only ten thousand.

The truth is, and it needs to be spoken plainly, that the ethical writers, whose good motives we do not question, who are aiming their shafts of invective against the Standard Oil Company

have mistaken their mark. The imaginary evils concerning which they have such forebodings, and which are arousing them to such intense activity, are the evils incident, under present conditions, to that form of the competitive system which is at the base of all modern business prosperity. These evils are for the most part inherent and unavoidable, and are not to be charged against the great "captains of industry" who have secured the marvelous results through which the necessities and many of the luxuries of life are now obtainable by every one at a mere fraction of the cost at which they were formerly to be had. While it is true that, under this system, many of the rich have grown richer, it is not true that the honest industrious poor have grown poorer. Never before in the history of the world have the masses of the people been so prosperous as they are at the present time.

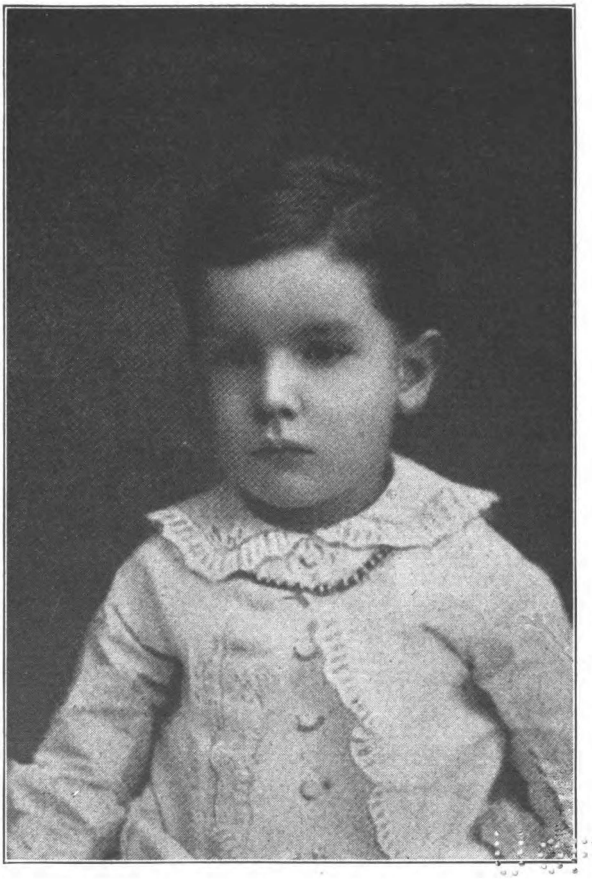
While it is true that the production of many of the main staples of commerce is monopolized by large combinations of capital so as to shut off individual competition, it is not true that the career of the individual is thereby greatly circumscribed, for the very success of these so-called

monopolies in excluding competition, by lowering the margin of profit and cheapening the product, opens innumerable other channels of effort into which the individual may freely enter with hope of success. In the oil business, for example, the greatest evils existed in connection with the waste of that "cutthroat competition" which was practiced in the first decade of its existence. When five competing pipe lines were built to Pit Hole City where only one was necessary, four-fifths of the capital was wasted, and became a dead loss not only to the individuals expending it, but to the community, which was compelled in the long run to pay higher prices for oil on account of the great waste attending such unwise competition. Those extreme fluctuations of prices inevitable in handling such a product by small capitalists were productive of the worst classes of evils connected with the gambling mania. The elimination of those evils by the growth of the Standard Oil Company is an incalculable service to the whole public, and especially to the great crowds of young men who are freed from the temptations incident to the former condition of things. The men engaged

in those two hundred and forty oil refineries, more or less, which failed before the Standard Oil Company originated, were free to go about safer and more profitable business to themselves, and to bless the world by activities less connected with hazards than those through which their original failure was brought about.

In conclusion, it is worth while to observe that the only alternative to the condition of things in which there is free competition between great corporations in the production of a large number of the staples of life, and in the furnishing of cheap transportation, lies in government ownership, which is indeed the ideal in a millennial state. But in the present depraved condition of human nature, government ownership would be the worst of all evils. As it is, through a process of natural selection, the highest capacity comes into control of the great competing corporations. Under government control the demagogue would mount into the seats of power, and we should be cursed, if nothing else, with the rule of business incapacity, which is far worse than that of enlightened self-interest.

In the present highly excited condition of pub-



John D. Rockefeller, Jr., in his 6th year

lic sentiment it is important to emphasize the ninth commandment, as well as the eighth. The same voice that wrote, "Thou shalt not steal," also thundered from Sinai, "Thou shalt not bear false witness against thy neighbor." In a number of instances during the acrid discussions of the past few months, the champions of the eighth commandment have flagrantly violated the ninth, making assertions, concerning the actions of leading business men, which are absolutely false, while in numberless other cases they have attributed false motives to actions which are perfectly defensible in the existing economic condition of the world. If it be true that he

> "Who steals my purse, steals trash. . .
> But he that filches from me my good name. . .
> Makes me poor indeed,"

as it is, then many of the clergymen and popular writers who are giving currency to the innumerable libelous statements concerning the President of the Standard Oil Company have far more to answer for than has that gentleman, even if his business methods may have been as reprehensible as is claimed.

Chapter IX.

The following are extracts from Ida M. Tarbell's article on John D. Rockefeller in McClure's Magazine, which she tries to place in such a colored light as to make them appear ridiculous, and contemptible. We ask the reader to view these admissions in a reasonable light. This and the following paragraphs are here reprinted by special arrangements with McClure's Magazine, copyrighted 1905 by S. S. McClure Co.:

"The daily life on his great estates is studiously simple. Mr. Rockefeller regulates his household as he does his business. Family and servants are trained to strictest economy. There is no more gas burned than is needed, no unnecessary heating, no wasteful providing. There is nothing for display, nothing squandered in the senseless American way to prove you are rich, so rich you need not care. On every hand there is frugality and carefulness. And this frugality certainly is a welcome contrast to the wanton lavishness which on every side of us

corrupts taste and destroys the sense of values. One would be inclined to like Mr. Rockefeller the better for his plain living if somehow one did not feel that here was something more than frugality—that here was parsimony—not only that, that here was parsimony made a virtue, and that one of the chief vanities of this 'richest man in the world' is seeing how little he can spend on his household, as that of many another rich man is in seeing how much he can spend."

This is a fair specimen of the reflective comment on a great man.

"The only public place in which Mr. Rockefeller appears with any regularity is at the services of a Baptist church in the community where he happens to be living. He is particularly devoted to the services of the Euclid Avenue Baptist Church of Cleveland, and rarely from May to October does he miss the Sunday meetings, and he always appears at the annual Sunday-school picnic. Here he seems to be at his freest, here he even makes little speeches on occasions."

From this ironical sneer it would almost seem that Miss Tarbell does not know, that the best things of this world are not of politics, social formality and rich display of material wealth. Mr. Rockefeller knows that the best things of

this world are not those which we can see, and feel, and perceive with the senses, but that the best things are of the heart and are not seen.

"Here then is the other Mr. Rockefeller, as the world sees him, a quiet, modest, church-going gentleman, devoted to Sunday-school picnics, golf and wheeling, whose evenings are never spent in anything more exciting than a game of numerico, washed down by a glass of cider, whose chief occupation, outside of business, is giving away as much money as he can without its doing more harm than good, whose chief pleasure is in fine fields and trees, in flowers and gardening, whose smile is friendly for young and old, who welcomes old friends, who adores his grandchildren, and who meets criticism and misrepresentation by quoting the meek doggerel:

> " 'There is so much bad in the best of us,
> There is so much good in the worst of us,
> That it scarcely behooves any of us
> To talk about the rest of us.'

Miss Tarbell proceeds and tries to explain away the virtues here admitted, but it is a pretty difficult thing to do. She suggests falsity on the part of Mr. Rockefeller, that she may inflame the imagination of those who are evilly

disposed, thus furnishing a spark, that may be fanned by envy, jealousy, hate and shame, into a hurricane of socialism, that may eventually sweep over our land like an all consuming conflagration. The defamers of Mr. Rockefeller will have to furnish something more, than to say that he is plain and economical, that his household is ordered on this principle, that his household assistants are taught to turn down the gas when not needed, and not to waste fuel; I most readily admit this truth: he is economical. I have heard him say so, and there is no doubt at all that it is this same virtue carried out, that is the secret of his vast fortune. If he had been wasteful in business, society would not have profited by what he wasted, but because he saved, and put to wise and good use, these multitudes of small savings, is why he is able to found, endow and perpetually maintain, the great University of Chicago, with its countless intellectual and spiritual ramifications, permeating society, as nutritious food permeates the human system, and so it will continue to do, until overthrown by the mob of reckless socialism, inflamed and fired by such publications as have of late been

flooding our country. The Christian ministry is not entirely cleanhanded in this matter. In the Bible it is written: God touches the hills and they smoke. In the year 1902 God touched Mount Pelee and it smoked, and in an unexpected moment a whole city was in desolation, and no living creature was left, save a lone criminal, in a subterranean prison. Not less is the desolation that may follow in the course of a misguided and infuriated populace. I suggest to these clergymen, of good intent, the fearful responsibility of their speech and pen. It is not enough to charge Mr. Rockefeller with economy, and with living in a modest and good house, instead of a palatial mansion. Mr. Rockefeller pays his honest debts, and this is what all people who live in pretentious mansions do not do, even though they may have the humiliated and flattering attentions of an overfed lot of attendants, who pretend great condescension to them for purely selfish purposes. Mr. Rockefeller knows too much to be deceived and deluded in his pursuit of happiness, by any such moonshine and foolishness as this. My observation has been, that there are three distinct

classes of people who reside in palatial mansions. The first class are those whose fortune is such that a residence of this kind, with its equipments, is in perfect consistency. They are persons of education, culture and refinement, who are able to appreciate the beautiful in architecture, in art, and the exquisite in handsome furnishings. Another class are those who have none of these qualities, save, perhaps, sheer brain power, by which they have been able to acquire wealth, and the combination is like that of a jewel in a swine's snout. They have none of the finer sensibilities, no appreciation of the ideal; they are of the hoggish sort. They are rich nobodies. The third class are those effeminate and enervated people who have had wealth thrust upon them by inheritance. They make a great deal of display. They pretend to be doing everything, but are in fact doing nothing. They are dust-kickers. They scurry around and create a great cloud of dust, in which one might think the world was being rebuilt, but when the dust clears away, nothing has been accomplished. I cite here an illustration of this class.

I read in a newspaper a few years ago of

two carriages in England, that one morning rolled down the avenue in the city of London. The first was drawn by six magnificent black horses upon whose bodies the veins stood out as if the steeds were incased in a network of life, that erect their heads, distend their nostrils, champ their bit, and paw their hoofs, in their eagerness for the road. Upon the front of this carriage was a liveried coachman, and behind, there hung on an overfed footman. Within this carriage was a very beautiful lady, arrayed in shining satin and rustling silks, bedecked and bejeweled, and there fluttered in the wind long ends of silken scarf and ribbon. The second carriage was drawn by two horses driven by a coachman in citizen's dress. Within the carriage was a healthful old man, whose head was white, whose face was radiant, whose step was steady, and upon whose stalwart shoulders rested the weight of more than eighty years. The first carriage bore the consort of a disreputable and profligate spendthrift, an obscure Duke. The second carriage bore the illustrious Gladstone, who, for more than half a century, had, upon the floor of Parliament, pleaded for Justice! Jus-

tice! Justice! for the down-trodden and oppressed people of that emerald isle of the sea—Ireland.

I can see perfectly well why Mr. Rockefeller prefers a comparatively plain home, and to derive his satisfaction for the beautiful from nature. From his earliest youth, he has been a diligent student of the life and character of Jesus Christ, and to be, so far as possible, like him, has been the prime motive of his life. The pattern of character, which he has always striven to attain to, was that of the lowly Nazarene, who was born in a stable because his parents had not prestige enough to secure lodgings in the inn. He followed the humble trade of a carpenter, and when he came to have recognized power among men, he preferred to remain among the people that he might, from experience, be able to see and sympathize with their needs. It is almost impossible for a host in luxuriant surroundings to make a guest from humble life feel perfectly at ease. The great difference in surroundings is continually suggestive of difference between the guest and the host. Inasmuch as Mr. Rockefeller's intimate friends are nearly all connected

in some way with Christian service, either as minister, missionary or other like work, who do not have money, it is easy to see why he likes to keep upon an even footing with them, in all his habits of life, that the heart to heart friendship need not be strained. Mr. Rockefeller knows that the greatest benefactor among men, Jesus Christ, was plain and simple in his habits: he knows also that this teacher did not escape the wrath and scorn of the world. He is, therefore, no doubt, willing to take his share of this without complaint.

We quote further:

"Devoted as he is to his church, Mr. Rockefeller makes much more impression by his charities which are indeed one expression of his religion. Mr. Rockefeller has always held that methodical giving was a part of a Christian's duty. Again and again he has stated this view in his Sunday-school talks. 'I believe it is a religious duty to get all the money you can fairly and honestly,' he told his young men one day, 'to keep all you can and to give away all you can.' 'Will they (the people of the future) say of us, we accumulated wealth,' he remarked in a little Cleveland address a few years ago. 'No, that will be all forgotten. They will want

to know what we did with it. Did we spend it for the benefit of our fellow-men? Of that we ought to think.' Such expressions are often on his tongue. They are but reflections of his practice for fifty years. Never since the time when he was accustomed to enter in 'Ledger A' '10 cents for foreign missions,' '12 cents for Five Points Mission,' has he failed to methodical giving. It is evident that his giving is governed by some theory of the per cent. due the Lord, though it is evident that he never has gone as high as ten per cent! Whatever the percentage he has decided on he distributes it cautiously and reverentially, and it is not probable that he often exceeds it, for those who have dealings with Mr. Rockefeller in charities frequently are met with the plea 'I cannot afford it.' The spirit in which he gives is one of plain, hard duty. It is an investment on which he has determined, an investment in the Kingdom of Heaven; and he means to get all possible out of it. He himself has stated his theory—'According as you put something in, the greater will be your dividends of salvation!'

"In his earlier days Mr. Rockefeller and his family looked after his charities, and it is said that his children are carefully trained to his own scientific methods of doing good. In later years his charities have become so extensive and

the appeals to him are so numerous, that Mr. Rockefeller has been obliged to build up what may be called a Charity Bureau at 26 Broadway, for handling applications and disbursing funds.

"The range of his giving is very wide. It may be said to begin with the distribution of Mr. Rockefeller's own cast-off clothing. There is a well-authenticated case, dating back only a few years, of a partly worn pair of shoes sent to a less fortunate friend with a personal note from Mr. Rockefeller. Nothing, nothing must be wasted in this matter of charity any more than in an oil refinery. Property is all sacred. To waste is wicked, and so whether it be a bequest of a million or a pair of cast-off shoes it must all be put where its full value will be employed. 'I have known Mr. Rockefeller to give away a hundred thousand dollars on a demand he believed worthy, and turn around and haggle over the price of a ton of coal,' a life-long intimate said once.

"There is no doubt that his charities are many of them personal and never known outside of his immediate circle. There are three or four old ladies in Cleveland, friends of his youth, to whom he gives a monthly income. Unfortunate Baptist ministers, worn-out teachers and missionaries in great numbers are helped by him, while the poor of all grades receive much direct

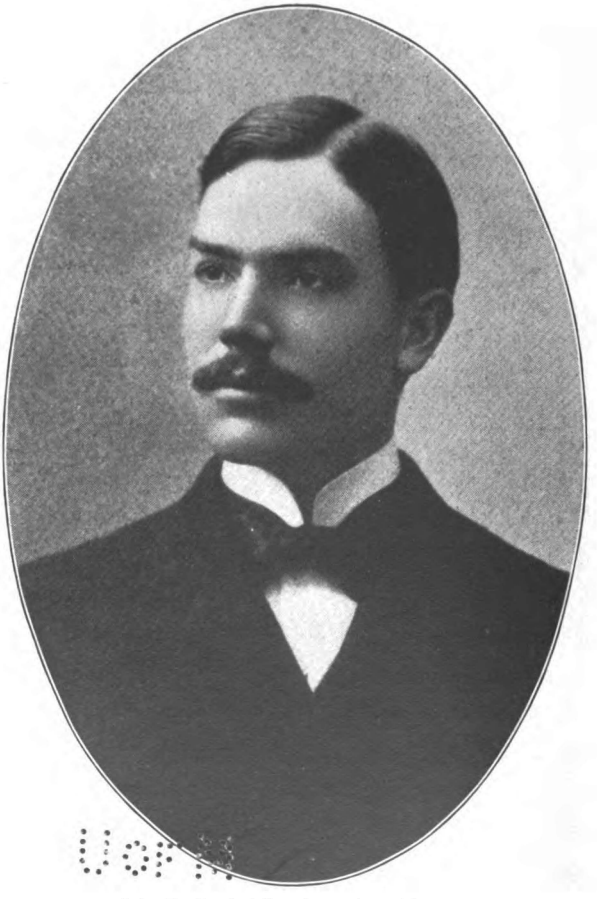
help. Of course he gives much to his church, but he has never made any church the object of affectionate and lavish giving."

I will let the reader decide whether this column, from Miss Tarbell, describes a good or a bad man, when viewed in the white light of reason. A handsome and polished carriage may be easily bespattered with mud, but it is readily washed off from its firm and brilliant surface.

It is true, as above charged, that Mr. Rockefeller is not a lavish giver, not even to a church: he knows that to lavish money upon a church, is as destructive of its best work as to lavish money upon children, is destructive of their best happiness. Money lavished upon most any of us, has a tendency to enervation and discontent, that works more harm than good. Surplus money is like a surgeon's sharp instrument: in skillful hands it may save the patient's life, but in unskillful hands it is capable of much harm. Even of those people who are perfectly familiar with what Mr. Rockefeller is now giving away, yet comparatively few realize that true benevolence consists in helping others to help themselves, and that the large sums set apart

for the perpetual holding up before the people, those great and virtuous principles, of prudence, self-restraint, and a deep generosity, that will enable our nation to live peaceably among the nations of the earth, settling all differences before the court of even-handed justice, and even by liberal and compromising concessions, when it involves nothing more than property interests. I would detract nothing from the brilliancy of the fame of our great heroes of war in the past, but I do say, that he, who by his wise and designing contributions to education and Christianity, prevents the devastations and bloodshed of war, is no less a hero.

When widespread famine occurs in India, we load our ships with supplies and send them forward on their missions of mercy, but there is today an engineer working in India, surveying out a great system of irrigation, which, when completed, will make famine impossible; is not this engineer doing a greater work for mankind than we are, when we supply the constantly recurring necessities of these people?



John D. Rockefeller, Jr., in his 26th year

Chapter X.

MR. ROCKEFELLER AND HIS CRITICS

The testimony of Robert Cameron, one who knows and is competent to speak of Mr. Rockefeller and his critics:

The wholesale criticism of Mr. Rockefeller ought to be abated. I am not writing in his defense, but to state *what I know,* and to make a plea for fair dealing and for some respect to Christian courtesy and to the righteous rules of civilized life. There are *some rights* due even to a successful business man and to a millionaire. There is ANOTHER SIDE to all of this criticism and some of it *ought* to be made known.

1. Reduced to its last analysis the chief complaint against this gentleman is that he amassed a vast fortune by securing *special rates* from railroads for transportation. But, until the recent passage of the Interstate Commerce law, this was the usual custom of railroads in America. It

represented the difference between the price at which one barrel, or ten thousand barrels, of flour can be purchased in the market. This seems to inhere in the nature of things: "To him that hath shall be given and he shall have abundance." This is the essence of the law of gravitation, holding together the universe. It has proved true in Mr. Rockefeller's life, both in the accumulation of wealth in the *past,* and in the inheritance of abuse in the *present.* But no one has furnished a particle of evidence showing that this law has been violated by the Standard Oil Company since it has been in force. Then why single this gentleman out for wholesale abuse, when his company simply obtained such favors as were given to other large shippers in the recent past?

2. Perhaps the man and his morals have something to do with it. If he had built a marble palace at Newport; if he had built yachts, attended races, given extravagant parties and plunged into the whirl of fashionable life in the vain pursuit of pleasure, would he not have escaped the gall that has been pressed to his lips? Leaders in the unseemly orgies and wicked waste of what is called "high life," who have

obtained fortunes by questionable methods, are exempt from the abuse that has come to his lot—and why? Is it because of the simple and quiet life in the man who loves his wife and his children and his home, and keeps in the midst of clean associations while discharging, without ostentation, the plain duties of a citizen and of a Christian? Is it possible that these tame virtues are distasteful to the modern critics of public morals?

3. They charge that he has cruelly crushed his business competitors. But stop and think. The man is confessedly worth some hundreds of millions. Can he know, in every case, how these millions are used? He may have a general oversight, and may urge that those who act for him practice the most careful and honorable methods in business, but he cannot have a definite knowledge of the one-hundredth part of the interests with which he is connected. Under such conditions, and in the strain of modern competition, many things *may* have been done which no enlightened conscience could approve, and which Mr. Rockefeller, if he knew, would be the first to condemn. But is it fair to *assume*,

as men do, that these things were done by his order, or with his knowledge? Perhaps *he* has assumed too often that the lies told about himself should lead him to turn a deaf ear to accusations made against his associates, and thus the wrongs have not been remedied.

4. Against these accusations I name some things which I *know*. A friend of mine, for a number of years, rejected all advances made by Mr. Rockefeller seeking for a "merger" of their oil interests. In the end he consented, and the two interests were united, Mr. Rockefeller getting 49 per cent. and my friend retaining the remainder. At once Mr. Rockefeller insisted upon having a full knowledge of the principles and methods on which the business was conducted. With what results, the words of my friend, as near as I can recall them, will reveal: "I had always tried to bring my religion into my business and to live up to the demands of the Golden Rule, but I must confess that my way of doing things would not stand the test of the more rigid rules enforced by Mr. Rockefeller. The changes made, to satisfy his conscience, lessened our profits and opened my eyes

to the injustice I had done to the man before we were associated together in business." In after years this gentleman went into large outside *speculations* and lost heavily. He was compelled to go to Mr. Rockefeller to sell out his entire interest. And here was the chance for that man to "show the cloven foot" and "squeeze" the life out of my friend. Did he do it? Here are his own words: "Mr. Rockefeller dealt handsomely with me—he paid me more money than I dared to ask—I have no complaint to make."

Again, *I know* that some years ago a competitor in the oil business failed and made an assignment. Mr. Rockefeller sent for him, ascertained the cause and the extent of the failure, advanced him $300,000, with the privilege of putting an auditor in the office, gave him all the time he needed in which to return the money, and I was in that city when the last $10,000 were paid back and the auditor discharged. That firm is now doing a prosperous business and is a competitor of the Standard Oil Company, by the kindness and generosity of John D. Rockefeller! Are these FACTS in keeping with the FANCIES in

the columns of the papers and on the tongues of the people?

The charge that Mr. Rockefeller is giving *now*, in order that the past may be vindicated, is absurd on its face. Only a small proportion of the money he has given away is known to the public. Even in my limited means of ascertaining the facts, I know many thousands given away, year by year, with the definite stipulation that it shall *not be made known to the public.* And I am told by those who know him best, that this feature of his giving has always been characteristic of the man. Character in him, as in others, is all of a piece, like web of cloth.

6. I have known intimately Christian workers who have spent weeks at a time in his home that *they* might find rest and recuperation, and that *he* might learn more about their work and its needs. They all tell the same tale. They saw a life of singular simplicity, integrity, generosity and piety. In his family, much of the time was spent in discussing the merits of various requests for financial assistance. One who is now no more, ventured to ask him why the morning hours were used in reading begging letters and

in discussing with the members of the family the merits of the cases presented. He replied: "I may die very soon, and I will leave a vast amount of money behind me. I want my children to understand how to give generously and yet to do no harm by their giving." Does that look like the Monster Miser as he is painted by pulpit and pen; by cartoon and caricature?

ROBERT CAMERON.

Chapter XI.

The insinuating reflections made upon the simple and religious life of Mr. Rockefeller, by Miss Tarbell, calculated to bring it under a suspicion of hypocrisy, has filled me with a deep desire to make respectful and adequate reply to these widely published paragraphs of her, some of which I have heretofore quoted. I have struggled repeatedly with this desire, and have as often given up in despair of my ability to make suitable answer to this phase of her misleading writing concerning him. I have, however, decided to introduce a chapter upon a virtuous, ideal home, and I ask the reader to read it with Mr. Rockefeller constantly in mind, and see to what extent his home, as heretofore described by Miss Tarbell herself, conforms to the word picture, that I shall here proceed to present. Let me say first, that Mr. Rockefeller's children have come to mature manhood and

womanhood, whose virtues reflect credit upon the home in which they were reared and trained, for the discharge of their duty as common citizens. The son and daughters have been taught, and have practiced, as growing youth, the physical and moral advantages of manual labor, suitable to their sex, and the daughters now are not only able to order their household in a judicious and successful way, but could, if necessary, teach their domestic helpers by example, how to best perform their work, and my neighbors, who have lived beside the son during his boyhood and youth, tell me that they have seen him do a full day's work, one day with another, with a pick and shovel, by the side of laborers, who followed this occupation, and I am told that this experience, and exercise in the open air, brought him from a weakly physical organization, into possession of a vigorous constitution.

Mr. Rockefeller is willing to go outside of his own family to instruct in the ways of life. He has been willing to set apart a large portion of his whole life, to that larger church family of young people, of the thrifty middle class,

for the imparting to them of the precepts of a successful life. The family of young children who have come under his personal influence and listened to his practical illustrations and examples of a successful life through long periods of time, have been not less than fifty thousand, not to mention thousands of others that have been otherwise influenced by him, and have had their character shapen after his pattern. Mr. Rockefeller has been a busy man all his life, much of the time under great stress of affairs, but he has never allowed business, nor fatigue, to interfere with his preparation to meet his young people on Sunday and deliver to them some practical message for a good life. There are a good many parents who neglect to do these things for their own children. It is not an insignificant fact in his history that for more than half a century, with the faithfulness and regularity of a clock, he has always been in his place with the young people of the Euclid Avenue Baptist Church on Sunday, when he was in the city, through wet and dry times, through heat and cold, through sunshine and storm, whether he felt like it or not.

It is insinuated that Mr. Rockefeller, Sr., lives a simple life, because he is unable to appreciate any other; that he does not seek the society of politicians because he has not the knowledge and culture that would save him from mortification; that he talks to, and associates with Sunday-school children and youth, because he does not know enough to appear before older people; let us see if this is the reason. Mr. Rockefeller believes that the most sacred place in this world is the family home, and next to it, the church home, of whatever denomination, where are taught the fundamental truths, that are the pathways of life, leading unto happiness and peace. If you will tell me what is in your home, I will give you a picture of your home life, whether yours is a home of confusion, or a home where peace reigns continually. Let me read the list containing the names of your guests, the friends whom you are pleased to have in your house, the privilege of seeing the titles of the books on your library shelves, the monthly periodicals that you allow to be upon your sitting-room table, to listen unobserved to your language when you suppose that none are within hearing,

allow me to question for a few moments your household assistants, then let me talk to your selected friends, and I will give you a complete picture of your home, though I may not know you personally. I will tell you what you have been, what you are, and what you will be. What you have in your home, really decides what your home is. I heard Dr. J. Wilbur Chapman say among other things here mentioned that he had come to manhood before he ever visited the city of Washington, and with a friend was riding along one of the streets of the city at night, when they turned the corner and suddenly, in the moonlight, they saw the Capitol. He said he was amazed, and asked his friend what it was. He replied, "That is the Capitol, the home of the nation." He was quite willing to agree the building was magnificent, but he took issue with him that it was the home of the nation. He said, "I should rather think back to a home, small, furnishings plain, where the old-fashioned father every morning and evening came with his family around the fireside in happy affiliation, and so sent his children and his household away to sleep the sleep of the

peaceful, or sent them out into the day with an influence of heaven about them. He said, "I think back to a home in the State of Ohio, where the aged father and mother were unknown outside of the county, with a little farm, and a small, plain house, but this aged father and Christian mother builded that home so wisely that they have given to the world two distinguished sons, and have sent out two daughters, the names of whom you would know if I should speak them. Wherever the English language is spoken the names of these children are known. These homes are in the truest sense the homes of our nation. Wherever you find a home like that, you find a home which, as a rule, gives to the world men and women true as steel." Napoleon was once asked, "What is the real need of the French nation?" Napoleon's reply was, "The greatest need of the French nation is good homes." If you should ask me what the greatest need of America is today, I should tell you it is not great financial responsibilities, greater influence among the nations, but the need is that we should go back to the days when our homes were not necessarily old-fashioned, but

fashioned according to the precepts of God. An American missionary who had been absent from his native land for twenty-five years, was asked by a newspaper reporter what in America impressed him most after his absence, supposing he would perhaps mention the telephone, or wireless telegraphy. The old man hesitated a moment, and then he said, "The thing that impresses me most in America is this—that there is a decadence of real home life. Men have gone money mad, and women have had their heads turned by the social life of today. The old-fashioned home is apparently a thing of the past."

My message in this chapter is regarding the home. There is the truest spot on earth. About it cluster the most sacred memories. The buildings may not be of the highest order, but when it is a home the foundation of which is reverence, the members of which live in the fear of God, heaven's blessings descend upon it. The dearest spot to you in the world is your good home, because there your father worked and your mother loved. In these days we are drifting from the old-fashioned home. What we need is not bet-

ter preaching or better singing, valuable as these agencies may be, but what we need if the nation is to go forward is that our homes should be right.

The two great principles that must prevail in every household are authority and example. And we must always remember that in order to command we must ourselves be controlled.

In the Providence of God, it has fallen to me to be mother and father both to four small children, and an older girl, as poorly fitted as I am for this important function. Disturbed in the night by the cry of one of my children, affrighted in a dream, I rise to soothe him, and there, in the dead of night, with infancy slumbering all around me, I feel a special sense of my responsibility. Not long ago, in company with my little son five years of age, I was walking along a country road, near our home, where we met, as we passed along, several persons known to us, and I noticed that when I said good-morning, Mr.————, the little boy would speak the same salutation, in the exact echo of what I had said, the inflection, the intonation, were the same. Lastly we met a physician, and I

said, "Good-morning, Dr. ————" and the little fellow followed me in words ludicrously like mine, whereupon the physician burst out laughing. We passed on, and I reflected to what extent this child was following after me, in everything that he heard or saw in me, and I felt a deeper sense of my responsibility to him than ever before. If you are going to set before your children and your household the right example, you will find you cannot begin too soon. A convention of mothers in Cincinnati were having a discussion of when they ought to begin to teach their children of religion. One mother said she always began it when they were six, another said she began at seven, a third said, I begin when they speak their first word. Finally an older woman, a woman who is well known through this country, rose up and faced the great group of mothers, and she said, "My sisters, you are all wrong. The time to begin is before the child is born; homes are better if the children are raised in the fear of God, and the future is safer." The mother is no doubt first in moral influence; I allow no man to go beyond me in paying tribute to a mother. If any boy

ever had the best mother in the world, I was that boy. But the father comes close behind her in parental influence. There are men in these days who love their boys, they would die for their children, but the difficulty with the life of some of these fathers is that they have gone out too far in social life, in amusement, in dissipation, in business, and some day they will wake up, and stop, but the boys will be gone. When a boy, I was under the influence of a boy older than I, cursed with too much money. I think I had taken my first step in the wrong, and was going to a place at least questionable. The boy had said, "It will cost you nothing." I had reached the corner of the street where just ahead of me was this place, and suddenly there appeared, in my mind's eye, the face of my father, and I turned back. There are some people who think the very height of life has been reached when they have a mansion in which to dwell, and the finest tapestries and the most costly paintings are seen on their walls. You may build your palace and adorn it with the finest paintings the genius of man has ever produced, but if you have to wait some night till

the midnight hour to hear the staggering steps of a drunken son, or sit with your eyes covered and heart breaking because of a lost daughter, you may have your mansion, your music, your painting, and your heart will break. The home is a training school for eternity. It may be the poorest house imaginable, but if it is serving its mission, it is a place of joy. We have an idea, some of us, that our homes are for display. They are not. They are to drill our boys and girls for a useful life. The memory of my mother's devotion is more to me than had she left me a million dollars.

Chapter XII.

THE AUTHOR PLEADS FOR JUSTICE, JUSTICE, JUSTICE

John D. Rockefeller — With His Name Left Out, the History of Education and Religion Could Not be Written.

To write of the virtues of the good and thoughtful, is to me a labor of gratitude and love.

Through all the early history of our country the energies of men have been harnessed by necessity to the burdens of physical existence.

Slowly and painfully have advanced the battalion of rescue.

Hated in many cases by those they desire to liberate, despised by many they were anxious to save, these noble soldiers, these worthy deliverers, have striven without recognition, worked without praise, endured without pity, and many of them have died reviled and dishonored.

For the good of their fellowmen they accepted seclusion, slander and contempt.

They gave up all the freedom of this world, sacrificed all social privacy, lost all the best things of this life save truth and self-respect.

One of the worthiest soldiers in this battalion is John D. Rockefeller, and for one I feel under obligations to him for the noblest examples of philanthropy, and for the most stupendous contribution to Christianity and education, that the world has ever seen.

Mr. Rockefeller's character is exalted not only among the great, but it is in his home, every day unpretentious life that the truest and best man appears.

Mr. Rockefeller never did anything for me personally, but I have lived a neighbor to him for ten years in his Cleveland home where his family was reared and where he lives for four months in the summer.

His reputation among the people who have known him from boyhood is excellent.

His life is now full of nice little deeds of neighborly courtesy among the intelligent and refined rural people.

He makes kindly and informal afternoon calls upon them; he occasionally asks three or four of the middle aged mothers to share his carriage for a pleasant drive; he entertains upon his lawn large companies of young people of the middle class from the Sunday school of which he has been the active superintendent all his life when in this city; he shows a generous and Christian interest in the youth of an Italian settlement near his home.

I have lived for years in the midst of people who have known him from boyhood, and I have never heard one of them speak in any other than the most kindly terms of him.

I am told by his pastor that Mr. Rockefeller's whole thought, for many years past, has been given to the distribution of his fortune, and that he has long employed a very competent man at a salary of $10,000 per year, who devotes his whole time to seeking and investigating the most worthy causes to which he may give money.

This man was born among the poor where children are burdens, reared in the midst of toil, and in the dust and confusion of labor; his early manhood developed in an atmosphere

where selfishness and greed for gain were never surpassed; where conditions for intellectual and moral growth were never more adverse, it is surprising that the quality of true philanthropy ever become prominent in his character, not to say its all absorbing purpose.

Poverty was his cradle; necessity his teacher.

He had more heart than books, more common sense than learning, more strength than finish, and as much politeness as he had daring.

He loved the truth for the truth's sake, and for man's sake.

When a youth of sixteen he wandered for weeks up and down the manufacturing districts of Cleveland asking for work at such wage as any would offer.

He at length secured a place at $3 per week, and boarded himself, devoting his efforts out of working hours to the inception of the Euclid Avenue Baptist Church of Cleveland, and the archives of that institution today contain the record of his having gratuitously canceled an account in his favor, against the church, of 50 cents for postage, advanced by him, and other

like items on different occasions when these cancellations meant doing his own washing.

On general principles, to say nothing of the $52,000,000 in gifts recently publicly scheduled, I appeal to a fair minded public, and ask whether these things are consistent with the small and contemptible character that some good people would have us believe John D. Rockefeller is.

It is impossible; nobility and self-sacrifice do not spring out of a narrow and pernicious heart.

He has been a constant and systematic giver all his life.

That he might give has been the stimulating motive to carry the stupendous and galling burdens that he has always borne.

The public knows as little about the extent of his gifts as they know about the countless difficulties of his business; these difficulties are sometimes apparently hurtful, as the surgeon's knife is hurtful, but the patient is restored to health and vigor under it.

Space will not permit of a detailed discussion here, but I have studied all of Miss Ida Tarbell's articles and have not found a single point that cannot be explained as necessary under the cir-

cumstances, and that is not in keeping with generally accepted business customs, and which operate in the end to the public good.

All the productions of crude oil have grown better and cheaper from the time Mr. Rockefeller first gave it his attention, and I know of no industry in the world, that serves the needs of so many people, as his products do, in every nook and corner of the earth.

I will point out just one of the fallacies of Miss Tarbell's reflections upon Mr. Rockefeller.

In her article in McClure's of December, 1902, she describes how large numbers of people flocked to the oil region of Pennsylvania when oil was discovered there, and tells of how they laid out towns and established village governments, built churches and schoolhouses, and had what seemed to be a paradise for themselves and their children.

When Mr. Rockefeller went into the oil regions he found these people destroying each other by a furious and relentless competition, and except this confusion and ruin could be subdued and controlled, he saw that crude oil could

never attain to a high degree of refinement, or be of any permanent profit to its producers.

Mr. Rockefeller undertook and accomplished this stupendous work, and the results of this work are today, and have been for years, the legitimate and permanent income of hundreds of thousands of thrifty families, and their beautiful homes are found in every country on the face of the globe.

The pittance of profit that Mr. Rockefeller received on each barrel of oil is a trifle compared to that which goes to the men actually engaged in the business, and all Mr. Rockefeller has ever used of his accumulated profits for his personal use, is an economical, prudent and commendable support for his family.

The remainder he has given and will give, to the betterment of mankind, with the same high degree of judgment and forethought that has always characterized him in everything he has done.

This betterment of mankind is not an afterthought; it has been the main purpose of his life from the first, it has been the stimulating and sustaining power that has enabled him to

stand up to this tremendous work, and breast, without flinching, the furious storms of a misguided people, whose withering effects have at times been equal to the lurid flame of hell.

With John D. Rockefeller's name left out, the site of the Chicago University would be a waste as barren of public good as it was fifteen years ago, instead of that magnificent institution with its investments of $25,000,000, and in advance, in some respects, of the oldest institutions of learning in the world.

With his name left out, the history of the General Board of Education, the Rush Medical College, Yale University, Barnard College, the Southern Education Fund, Harvard University, the Baptist Mission Fund, Vassar College, and almost innumerable other public benefactions, could not be written.

Is it nothing to improve and strengthen the human mind?

Is it nothing to fill the world with light, with invention, with science?

Is it nothing to dignify the human race, and to assist upward its intellectual and moral nature?

Is it nothing to grope one's way into the misty future, and there discern the needs, and establish benefaction for generations that are today in the distant regions of futurity, and exist only in the all creating power of God?

Is it nothing to hear the approving and hallowed voice of conscience?

Is it the work of a small and pernicious soul, to cool the inflammation of hunger, with the holy tears of pity, to fill the world with hospitals for the sick, and asylums for the unfortunate; break the fetters of malice, and put out the fires of social strife, and stay the bloody hand of ignorance from the white throat of progress?

John D. Rockefeller is one of our intellectual heroes; one of the men to whom we are indebted.

His name is associated forever with the great industrial enterprises of the world.

As long as civilization exists, he will be remembered, admired and honored.

He has lived a long, hard working and helpful life.

The world is better for his having lived.

For his efforts in a good cause, he has been paid with enmity and spite for his portion.

He has partaken of the bitter bread of sorrow.

Some of his friends have been false to him because he was honest with himself, and with them.

He has lost the respect of some good people, but has kept his own.

If to love others more than one's self is goodness, John D. Rockefeller is good.

If to live in advance of one's time; to be the first upon the ground in the direction of progress, is greatness, John D. Rockefeller is great.

If to follow one's faith, and do one's duty, in the presence of threatening death, is heroic, John D. Rockefeller is a hero.

This man may have some faults, like the rest of us, but it is our duty to forgive them.

MARCUS M. BROWN.