

SARAH K. BOLTON

FAMOUS GIVERS AND
THEIR GIFTS

Sarah Bolton
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Famous Givers and Their Gifts:

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Famous Givers and Their Gifts

PREFACE

While it is interesting to see how men have built up fortunes, as a rule, through industry, saving, and great energy, it is even more interesting to see how those fortunes have been or may be used for the benefit of mankind.

In a volume of this size, of course, it is impossible to speak of but few out of many who have given generously of their wealth, both in this country and abroad.

The book has been written with the hope that others may be incited to give through reading it, and may see the results of their giving in their lifetime. A sketch of George Peabody may be found in "Poor Boys who became Famous;" a sketch of Johns Hopkins in "How Success is Won."

S. K. B.

JOHN LOWELL, Jr., AND HIS FREE LECTURES

There is often something pathetic about a great gift. The only son of Leland Stanford dies, and the millions which he would have inherited are used to found a noble institution on the Pacific Coast.

The only son of Henry F. Durant, the noted Boston lawyer, dies, and the sorrowing father and mother use their fortune to build beautiful Wellesley College.

The only son of Amasa Stone is drowned while at Yale College, and his father builds Adelbert College of Western Reserve University, to honor his boy, and bless his city and State.

John Lowell, Jr., early bereft of his wife and two daughters, his only children, builds a lasting monument for himself, in his Free Lectures for the People, for all time, – the Lowell Institute of Boston.

John Lowell, Jr., was born in Boston, Mass., May 11, 1799, of distinguished ancestry. His great-grandfather, the Rev. John Lowell, was the first minister of Newburyport. His grandfather, Judge John Lowell, was one of the framers of the Massachusetts Constitution in 1780. He inserted in the bill of rights the clause declaring that "all men are born free and equal," for the purpose, as he said, of abolishing slavery in Massachusetts; and offered his

services to any slave who desired to establish his right to freedom under that clause. His position was declared to be constitutional by the Supreme Court of the State in 1783, since which time slavery has had no legal existence in Massachusetts. In 1781 he was elected a member of the Continental Congress, and appointed by President Washington a judge of the District Court of Massachusetts; in 1801 President Adams appointed him chief justice of the Circuit Court. He was brilliant in conversation, an able scholar, and an honest and patriotic leader. He was for eighteen years a member of the corporation of Harvard College.

Judge Lowell had three sons, John, Francis Cabot, and Charles. John, a lawyer, was prominent in all good work, such as the establishment of the Massachusetts General Hospital, the Provident Institution for Savings in the City of Boston, the Massachusetts Agricultural Society, and other helpful projects. "He considered wealth," said Edward Everett, "to be no otherwise valuable but as a powerful instrument of doing good. His liberality went to the extent of his means; and where they stopped, he exercised an almost unlimited control over the means of others. It was difficult to resist the contagion of his enthusiasm; for it was the enthusiasm of a strong, cultivated, and practical mind."

Francis Cabot, the second son, was the father of the noted giver, John Lowell, Jr. Charles, the third son, became an eminent Boston minister, and was the father of the poet, James Russell Lowell. On his mother's side the ancestors of John Lowell,

Jr., were also prominent. His maternal grandfather, Jonathan Jackson, was a generous man of means, a member of the Congress of 1782, and at the close of the Revolutionary War largely the creditor of the Commonwealth of Massachusetts. He was the treasurer of the State and of Cambridge University.

John Lowell, Jr., must have inherited from such ancestors a love of country, a desire for knowledge, and good executive ability. He was reared in a home of comfort and intelligence. His father, Francis Cabot, was a successful merchant, a man of great energy, strength of mind, and integrity of character.

In 1810, when young John was about eleven years old, the health of his father having become impaired, the Lowell family went to England for rest and change. The boy was placed at the High School of Edinburgh, where he won many friends by his lovable qualities, and his intense desire to gain information. When he came back to America with his parents, he entered Harvard College in 1813, when he was fourteen years old. He was a great reader, especially along the line of foreign travel, and had a better knowledge of geography than most men. After two years at Cambridge, he was obliged to give up the course from ill health, and seek a more active life. When he was seventeen, and the year following, he made two voyages to India, and acquired a passion for study and travel in the East.

His father, meantime, had become deeply interested in the manufacture of cotton in America. The war of 1812 had interrupted our commerce with Europe, and America had been

compelled to manufacture many things for herself. In 1789 Mr. Samuel Slater had brought from England the knowledge of the inventions of Arkwright for spinning cotton. These inventions were so carefully guarded from the public that it was almost impossible for any one to leave England who had worked in a cotton-mill and understood the process of manufacture. Parliament had prohibited the exportation of the new machinery. Without the knowledge of his parents, Samuel Slater sailed to America, carrying the complicated machinery in his mind. At Pawtucket, R.I., he set up some Arkwright machinery from memory, and, after years of effort and obstacles, became successful and wealthy.

Mr. Lowell determined to weave cotton, and if possible use the thread already made in this country. He proposed to his brother-in-law, Mr. Patrick Tracy Jackson, that they put some money into experiments, and try to make a power-loom, as this newly invented machine could not be obtained from abroad. They procured the model of a common loom, and after repeated failures succeeded in reinventing a fairly good power-loom.

The thread obtained from other mills not proving available for their looms, spinning machinery was constructed, and land was purchased on the Merrimac River for their mills; in time a large manufacturing city gathered about them, and was named Lowell, for the energetic and upright manufacturer.

When the war of 1812 was over, Mr. Lowell knew that the overloaded markets of Europe and India would pour their cotton

and other goods into the United States. He therefore went to Washington in the winter of 1816, and after overcoming much opposition, obtained a protective tariff for cotton manufacture. "The minimum duty on cotton fabrics," says Edward Everett, "the corner-stone of the system, was proposed by Mr. Lowell, and is believed to have been an original conception on his part. To this provision of law, the fruit of the intelligence and influence of Mr. Lowell, New England owes that branch of industry which has made her amends for the diminution of her foreign trade; which has left her prosperous under the exhausting drain of her population to the West; which has brought a market for his agricultural produce to the farmer's door; and which, while it has conferred these blessings on this part of the country, has been productive of good, and nothing but good, to every other portion of it."

At Mr. Lowell's death he left a large fortune to his four children, three sons and a daughter, of whom John Lowell, Jr., was the eldest. Like his father, John was a successful merchant; but as his business was carried on largely with the East Indies, he had leisure for reading. He had one of the best private libraries in Boston, and knew the contents of his books. He did not forget his duties to his city. He was several times a member of the Common Council and the Legislature of the State, believing that no person has a right to shirk political responsibility.

In the midst of this happy and useful life, surrounded by those who were dear to him, in the years 1830 and 1831, when he was

thirty-two years of age, came the crushing blow to his domestic joy. His wife and both children died, and his home was broken up. He sought relief in travel, and in the summer of 1832 made a tour of the Western States. In the autumn of the same year, November, 1832, he sailed for Europe, intending to be absent for some months, or even years. As though he had a premonition that his life would be a brief one, and that he might never return, he made his will before leaving America, giving about two hundred and fifty thousand dollars – half of his property – "to found and sustain free lectures," "for the promotion of the moral and intellectual and physical instruction or education of the citizens of Boston."

The will provides for courses in physics, chemistry, botany, zoölogy, mineralogy, the literature of our own and foreign nations, and historical and internal evidences in favor of Christianity.

The management of the whole fund, with the selection of lecturers, is left to one trustee, who shall choose his successor; that trustee to be, "in preference to all others, some male descendant of my grandfather, John Lowell, provided there be one who is competent to hold the office of trustee, and of the name of Lowell." The trustees of the Boston Athenæum are empowered to look over the accounts each year, but have no voice in the selection of the lecturers. "The trustee," says Mr. Lowell in his will, "may also from time to time establish lectures on any subject that, in his opinion, the wants and taste of the age

may demand."

None of the money given by will is ever to be used in buildings; Mr. Lowell probably having seen that money is too often put into brick and stone to perpetuate the name of the donor, while there is no income for the real work in hand. Ten per cent of the income of the Lowell fund is to be added annually to the principal. It is believed that through wise investing the fund is already doubled, and perhaps trebled.

"The idea of a foundation of this kind," says Edward Everett, "on which, unconnected with any place of education, provision is made, in the midst of a large commercial population, for annual courses of instruction by public lectures, to be delivered gratuitously to all who choose to attend them, as far as it is practicable within our largest halls, is, I believe, original with Mr. Lowell. I am not aware that, among all the munificent establishments of Europe, there is anything of this description upon a large scale."

After Mr. Lowell reached Europe in the fall of 1832, he spent the winter in Paris, and the summer in England, Scotland, and Ireland. He was all the time preparing for his Eastern journey, — in the study of languages, and the knowledge of instruments by which to make notes of the course of winds, the temperature, atmospheric phenomena, the height of mountains, and other matters of interest in the far-off lands which he hoped to enter. Lord Glenelg, the Secretary of State for the Colonies, gave him special facilities for his proposed tour into the interior of India.

The winter of 1833 was spent in the southwestern part of France, in visiting the principal cities of Lombardy, in Nice and Genoa, reaching Florence early in February, 1834. In Rome he engaged a Swiss artist, an excellent draftsman and painter, to accompany him, and make sketches of scenery, ruins, and costumes throughout his whole journey.

After some time spent in Naples and vicinity, he devoted a month to the island of Sicily. He writes to Princess Galitzin, the granddaughter of the famous Marshal Suvorof, whom he had met in Florence: "Clear and beautiful are the skies in Sicily, and there is a warmth of tint about the sunsets unrivalled even in Italy. It resembles what one finds under the tropics; and so does the vegetation. It is rich and luxuriant. The palm begins to appear; the palmetto, the aloe, and the cactus adorn every woodside; the superb oleander bathes its roots in almost every brook; the pomegranate and a large species of convolvulus are everywhere seen. In short, the variety of flowers is greater than that of the prairies in the Western States of America, though I think their number is less. Our rudbeckia is, I think, more beautiful than the chrysanthemum coronarium which you see all over Sicily; but there are the orange and the lemon."

Mr. Lowell travelled in Greece, and July 10 reached Athens, "that venerable, ruined, dirty little town," he wrote, "of which the streets are most narrow and nearly impassable; but the poor remains of whose ancient taste in the arts exceed in beauty everything I have yet seen in either Italy, Sicily, or any other

portions of Greece."

Late in September Mr. Lowell reached Smyrna, and visited the ruins of Magnesia, Tralles, Nysa, Laodicea, Tripolis, and Hierapolis. He writes to a friend in America; "I then crossed Mount Messogis in the rain, and descended into the basin of the river Hermus, visited Philadelphia, the picturesque site of Sardis, with its inaccessible citadel, and two solitary but beautiful Ionic columns."

Early in December Mr. Lowell sailed from Smyrna in a Greek brig, coasting along the islands of Mitylene, Samos, Patmos, and Rhodes, arrived in Alexandria in the latter part of the month, and proceeded up the river Nile. On Feb. 12, 1835, he writes to his friends from the top of the great pyramid: —

"The prospect is most beautiful. On the one side is the boundless desert, varied only by a few low ridges of limestone hills. Then you have heaps of sand, and a surface of sand reduced to so fine a powder, and so easily agitated by the slightest breeze that it almost deserves the name of fluid. Then comes the rich, verdant valley of the Nile, studded with villages, adorned with green date-trees, traversed by the Father of Rivers, with the magnificent city of Cairo on its banks; but far narrower than one could wish, as it is bounded, at a distance of some fifteen miles, by the Arabian desert, and the abrupt calcareous ridge of Mokattam. Immediately below the spectator lies the city of the dead, the innumerable tombs, the smaller pyramids, the Sphinx, and still farther off and on the same line, to the south, the

pyramids of Abou Seer, Sakkâra, and Dashoor."

While journeying in Egypt, Mr. Lowell, from the effects of the climate, was severely attacked by intermittent, fever; but partially recovering, proceeded to Thebes, and established his temporary home on the ruins of a palace at Luxor. After examining many of its wonderful structures carved with the names and deeds of the Pharaohs, he was again prostrated by illness, and feared that he should not recover. He had thought out more details about his noble gift to the people of Boston; and, sick and among strangers, he completed in that ancient land his last will for the good of humanity. "The few sentences," says Mr. Everett, "penned with a tired hand, on the top of a palace of the Pharaohs, will do more for human improvement than, for aught that appears, was done by all of that gloomy dynasty that ever reigned."

Mr. Lowell somewhat regained his health, and proceeded to Sioot, the capital of Upper Egypt, to lay in the stores needed for his journey to Nubia. While at Sioot, he saw the great caravan of Darfour in Central Africa, which comes to the Nile once in two years, and is two or three months in crossing the desert. It usually consists of about six hundred merchants, four thousand slaves, and six thousand camels laden with ivory, tamarinds, ostrich-feathers, and provisions for use on the journey.

Mr. Lowell writes in his journal: "The immense number of tall and lank but powerful camels was the first object that attracted our attention in the caravan. The long and painful

journey, besides killing perhaps a quarter of the original number, had reduced the remainder to the condition of skeletons, and rendered their natural ugliness still more appalling. Their skins were stretched, like moistened parchment scorched by the fire, over their strong ribs. Their eyes stood out from their shrunken foreheads; and the arched backbone of the animals rose sharp and prominent above their sides, like a butcher's cleaver. The fat that usually accompanies the middle of the backbone, and forms with it the camel's bunch, had entirely disappeared. They had occasion for it, as well as for the reservoir of water with which a bountiful nature has furnished them, to enable them to undergo the laborious journey and the painful fasts of the desert. Their sides were gored with the heavy burdens they had carried.

"The sun was setting. The little slaves of the caravan had just driven in from their dry pasture of thistles, parched grass, and withered herbage these most patient and obedient animals, so essential to travellers in the great deserts, and without which it would be as impossible to cross them as to traverse the ocean without vessels. Their conductors made them kneel down, and gradually poured beans between their lengthened jaws. The camels, not having been used to this food, did not like it; they would have greatly preferred a bit of old, worn-out mat, as we have found to our cost in the desert. The most mournful cries, something between the braying of an ass and the lowing of a cow, assailed our ears in all directions, because these poor creatures were obliged to eat what was not good for them; but they offered

no resistance otherwise. When transported to the Nile, it is said that the change of food and water kills most of them in a little time."

In June Mr. Lowell resumed his journey up the Nile, and was again ill for some weeks. The thermometer frequently stood at 115 degrees. He visited Khartoom, and then travelled for fourteen days across the desert of Nubia to Sowakeen, a small port on the western coast of the Red Sea. Near here, Dec. 22, he was shipwrecked on the island of Dassá, and nearly lost his life. In a rainstorm the little vessel ran upon the rocks. "All my people behaved well," Mr. Lowell writes. "Yanni alone, the youngest of them, showed by a few occasional exclamations that it is hard to look death in the face at seventeen, when all the illusions of life are entire. As for swimming, I have not strength for that, especially in my clothes, and so thorough a ducking and exposure might of itself make an end of me."

Finally they were rescued, and sailed for Mocha, reaching that place on the 1st of January, 1836. Mr. Lowell was much exhausted from exposure and his recent illness. His last letters were written, Jan. 17, at Mocha, while waiting for a British steamer on her way to Bombay, India. From Mr. Lowell's journal it is seen that the steamboat Hugh Lindsay arrived at Mocha from Suez, Jan. 20; that Mr. Lowell sailed on the 23d, and arrived at Bombay, Feb. 10. He had reached the East only to die. After three weeks of illness, he expired, March 4, 1836, a little less than thirty-seven years of age. For years he had studied

about India and China, and had made himself ready for valuable research; but his plans were changed by an overruling Power in whom he had always trusted. Mr. Lowell had wisely provided for a greater work than research in the East, the benefits of which are inestimable and unending.

Free public lectures for the people of Boston on the Lowell foundation were begun on the evening of Dec. 31, 1839, by a memorial address on Mr. Lowell by Edward Everett, in the Odeon, then at the corner of Federal and Franklin Streets, before two thousand persons.

The first course of lectures was on geology, given by that able scientist, Professor Benjamin Silliman of Yale College. "So great was his popularity," says Harriette Knight Smith in the *New England Magazine* for February, 1895, "that on the giving out of tickets for his second course, on chemistry, the following season, the eager crowds filled the adjacent streets, and crushed in the windows of the 'Old Corner Bookstore,' the place of distribution, so that provision for the same had to be made elsewhere. To such a degree did the enthusiasm of the public reach at that time, in its desire to attend these lectures, that it was found necessary to open books in advance to receive the names of subscribers, the number of tickets being distributed by lot. Sometimes the number of applicants for a single course was eight or ten thousand." The same number of the magazine contains a valuable list of all the speakers at the Institute since its beginning. The usual method now is to advertise the lectures in the Boston papers a week or

more in advance; and then all persons desiring to attend meet at a designated place, and receive tickets in the order of their coming. At the appointed hour, the doors of the building where the lectures are given are closed, and no one is admitted after the speaker begins. Not long since I met a gentleman who had travelled seven miles to attend a lecture, and failed to obtain entrance. Harriette Knight Smith says, "This rule was at first resisted to such a degree that a reputable gentleman was taken to the lockup and compelled to pay a fine for kicking his way through an entrance door. Finally the rule was submitted to, and in time praised and copied."

For seven years the Lowell Institute lectures were given in the Odeon, and for thirteen years in Marlboro Chapel, between Washington and Tremont, Winter and Bromfield Streets. Since 1879 they have been heard in Huntington Hall, Boylston Street, in the Rogers Building of the Massachusetts Institute of Technology.

Since the establishment of the free lectures, over five thousand have been given to the people by some of the most eminent and learned men of both hemispheres, – Lyell, Tyndall, Wallace, Holmes, Lowell, Bryce, and more than three hundred others. Sir Charles Lyell lectured on Geology, Professor Asa Gray on Botany, Oliver Wendell Holmes on English Poetry of the Nineteenth Century, E. H. Davis on Mounds and Earthworks of the Mississippi Valley, Lieutenant M. F. Maury on Winds and Currents of the Sea, Mark Hopkins (President of Williams

College) on Moral Philosophy, Charles Eliot Norton on The Thirteenth Century, Henry Barnard on National Education, Samuel Eliot on Evidences of Christianity, Burt G. Wilder on The Silk Spider of South Carolina, W. D. Howells on Italian Poets of our Century, Professor John Tyndall on Light and Heat, Dr. Isaac I. Hayes on Arctic Discoveries, Richard A. Proctor on Astronomy, General Francis A. Walker on Money, Hon. Carroll D. Wright on The Labor Question, H. H. Boyesen on The Icelandic Saga Literature, the Rev. J. G. Wood on Structure of Animal Life, the Rev. H. R. Haweis on Music and Morals, Alfred Russell Wallace on Darwinism and Some of Its Applications, the Rev. G. Frederick Wright on The Ice Age in North America, Professor James Geikie on Europe During and after the Ice Age, John Fiske on The Discovery and Colonization of America, Professor Henry Drummond on The Evolution of Man, President Eliot of Harvard College on Recent Educational Changes and Tendencies.

Professor Tyndall, after his Lowell lectures, gave the ten thousand dollars which he had received for his labors in America in scholarships to the University of Pennsylvania, Harvard University, and Columbia College.

Mr. John Amory Lowell, a cousin of John Lowell, Jr., and the trustee appointed by him, at the suggestion of Lyell, a mutual friend, invited Louis Agassiz to come to Boston, and give a course of lectures before the Institute in 1846. He came; and the visit resulted in the building, by Mr. Abbott Lawrence, of the

Lawrence Scientific School in connection with Harvard College, and the retaining of the brilliant and noble Agassiz in this country as a professor of zoölogy and geology. The influence of such lectures upon the intellectual growth and moral welfare of a city can scarcely be estimated. It is felt through the State, and eventually through the nation.

Mr. Lowell in his will planned also for other lectures, "those more erudite and particular for students;" and for twenty years there have been "Lowell free courses of instruction in the Institute of Technology," given usually in the evening in the classrooms of the professors. These are the same lectures usually given to regular students, and are free alike to men and women over eighteen years of age. These courses of instruction include mathematics, mechanics, physics, drawing, chemistry, geology, natural history, navigation, biology, English, French, German, history, architecture, and engineering. Through the generosity of Mr. Lowell, every person in Boston may become educated, if he or she have the time and desire. Over three thousand such lectures have been given.

For many years the Lowell Institute has furnished instruction in science to the school-teachers of Boston. It now furnishes lectures on practical and scientific subjects to workingmen, under the auspices of the Wells Memorial Workingmen's Institute.

As the University Extension Lectures carry the college to the people, so more and more the Lowell fund is carrying helpful

and practical intelligence to every nook and corner of a great city. Young people are stimulated to endeavor, encouraged to save time in which to gain knowledge, and to become useful and honorable citizens. When more "Settlements" are established in all the waste places, we shall have so many the more centres for the diffusion of intellectual and moral aid.

Who shall estimate the power and value of such a gift to the people as that of John Lowell, Jr.? The Hon. Edward Everett said truly, "It will be, from generation to generation, a perennial source of public good, – a dispensation of sound science, of useful knowledge, of truth in its most important associations with the destiny of man. These are blessings which cannot die. They will abide when the sands of the desert shall have covered what they have hitherto spared of the Egyptian temples; and they will render the name of Lowell in all-wise and moral estimation more truly illustrious than that of any Pharaoh engraven on their walls."

The gift of John Lowell, Jr., has resulted in other good work besides the public lectures. In 1850 a free drawing-school was established in Marlboro Chapel, and continued successfully for twenty-nine years, till the building was taken for business purposes. The pupils were required to draw from real objects only, through the whole course. In 1872 the Lowell School of Practical Design, for the purpose of promoting Industrial Art in the United States, was established, and the Massachusetts Institute of Technology assumed the responsibility of conducting it. The Lowell Institute bears the expenses of the school, and

tuition is free to all pupils.

There is a drawing-room and a weaving-room, though applicants must be able to draw from nature before they enter. In the weaving-room are two fancy chain-looms for dress-goods, three fancy chain-looms for woollen cassimeres, one gingham loom, and one Jacquard loom. Samples of brocaded silk, ribbons, alpacas, and fancy woollen goods are constantly provided for the school from Paris and elsewhere.

The course of study requires three years; and students are taught the art of designing, and making patterns from prints, ginghams, delaines, silks, laces, paper-hangings, carpets, oilcloths, etc. They can also weave their designs into actual fabrics of commercial sizes of every variety of material. The school has proved a most helpful and beneficent institution. It is an inspiration to visit it, and see the happy and earnest faces of the young workers, fitting themselves for useful positions in life.

The Lowell Institute has been fortunate in its management. Mr. John Amory Lowell was the able trustee for more than forty years; and the present trustee, Mr. Augustus Lowell, like his father, has the great work much at heart. Dr. Benjamin E. Cotting, the curator from the formation of the Institute, a period of more than half a century, has won universal esteem for his ability, as also for his extreme courtesy and kindness.

John Lowell, Jr., humanly speaking, died before his lifework was scarcely begun. The studious, modest boy, the thorough, conscientious man, planning a journey to Africa and India, not

for pleasure merely, but for helpfulness to science and humanity, died just as he entered the long sought-for land. A man of warm affections, he went out from a broken home to die among strangers.

He was so careful of his moments that, says Mr. Everett, "he spared no time for the frivolous pleasures of youth; less, perhaps, than his health required for its innocent relaxations, and for exercise." Whether or not he realized that the time was short, he accomplished more in his brief thirty-seven years than many men in fourscore and ten. It would have been easy to spend two hundred and fifty thousand dollars in houses and lands, in fine equipage and social festivities; but Mr. Lowell had a higher purpose in life.

After five weeks of illness, thousands of miles from all who were dear to him, on the ruins of Thebes, in an Arab village built on the remains of an ancient palace, Mr. Lowell penned these words: "As the most certain and the most important part of true philosophy appears to me to be that which shows the connection between God's revelations and the knowledge of good and evil implanted by him in our nature, I wish a course of lectures to be given on natural religion, showing its conformity to that of our Saviour.

"For the more perfect demonstration of the truth of those moral and religious precepts, by which alone, as I believe, men can be secure of happiness in this world and that to come, I wish a course of lectures to be delivered on the historical and

internal evidences in favor of Christianity. I wish all disputed points of faith and ceremony to be avoided, and the attention of the lecturers to be directed to the moral doctrines of the Gospel, stating their opinion, if they will, but not engaging in controversy, even on the subject of the penalty for disobedience. As the prosperity of my native land, New England, which is sterile and unproductive, must depend hereafter, as it has heretofore depended, first on the moral qualities, and second on the intelligence and information of its inhabitants, I am desirous of trying to contribute towards this second object also."

The friend of the people, Mr. Lowell desired that they should learn from the greatest minds of the age without expense to themselves. It should be an absolutely free gift.

The words from the Theban ruins have had their ever broadening influence through half a century. What shall be the result for good many centuries from now? Tens of thousands of fortunes have been and will be spent for self, and the names of the owners will be forgotten. John Lowell, Jr., did not live for himself, and his name will be remembered.

Others in this country have adopted somewhat Mr. Lowell's plan of giving. The Hon. Oakes Ames, the great shovel manufacturer, member of Congress for ten years, and builder of the Union Pacific Railroad, left at his death, May 8, 1873, a fund of fifty thousand dollars "for the benefit of the school children of North Easton, Mass." The income is thirty-five hundred dollars a year, part of which is used in furnishing magazines to children –

each family having children in the schools is supplied with some magazine; part for an industrial school where they are taught the use of tools; and part for free lectures yearly to the school children, adults also having the benefit of them. Thirty or more lectures are given each winter upon interesting and profitable subjects by able lecturers.

Some of the subjects already discussed are as follows: The Great Yellowstone Park, A Journey among the Planets, The Chemistry of a Match, Paris, its Gardens and Palaces, A Basket of Charcoal, Tobacco and Liquors, Battle of Gettysburg, The Story of the Jeannette, Palestine, Electricity, Picturesque Mexico, The Sponge and Starfish, Sweden, Physiology, History of a Steam-Engine, Heroes and Historic Places of the Revolution, The Four Napoleons, The World's Fair, The Civil War, and others.

What better way to spend an evening than in listening to such lectures? What better way to use one's money than in laying the foundation of intelligent and good citizenship in childhood and youth?

The press of North Easton says, "The influence and educational power of such a series of lectures and course of instruction in a community cannot be measured or properly gauged. From these lectures a stream of knowledge has gone out which, we believe, will bear fruit in the future for the good of the community. Of the many good things which have come from the liberality of Mr. Ames, this, we believe, has been the most

potent for good of any."

Judge White of Lawrence, Mass., left at his death a tract of land in the hands of three trustees, which they were to sell, and use the income to provide a course of not less than six lectures yearly, especially to the industrial classes. The subjects were to be along the line of good morals, industry, economy, the fruits of sin and of virtue. The White fund amounts to about one hundred thousand dollars.

Mrs. Mary Hemenway of Boston, who died March 6, 1894, will always be remembered for her good works, not the least of which are the yearly courses of free lectures for young people at the Old South Church. When the meeting-house where Benjamin Franklin was baptized, where the town meeting was held after the Boston Massacre in 1770, and just before the tea was thrown overboard in 1773, and which the British troops used for a riding-school in 1775, – when this historic place was in danger of being torn down because business interests seemed to demand the location, Mrs. Hemenway, with other Boston women, came forward in 1876 to save it. She once said to Mr. Larkin Dunton, head master of the Boston Normal School, "I have just given a hundred thousand dollars to save the Old South; yet I care nothing for the church on the corner lot. But, if I live, such teaching shall be done in that old building, and such an influence shall go out from it, as shall make the children of future generations love their country so tenderly that there can never be another civil war in this country."

Mrs. Hemenway was patriotic. When asked why she gave one hundred thousand dollars to Tileston Normal School in Wilmington, N.C., – her maiden name was Tileston, – and thus provide for schools in the South, she replied, "When my country called for her sons to defend the flag, I had none to give. Mine was but a lad of twelve. I gave my money as a thank-offering that I was not called to suffer as other mothers who gave their sons and lost them. I gave it that the children of this generation might be taught to love the flag their fathers tore down."

In December, 1878, Miss C. Alice Baker began at the Old South Church a series of talks to children on New England history, between eleven and twelve o'clock on Saturdays, which she called, "The Children's Hour." From the relics on the floor and in the gallery, telling of Colonial times, she riveted their attention, thus showing to the historical societies of this country how easily they might interest and profit the children of our public schools, if these were allowed to visit museums in small companies with suitable leaders.

From this year, 1878, the excellent work has been carried on. Every year George Washington's birthday is appropriately celebrated at the Old South Meeting-house, with speeches and singing of national patriotic airs by the children of the public schools. In 1879 Mr. John Fiske, the noted historical writer, gave a course of lectures on Saturday mornings upon The Discovery and Colonization of America. These were followed in succeeding years by his lectures on The American Revolution, and others

that are now published in book form. These were more especially for the young, but adults seemed just as eager to hear them as young persons.

Regular courses of free lectures for young people were established in the summer of 1883, more especially for those who did not leave the city during the long summer vacations. The lectures are usually given on Wednesday afternoons in July and August. A central topic is chosen for the season, such as Early Massachusetts History, The War for the Union, The War for Independence, The Birth of the Nation, The American Indians, etc.; and different persons take part in the course.

With each lecture a leaflet of four or eight pages is given to those who attend, and these leaflets can be bound at the end of the season for a small sum. "These are made up, for the most part, from original papers treated in the lectures," says Mr. Edwin D. Mead who prepares them, "in the hope to make the men and the public life of the periods more clear and real." These leaflets are very valuable, the subjects being, "The Voyages to Vinland, from the Saga of Eric the Red," "Marco Polo's Account of Japan and Java," "The Death of De Soto from the Narrative of a Gentleman of Elvas," etc. They are furnished to the schools at the bare cost of paper and printing. Mr. Mead, the scholarly author, and editor of the *New England Magazine*, has been untiring in the Old South work, and has been the means of several other cities adopting like methods for the study of early history, especially by young people.

Every year since 1881 four prizes, two of forty dollars, and two of twenty-five dollars each, have been offered to high school pupils soon to graduate, and also to those recently graduated, for the best essays on assigned topics of American history. Those who compete and do not win a prize receive a present of valuable books in recognition of their effort. From the first, Mrs. Hemenway was the enthusiastic friend and promoter of the Old South work. She spent five thousand a year, for many years, in carrying it forward, and left provision for its continuation at her death. It is not too much to say that these free lectures have stimulated the study of our early history all over the country, and made us more earnest lovers of our flag and of our nation. The world has little respect for a "man without a country."

"Breathes there the man with soul so dead
Who never to himself hath said,
'This is my own, my native land!'
Whose heart hath ne'er within him burned
As home his footsteps he hath turned
From wandering on a foreign strand?"

Mrs. Hemenway did not cease her good work with her free lectures for young people. It is scarcely easier to stop in an upward career than in a downward. When the heart and hand are once opened to the world's needs, they can nevermore be closed. Mrs. Hemenway, practical with all her wealth, believed that everybody should know how to work, and thus not only be placed

above want, but dignify labor. She said, "In my youth, girls in the best families were accustomed to participate in many of the household affairs. Some occasionally assisted in other homes. As for myself, I read not many books. They were not so numerous as now. I was reared principally on household duties, the Bible, and Shakespeare."

Mrs. Hemenway began by establishing kitchen gardens in Boston, opened on Saturdays. I remember going to one of them at the North End, in 1881, through the invitation of Mrs. Hemenway's able assistant, Miss Amy Morris Homans. In a large, plain room of the "Mission" I found twenty-four bright little girls seated at two long tables. They were eager, interesting children, but most had on torn and soiled dresses and poor shoes.

In front of each stood a tiny box, used as a table, on which were four plates, each a little over an inch wide; four knives, each three inches long, and forks to correspond; goblets, and cups and saucers of the same diminutive sizes.

At a signal from the piano, the girls began to set the little tables properly. First the knives and forks were put in their places, then the very small napkins, and then the goblets. In front of the "lady of the house" were set the cups and saucers, spoon-holder, water-pitcher, and coffee-pot.

Then they listened to a useful and pleasant talk from the leader; and when the order was given to clear the tables, twenty-four pairs of little hands put the pewter dishes, made to imitate silver, into a pitcher, and the other things into dishpans, about

four or five inches wide, singing a song to the music of the piano as they washed the dishes. These children also learned to sweep and dust, make beds, and perform other household duties. Each pupil was given a complete set of new clothes by Mrs. Hemenway.

Many persons had petitioned to have sewing taught in the public schools of Boston, as in London; but there was opposition, and but little was accomplished. Mrs. Hemenway started sewing-schools, obtained capable teachers, and in time sewing became a regular part of the public-school work, with a department of sewing in the Boston Normal School; so that hereafter the teacher will be as able in her department as another in mathematics. Drafting, cutting, and fitting have been added in many schools, so that thousands of women will be able to save expense in their homes through the skill of their own hands.

Mrs. Hemenway knew that in many homes food is poorly cooked, and health is thereby impaired. Mr. Henry C. Hardon of Boston tells of this conversation between two teachers: "Name some one thing that would enable your boys to achieve more, and build up the school." – "A plate of good soup and a thick slice of bread after recess," was the reply. "I could get twice the work before twelve. They want new blood."

Mrs. Hemenway started cooking-schools in Boston, which she called school kitchens; and when it was found to be difficult to secure suitable teachers, she established and supported a normal school of cooking. Boston, seeing the need of proper teachers

in its future work in the schools, has provided a department of cooking in the city Normal School.

Mrs. Hemenway believed in strong bodies, aided to become such by physical training. She offered to the School Committee of Boston to provide for the instruction of a hundred teachers in the Swedish system, on condition that they be allowed to use the exercises in their classes in case they chose to do so. The result proved successful, and now over sixty thousand in the public schools take the Swedish exercises daily.

Mrs. Hemenway established the Boston Normal School of Gymnastics, from which teachers have gone to Radcliffe College, Cambridge; Bryn Mawr, Pennsylvania; Denver, Colorado; Drexel Institute, Philadelphia; their average salary being slightly less than one thousand dollars, the highest salary reaching eighteen hundred dollars. Boston has now made the teaching of gymnastics a part of its normal-school work, so that every graduate goes out prepared to direct the work in the school. Mrs. Hemenway gave generously to aid the Boston Teachers' Mutual Benefit Association; for she said, "Nothing is too good for the Boston teachers." She was a busy woman, with no time for fashionable life, though she welcomed to her elegant home all who had any helpful work to do in the world. She used her wealth and her social position to help humanity. She died leaving her impress on a great city and State, and through that upon the nation.

New York State and City are now carrying out an admirable

plan of free lectures for the people. The State appropriates twenty-five thousand dollars annually that free lectures may be given "in natural history, geography, and kindred subjects by means of pictorial representation and lectures, to the free common schools of each city and village of the State that has, or may have, a superintendent of free common schools." These illustrated lectures may also be given "to artisans, mechanics, and other citizens."

This has grown largely out of the excellent work done by Professor Albert S. Bickmore of the American Museum of Natural History, Eighth Avenue and Seventy-seventh Street, Central Park, New York. In 1869, when the Museum was founded, the teachers of the public schools were required to give object-lessons on animals, plants, human anatomy, and physiology, and came to the Museum to the curator of the department of ethnology, Professor Bickmore, for assistance. His lectures, given on Saturday forenoons, illustrated by the stereopticon, were upon the body, – the muscular system, nervous system, etc.; the mineral kingdom, – granite, marble, coal, petroleum, iron, etc.; the vegetable kingdom, – evergreens, oaks, elms, etc.; the animal kingdom, – the sea, corals, oysters, butterflies, bees, ants, etc.; physical geography, – the Mississippi Valley, Yellowstone National Park, Mexico, Egypt, Greece, Italy, West Indies, etc.; zoölogy, – fishes, reptiles, and birds, the whale, dogs, seals, lions, monkeys, etc.

These lectures became so popular and helpful that the trustees

of the Museum hired Chickering Hall for some of the courses, which were attended by over thirteen hundred teachers each week. Professor Bickmore also gives free illustrated lectures to the people on the afternoons of legal holidays at the Museum, under the auspices of the State Department of Public Instruction.

New York State has done a thing which might well be copied in other States. Each normal school of the State, and each city and village superintendent of schools, may be provided with a stereopticon, all needed lantern slides, and the printed lectures of Professor Bickmore, for use before the schools. In this way children have object-lessons which they never forget.

The Museum, in co-operation with the Board of Education of the city of New York, is providing free lectures for the people at the Museum on Saturday evenings, by various lecturers. The Board, under the direction of Dr. Henry M. Leipziger, is doing good work in its free illustrated lectures for the people in many portions of the city. These are given in the evenings, and often at the grammar-school buildings, a good use to which to put them. Such subjects are chosen as The Navy in the Civil War, The Progress of the Telegraph, Life in the Arctic Regions, Emergencies and How to Meet Them (by some physician), Iron and Steel Ship-building, The Care of the Eyes and Teeth, Burns and Scotland, Andrew Jackson, etc. Rich and poor are alike welcome to the lectures, and all classes are present.

A city or State that does such work for the people will reap a hundred-fold in coming generations.

STEPHEN GIRARD AND HIS COLLEGE FOR ORPHANS

Near the city of Bordeaux, France, on May 20, 1750, the eldest son of Pierre Girard and his wife, Anne Marie Lafargue, was born. The family were well-to-do; and Pierre was knighted by Louis XV. for bravery on board the squadron at Brest, in 1744, when France and England were at war. The king gave Pierre Girard his own sword, which Pierre at his death ordered to be placed in his coffin, and it was buried with him. Although the Girard family were devoted to the sea, Pierre wished to have his boys become professional men; and this might have been the case with the eldest son, Stephen, had not an accident changed his life.

When the boy was eight years old, his right eye was destroyed. Some wet oyster-shells were thrown upon a bonfire, and the heat breaking the shells, a ragged piece flew into the eye. To make the calamity worse, his playmates ridiculed his appearance with one eye closed; and he became sensitive, and disinclined to play with any one save his brother Jean.

He was a grave and dignified lad, inclined to be domineering, and of a quick temper. His mother tried to teach him self-control, and had she lived, would doubtless have softened his nature; but a second mother coming into the home, who had several children

of her own, the effect upon Stephen was disastrous. She seems not to have understood his nature; and when he rebelled, the father sided with the new love, and bade his son submit, or find a home as best he could.

"I will leave your house," replied the passionate boy, hurt in feelings as well as angered. "Give me a venture on any ship that sails from Bordeaux, and I will go at once, where you shall never see me again."

A business acquaintance, Captain Jean Courteau, was about to sail to San Domingo in the West Indies. Pierre Girard gave his son sixteen thousand livres, about three thousand dollars; and the lad of fourteen, small for his age, went out into the world as a cabin-boy, to try his fortune.

If his mother had been alive he would have been homesick, but as matters were at present the Girard house could not be a home to him. His first voyage lasted ten months; the three thousand dollars had gained him some money, and the trip had made him in love with the sea. He returned for a brief time to his brothers and sisters, and then made five other voyages, having attained the rank of lieutenant of the vessel.

When he was twenty-three, he was given authority to act as "captain of a merchant vessel," and sailed away from Bordeaux forever. After stopping at St. Marc's in the island of San Domingo, young Girard sailed for New York, which he reached in July, 1774. With shrewd business ability he disposed of the articles brought in his ship, and in so doing attracted the

interest of a prosperous merchant, Mr. Thomas Randall, who was engaged in trade with New Orleans and the West Indies.

Mr. Randall asked the energetic young Frenchman to take the position of first officer in his ship *L'Aimable Louise*. This resulted so satisfactorily that Girard was taken into partnership, and became master of the vessel in her trade with New Orleans and the West Indies.

After nearly two years, in May, 1776, Girard was returning from the West Indies, and in a fog and storm at sea found himself in Delaware Bay, and learned that a British fleet was outside. The pilot, who had come in answer to the small cannon fired from Girard's ship, advised against his going to New York, as he would surely be captured, the Revolutionary War having begun. As he had no American money with him, a Philadelphia gentleman who came with the pilot loaned him five dollars. This five-dollar loan proved a blessing to the Quaker City, when in after years she received millions from the merchant who came by accident into her borders.

Captain Girard sold his interest in *L'Aimable Louise*, and opened a small store on Water Street, putting into it his cargo from the West Indies. He hoped to go to sea again as soon as the war should be over, and conferred with Mr. Lum, a plain shipbuilder near him on Water Street, about building a ship for him. Mr. Lum had an unusually beautiful daughter, Mary, a girl of sixteen, with black hair and eyes, and very fair complexion. Though eleven years older than Mary, Stephen Girard fell in love

with her, and was married to her, June 6, 1777, before his family could object, as they soon did strenuously, when they learned that she was poor and below him in social rank.

About three years after the marriage, Jean visited his brother Stephen in America, and seems to have appreciated the beautiful and modest girl to whom the family were so opposed. Henry Atlee Ingram, LL.B., in his life of Girard, quotes several letters from Jean after he had returned to France, or when at Cape François, San Domingo: "Be so kind as to assure my dear sister-in-law of my true affection... Say a thousand kind things to her for me, and assure her of my unalterable friendship... Thousands and thousands of friendly wishes to your dear wife. Say to her that if anything from here would give her pleasure, to ask me for it. I will do everything in the world to prove to her my attachment... I send by Derussy the jar which your lovely wife filled for me with gherkins, full of an excellent guava jelly for you people, besides two orange-trees. He has promised me to take care of them. I hope he will, and embrace, as well as you, my ever dear Mary."

Three or four months after his marriage, Lord Howe having threatened the city, Mr. Girard took his young wife to Mount Holly, N.J., to a little farm of five or six acres which he had purchased the previous year for five hundred dollars. Here they lived in a one-story-and-a-half frame house for over a year, when they returned to Philadelphia and he resumed his business. He had decided already to become a citizen of the Republic, and took the oath of allegiance, Oct. 27, 1778.

Mr. Lum at once began to build the sloop which Mr. Girard was planning when he first met Mary, and she was named the Water-Witch. Until she was shipwrecked, five or six years later, Mr. Girard believed she could never cause him loss. Already he was worth over one hundred and fifty thousand dollars, made by his own energy, prudence, and ability; but he lived with great simplicity, and was accumulating wealth rapidly. In 1784 he built his second vessel, named, in compliment to Jean, the Two Brothers.

The next year, 1785, when he was thirty-five years old, the great sorrow of his life came upon him. The beautiful wife, only a little beyond her teens, became melancholy, and then hopelessly insane. Mr. Ingram believes the eight years of Mary Girard's married life were happy years, though the contrary has been stated. Without doubt Mr. Girard was very fond of her, though his unbending will and temper, and the ignoring of her relatives, were not calculated to make any woman continuously happy. Evidently Jean, who had lived in the family, thought no blame attached to his brother; for he wrote from Cape François: "It is impossible to express to you what I felt at such news. I do truly pity the frightful state I imagine you to be in, above all, knowing the regard and love you bear your wife... Conquer your grief, and show yourself by that worthy of being a man; for, dear friend, when one has nothing with which to reproach one's self, no blow, whatsoever it may be, should crush him."

After a period of rest, Mrs. Girard seemed to recover. Stephen

and Jean formed a partnership, and the former sailed to the Mediterranean on business for the firm. After three years the partnership was dissolved by mutual consent, Stephen preferring to transact business alone. As soon as these matters were settled, he and his wife were to take a journey to France, which country she had long been anxious to visit. Probably the family would then see for themselves that the unassuming girl made an amiable, sensible wife for their eldest son.

In the midst of preparations, the despondency again returned; and by the advice of physicians, Mrs. Girard was taken to the Pennsylvania Hospital, at Eighth and Spruce Streets, Aug. 31, 1790, where she remained till her death in 1815, insane for over twenty-five years. She retained much of the beauty of her girlhood, lived on the first floor of the hospital in large rooms, had the freedom of the grounds, and was "always sitting in the sunlight." Her mind became almost a blank; and when the housekeeper came bringing the little daughters of Jean, Mrs. Girard scarcely recognized her.

To add still more to Mr. Girard's sorrow, after his wife had been at the hospital several months, on March 3, 1791, a daughter was born to her, who was named for the mother, Mary Girard. The infant was taken into the country to be cared for, and lived but a few months. It was buried in the graveyard of the parish church.

Bereft of his only child, his home desolate, Mr. Girard plunged more than ever into the whirl of business. He built six

large ships, naming some of them after his favorite authors, – Voltaire, Helvetius, Montesquieu, Rousseau, Good Friends, and North America, – to trade with China and India, and other Eastern countries. He would send grain and cotton to Bordeaux, where, after unloading, his ships would reload with fruit and wine for St. Petersburg. There they would dispose of their cargo, and take on hemp and iron for Amsterdam. From there they would go to Calcutta and Canton, and return, laden with tea and silks, to Philadelphia.

Little was known about the quiet, taciturn Frenchman; but every one supposed he was becoming very rich, which was the truth. He was not always successful. He says in one of his letters, "We are all the subjects of what you call 'reverses of fortune.' The great secret is to make good use of fortune, and when reverses come, receive them with *sang froid*, and by redoubled activity and economy endeavor to repair them." His ship Montesquieu, from Canton, China, arrived within the capes of Delaware, March 26, 1813, not having heard of the war between America and England, and was captured with her valuable cargo, the fruits of the two years' voyage. The ship was valued at \$20,000, and the cargo over \$164,000. He immediately tried to ransom her, and did so with \$180,000 in coin. When her cargo was sold, the sales amounted to nearly \$500,000, so that Girard's quickness and good sense, in spite of the ransom, brought him large gains. The teas were sold for over two dollars a pound, on account of their scarcity from the war.

Mr. Girard rose early and worked late. He spent little on clothes or for daily needs. He evidently did not care simply to make money; for he wrote his friend Duplessis at New Orleans: "I do not value fortune. The love of labor is my highest ambition... I observe with pleasure that you have a numerous family, that you are happy in the possession of an honest fortune. This is all that a wise man has a right to wish for. As to myself, I live like a galley-slave, constantly occupied, and often passing the night without sleeping. I am wrapped up in a labyrinth of affairs, and worn out with care."

To another he wrote: "When I rise in the morning my only effort is to labor so hard during the day that when the night comes I may be enabled to sleep soundly." He had the same strong will as in his boyhood, but he usually controlled his temper. He kept his business to himself, and would not permit his clerks to gossip about his affairs. They had to be men of correct habits while in his employ. Having some suspicion of one of the officers of his ship *Voltaire*, he wrote to Captain Bowen: "I desire you not to permit a drunken or immoral man to remain on board of your ship. Whenever such a man makes disturbance, or is disagreeable to the rest of the crew, discharge him whenever you have the opportunity. And if any of my apprentices should not conduct themselves properly, I authorize you to correct them as I would myself. My intention being that they shall learn their business, so after they are free they may be useful to themselves and their country."

Mr. Girard gave minute instructions to all his employees, with the direction that they were to "break owners, not orders." Miss Louise Stockton, in "A Sylvan City, or Quaint Corners in Philadelphia," tells the following incident, illustrative of Mr. Girard's inflexible rule: "He once sent a young supercargo with two ships on a two years' voyage. He was to go first to London, then to Amsterdam, and so from port to port, selling and buying, until at last he was to go to Mocha, buy coffee, and turn back. At London, however, the young fellow was charged by the Barings not to go to Mocha, or he would fall into the hands of pirates; at Amsterdam they told him the same thing. Everywhere the caution was repeated; but he sailed on until he came to the last port before Mocha. Here he was consigned to a merchant who had been an apprentice to Girard in Philadelphia; and he, too, told him he must not dare venture near the Red Sea.

"The supercargo was now in a dilemma. On one side was his master's order; on the other, two vessels, a valuable cargo, and a large sum of money. The merchant knew Girard's peculiarities as well as the supercargo did; but he thought the rule to "break owners, not orders" might this time be governed by discretion. 'You'll not only lose all you have made,' he said, 'but you'll never go home to justify yourself.'

"The young man reflected. After all, the object of his voyages was to get coffee; and there was no danger in going to Java, so he turned his prow, and away he sailed to the Chinese seas. He bought coffee at four dollars a sack, and sold it in Amsterdam at

a most enormous advance, and then went back to Philadelphia in good order, with large profits, sure of approval. Soon after he entered the counting-room Girard came in. He looked at the young fellow from under his bushy brows, and his one eye gleamed with resentment. He did not greet him, nor welcome him, nor congratulate him, but, shaking his angry hand, cried, 'What for you not go to Mocha, sir?' And for the moment the supercargo wished he had. But this was all Girard ever said on the subject. He rarely scolded his employees. He might express his opinion by cutting down a salary, and when a man did not suit him he dismissed him."

When one of Girard's bookkeepers, Stephen Simpson, apparently with little or no provocation, assaulted a fellow bookkeeper, injuring him so severely about the head that the man was unable to leave his home for more than a week, Girard simply laid a letter on Simpson's desk the next morning, reducing his salary from fifteen hundred dollars to one thousand per annum. The clerk was very angry, but did not give up his situation. When an errand-boy was caught in the act of stealing small sums of money from the counting-house, Mr. Girard put a more intricate lock on the money-drawer, and made no comment. The boy was sorry for his conduct, and gave no further occasion for complaint.

Girard believed in labor as a necessity for every human being. He used to say, "No man shall be a gentleman on *my* money." If he had a son he should labor. He said, "If I should leave him twenty thousand dollars, he would be lazy or turn gambler." Mr.

Ingram tells an amusing incident of an Irishman who applied to Mr. Girard for work. "Engaging the man for a whole day, he directed the removal from one side of his yard to the other of a pile of bricks, which had been stored there awaiting some building operations; and this task, which consumed several hours, being completed, he was accosted by the Irishman to know what should be done next. 'Why, have you finished that already?' said Girard; 'I thought it would take all day to do that. Well, just move them all back again where you took them from; that will use up the rest of the day;' and upon the astonished Irishman's flat refusal to perform such fruitless labor, he was promptly paid and discharged, Girard saying at the same time, in a rather aggrieved manner, 'I certainly understood you to say that you wanted *any* kind of work.'"

Absorbed as Mr. Girard was in his business, cold and unapproachable as he seemed to the people of Philadelphia, he had noble qualities, which showed themselves in the hour of need. In the latter part of July, 1793, yellow fever in its most fatal form broke out in Water Street, within a square of Mr. Girard's residence. The city was soon in a panic. Most of the public offices were closed, the churches were shut up, and people fled from the city whenever it was possible to do so. Corpses were taken to the grave on the shafts of a chaise driven by a negro, unattended, and without ceremony.

"Many never walked in the footpath, but went in the middle of the streets, to avoid being infected in passing houses wherein

people had died. Acquaintances and friends avoided each other in the streets, and only signified their regard by a cold nod. The old custom of shaking hands fell into such disuse that many shrank back with affright at even the offer of a hand. The death-calls echoed through the silent, grass-grown streets; and at night the watcher would hear at his neighbor's door the cry, 'Bring out your dead!' and the dead were brought. Unwept over, unprayed for, they were wrapped in the sheet in which they died, and were hurried into a box, and thrown into a great pit, the rich and the poor together."

"Authentic cases are recorded," says Henry W. Arey in his "Girard College and its Founder," "where parent and child and husband and wife died deserted and alone, for want of a little care from the hands of absent kindred."

In the midst of this dreadful plague an anonymous call for volunteer aid appeared in the *Federal Gazette*, the only paper which continued to be published. All but three of the "Visitors of the Poor" had died, or had fled from the city. The hospital at Bush Hill needed some one to bring order out of chaos, and cleanliness out of filth. Two men volunteered to do this work, which meant probable death. To the amazement of all, one of these was the rich and reticent foreigner, Stephen Girard. The other man was Peter Helm. The former took the interior of the hospital under his charge. For two months Mr. Girard spent from six to eight hours daily in the hospital, and the rest of the time helped to remove the sick and the dead from the infected districts round about.

He wrote to a friend in Baltimore: "The deplorable situations to which fright and sickness have reduced the inhabitants of our city demand succor from those who do not fear death, or who at least do not see any risk in the epidemic which now prevails here. This will occupy me for some time; and if I have the misfortune to succumb, I will have at least the satisfaction to have performed a duty which we all owe to each other."

Mr. Ingram quotes from the *United States Gazette* of Jan. 13, 1832, the account of Girard at this time, witnessed by a merchant who was hurrying by with a camphor-saturated handkerchief pressed to his mouth: "A carriage, rapidly driven by a black servant, broke the silence of the deserted and grass-grown street. It stopped before a frame house in Farmer's Row, the very hotbed of the pestilence; and the driver, first having bound a handkerchief over his mouth, opened the door of the carriage, and quickly remounted to the box. A short, thick-set man stepped from the coach, and entered the house.

"In a minute or two the observer, who stood at a safe distance watching the proceedings, heard a shuffling noise in the entry, and soon saw the visitor emerge, supporting, with extreme difficulty, a tall, gaunt, yellow-visaged victim of the pestilence. His arm was around the waist of the sick man, whose yellow face rested against his own, his long, damp, tangled hair mingling with his benefactor's, his feet dragging helpless upon the pavement. Thus, partly dragging, partly lifted, he was drawn to the carriage door, the driver averting his face from the spectacle, far from

offering to assist. After a long and severe exertion, the well man succeeded in getting the fever-stricken patient into the vehicle, and then entering it himself, the door was closed, and the carriage drove away to the hospital, the merchant having recognized in the man who thus risked his life for another, the foreigner, Stephen Girard."

Twice after this, in 1797 and 1798, when the yellow fever again appeared in Philadelphia, Mr. Girard gave his time and money to the sick and the poor.

In January, 1799, he wrote to a friend in France: "During all this frightful time I have constantly remained in the city, and without neglecting my public duties, I have played a part which will make you smile. Would you believe it, my friend, that I have visited as many as fifteen sick people in one day, and what will surprise you still more, I have lost only one patient, an Irishman, who would drink a little."

Busy, as a mariner, merchant, and helper of the sick and the poor, Mr. Girard found time to aid the Republic, to which he had become ardently attached. Besides serving for several terms in the City Council, and as Warden of the Port for twenty-two years, during the war of 1812 he rendered valuable financial aid. In 1810 Mr. Girard, having about one million dollars in the hands of Baring Bros. & Co., London, ordered the whole of it to be used in buying stock and shares of the Bank of the United States. When the charter of the bank expired in 1811, Mr. Girard purchased the whole outfit, and opened "The Bank of Stephen Girard," with

a capital of one million two hundred thousand dollars. About this time, 1811, an attempt was made by two men to kidnap Mr. Girard by enticing him into a house to buy goods, then seize him, and carry him to a small ship in the Delaware, where he would be confined till he had paid the money which they demanded. The plot was discovered. After the men were arrested, and in prison for several months, one was declared insane, and the other was acquitted on the ground of comparative ignorance of the plot.

Everybody believed in Mr. Girard's honesty, and in the safety of his bank. He made temporary loans to the Government, never refusing his aid. When near the close of the war the Government endeavored to float a loan of five million dollars, the bonds to bear interest at seven per cent per annum, and a bonus offered to capitalists, there was so much indifference or fear of future payment, or opposition to the war with Great Britain, that only \$20,000 were subscribed for. Mr. Girard determined to stake his whole fortune to save the credit of his adopted country. He put his name opposite the whole of the loan still unsubscribed for.

The effect was magical. People at once had faith in the Government, professed themselves true patriots, and persisted in taking shares from Mr. Girard, which he gave them on the original terms. "The sinews of war were thus furnished," says Mr. Arey, "public confidence was restored, and a series of brilliant victories resulted in a peace, to which he thus referred in a letter written in 1815 to his friend Morton of Bordeaux: 'The peace which has taken place between this country and

England will consolidate forever our independence, and insure our tranquillity."

Soon after the close of the war, on Sept. 13, 1815, word was sent to Mr. Girard that his wife, still insane, was dying. Years before, when he found that she was incurable, he had sought a divorce, which those who admire him most must wish that he had never attempted; and the bill failed. He was now sixty-five, and growing old. His life had been too long in the shadow ever to be very full of light.

He asked to be sent for when all was over. Toward sunset, when Mary Girard was in her plain coffin, word was sent to him. He came with his household, and followed her to her resting-place, in the lawn at the north front of the hospital. "I shall never forget the last and closing scene," writes Professor William Wagner. "We all stood about the coffin, when Mr. Girard, filled with emotion, stepped forward, kissed his wife's corpse, and his tears moistened her cheek."

She was buried in silence, after the manner of the Friends, who manage the hospital. After the coffin was lowered, Mr. Girard looked in, and saying to Mr. Samuel Coates, "It is very well," returned to his home.

Mary Girard's grave, and that of another who died in 1807, giving the hospital five thousand dollars on condition that he be buried there, are now covered by the Clinic Building, erected in 1868. The bodies were not disturbed, as there is no cellar under the structure. As a reward for the care of his wife, soon after the

burial Mr. Girard gave the hospital about three thousand dollars, and small sums of money to the attendants and nurses. It was his intention to be buried beside his wife, but this plan was changed later.

The next year, 1816, President Madison having chartered the second Bank of the United States, there were so few subscribers that it was evident that the scheme would fail. At the last moment Mr. Girard placed his name against the stock not subscribed for, – three million one hundred thousand dollars. Again confidence was restored to a hesitating and timid public. Some years later, in 1829, when the State of Pennsylvania was in pressing need for money to carry on its daily functions, the governor asked Mr. Girard to loan the State one hundred thousand dollars, which was cheerfully done.

As it was known that Mr. Girard had amassed great wealth, and had no children, he was constantly besought to give, from all parts of the country. Letters came from France, begging that his native land be remembered through some grand institution of benevolence.

Ambitious though Mr. Girard was, and conscious of the power of money, he had without doubt been saving and accumulating for other reasons than love of gain. His will, made Feb. 16, 1830, by his legal adviser, Mr. William J. Duane, after months of conference, showed that Mr. Girard had been thinking for years about the disposition of his millions. When persons seemed inquisitive during his life, he would say, "My deeds must be my

life. When I am dead, my actions must speak for me."

To the last Mr. Girard was devoted to business. "When death comes for me," he said, "he will find me busy, unless I am asleep in bed. If I thought I was going to die to-morrow, I should plant a tree, nevertheless, to-day."

His only recreation from business was going daily to his farm of nearly six hundred acres, in Passyunk Township, where he set out choice plants and fruit-trees, and raised the best produce for the Philadelphia market. His yellow-bodied gig and stout horse were familiar objects to the townspeople, though he always preferred walking to riding.

His home in later years, a four-story brick house, was somewhat handsomely furnished, with ebony chairs and seats of crimson plush from France, a present from his brother Étienne; a tall writing-cabinet, containing an organ given him by Joseph Bonaparte, the brother of Napoleon, and the ex-king of Spain and Naples, who usually dined with Mr. Girard on Sunday; a Turkey carpet, and marble statuary purchased in Leghorn by his brother Jean. The home was made cheerful by his young relatives. He had in his family the three daughters of Jean, and two sons of Étienne, whom he educated.

He loved animals, always keeping a large watch-dog at his home and on each of his ships, saying that his property was thus much more efficiently protected than through the services of those to whom he paid wages. He was very fond of children, horses, dogs, and canary-birds. In his private office several

canaries swung in brass cages; and these he taught to sing with a bird organ, which he imported from France for that purpose.

When Mr. Girard was seventy-six years of age a violent attack of erysipelas in the head and legs led him to confine himself thereafter to a vegetable diet as long as he lived. The sight of his one eye finally grew so dim that he was scarcely able to find his way about the streets, and he was often seen to grope about the vestibule of his bank to find the door. On Feb. 12, 1820, as he was crossing the road at Second and Market Streets, he was struck and badly injured by a wagon, the wheel of which passed over his head and cut his face. He managed to regain his feet and reach his home. While the doctors were dressing the wound and cleansing it of the sand, he said, "Go on, Doctor, I am an old sailor; I can bear a good deal."

After some months he was able to return to his bank; but in December, 1831, nearly two years after the accident, an attack of influenza, then prevailing, followed by pneumonia, caused his death. He lay in a stupor for some days, but finally rallied, and walked across the room. The effort was too great, and putting his hand against his forehead, he exclaimed, "How violent is this disorder! How very extraordinary it is!" and soon died, without speaking again, at five o'clock in the afternoon of Dec. 26, 1831, nearly eighty-two years old.

He was given a public funeral by the city which he had so many times befriended. A great concourse of people gathered to watch the procession or to join it, all houses being closed along

the route, the city officials walking beside the coffin carried in an open hearse. So large a funeral had never been known in Philadelphia, said the press. The body was taken to the Holy Trinity Roman Catholic Church, and placed in the vault of Baron Henry Dominick Lallemand, General of Artillery under Napoleon I., who had married the youngest daughter of Girard's brother Jean. Mr. Girard was born in the Romish Church, and never severed his connection, although he attended a church but rarely. He liked the Friends, and modelled his life after their virtues; but he said it was better for a man to die in the faith in which he was born. He gave generously to all religious denominations and to the poor.

When Mr. Girard's will was read, it was apparent for what purpose he had saved his money. He gave away about \$7,500,000, a remarkable record for a youth who left home at fourteen, and rose from a cabin-boy to be one of the wealthiest men of his time.

The first gift in the will, and the largest to any existing corporation, was \$30,000 to the Pennsylvania hospital where Mary Girard died and was buried, the income to be used in providing nurses. To the Institution for the Deaf and Dumb, Mr. Girard left \$20,000; to the Philadelphia Orphan Asylum, \$10,000; public schools, \$10,000; to purchase fuel forever, in March and August, for distribution in January among poor white housekeepers of good character, the income from \$10,000; to the Society for poor masters of ships and their families, \$10,000; to

the poor among the Masonic fraternity of Pennsylvania, \$20,000; to build a schoolhouse at Passyunk, where he had his farm, \$6,000; to his brother Étienne, and to each of the six children of this brother, \$5,000; to each of his nieces from \$10,000 to \$60,000; to each captain of his vessels \$1,500, and to each of his housekeepers an annuity or yearly sum of \$500, besides various amounts to servants; to the city of Philadelphia, to improve her Delaware River front, to pull down and remove wooden buildings within the city limits, and to widen and pave Water Street, the income of \$500,000; to the Commonwealth of Pennsylvania, for internal improvements by canal navigation, \$300,000; to the cities of New Orleans and Philadelphia, "to promote the health and general prosperity of the inhabitants," 280,000 acres of land in the State of Louisiana.

The city of Philadelphia has been fortunate in her gifts. The Elias Boudinot Fund, for supplying the poor of the city with fuel, furnished over three hundred tons of coal last year; "and this amount will increase annually, by reason of the larger income derived from the 12,000 acres of land situated in Centre County, the property of this trust." The investments and cash balance on Dec. 31, 1893, amounted to \$40,600.

Benjamin Franklin, at his death, April 17, 1790, gave to each of the two cities, Philadelphia and Boston, in trust, £1,000 (\$5,000), to be loaned to young married mechanics under twenty-five years of age, to help them start in business, in sums not to exceed £60, nor to be less than £15, at five per cent

interest, the money to be paid back by them in ten annual payments of ten per cent each. Two respectable citizens were to become surety for the payment of the money. This Franklin did because two men helped him when young to begin business in Philadelphia by a loan, and thus, he said, laid the foundation of his fortune. A bequest somewhat similar was founded in London more than twenty years previously, in 1766, – the Wilson's Loan Fund, "to lend sums of £100 to £300 to young tradesmen of the city of London, etc., at two per cent per annum."

Dr. Franklin estimated that his \$5,000 at interest for one hundred years would increase to over \$600,000 (£131,000); and then the managers of the fund were to lay out \$500,000 (£100,000) says the will, "in public works, which may be judged of most general utility to the inhabitants, such as fortifications, bridges, aqueducts, public buildings, baths, pavements, or whatever may make living in the town more convenient to its people, and render it more agreeable to strangers resorting hither for health or a temporary residence." In Philadelphia Dr. Franklin hoped the £100,000 would be used in bringing by pipes the water of the Wissahickon Creek to take the place of well water, and in making the Schuylkill completely navigable. If these things had been done by the end of the hundred years, the money could be used for other public works.

The remaining £31,000 was to be put at interest for another hundred years, when it would amount to £4,600,000 or \$23,000,000. Of this amount £1,610,000 was to be given

to Philadelphia, and the same to Boston, and the balance, £3,000,000 or \$15,000,000, paid to each State. The figures are of especial interest, as showing how fast money will accumulate if kept at interest.

The descendants of Franklin have tried to break the will, but have not succeeded. The Board of Directors of City Trusts of Philadelphia report for the year ending Dec. 31, 1893, that the fund of \$5,000 for the first hundred years, though not equalling the sum which Franklin hoped, has yet reached the large amount of \$102,968.48. The Boston fund, says Mr. Samuel F. McCleary, the treasurer, amounted, at the end of a hundred years, to \$431,395.70. Of this sum, \$328,940 was paid to the city of Boston, and \$102,455.70 was put at interest for another hundred years. This has already increased to \$110,806.83. What an amount of good some other man or woman might do with \$5,000!

It remains to be seen to what use the two cities will put their gifts. Perhaps they will provide work for the unemployed in making good roads or in some other useful labor, or instead of loaning money to mechanics, as Franklin intended, perhaps they will erect tenement houses for mechanics or other working people, as is done by some cities in England and Scotland, following the example so nobly set by George Peabody, when he gave his \$3,000,000, which has now doubled, to build houses for the London poor. He said, "If judiciously managed for two hundred years, its accumulation will amount to a sum sufficient

to buy the city of London."

If Stephen Girard's \$300,000 to the State of Pennsylvania had been given for the making of good roads, thousands of the unemployed might have been provided with labor, tens of thousands of poor horses saved from useless over-work in hauling loads over muddy roads where the wheels sink to the hubs, and the farmers saved thousands of dollars in carrying their produce to cities.

Stephen Girard had a larger gift in mind than those to his adopted city and State. He said in his will, "I have been for a long time impressed with the importance of educating the poor, and of placing them, by the early cultivation of their minds, and the development of their moral principles, above the many temptations to which, through poverty and ignorance, they are exposed; and I am particularly desirous to provide for such a number of poor male white orphan children, as can be trained in one institution, a better education, as well as a more comfortable maintenance, than they usually receive from the application of the public funds."

With this object in view, a college for orphan boys, Mr. Girard gave to "the Mayor, Aldermen, and citizens of Philadelphia, all the residue and remainder of my real and personal estate" in trust; first, to erect and maintain a college for poor white male orphans; second, to establish "a competent police;" and third, "to improve the general appearance of the city itself, and, in effect, to diminish the burden of taxation, now most oppressive, especially

on those who are the least able to bear it," "after providing for the college as my primary object."

He left \$2,000,000, allowing "as much of that sum as may be necessary in erecting the college," which was "to be constructed with the most durable materials, and in the most permanent manner, avoiding needless ornament." He gave the most minute directions in his will for its size, material, "marble or granite," and the training and education of the inmates.

This residue "and remainder of my real and personal estate" had grown in 1891 to more than \$15,000,000, with an income yearly of about \$1,500,000. Truly Stephen Girard had saved and labored for a magnificent and enduring monument! The Girard estate is one of the largest owners of real estate in the city of Philadelphia. Outside of the city some of the Girard land is valuable in coal production. In the year 1893, 1,542,652 tons of anthracite coal were mined from the Girard land. More than \$4,500,000 received from its coal has been invested, that the college may be doubly sure of its support when the coal-mines are exhausted.

Girard College, of white marble, in the form of a Greek temple, was begun in May, 1833, two years after Mr. Girard's death, and was fourteen years and six months in building. A broad platform, reached by eleven marble steps, supports the main building. Thirty-four Corinthian columns form a colonnade about the structure, each column six feet in diameter and fifty-five feet high, and each weighing one hundred and three tons, and

costing about \$13,000 apiece. They are beautiful and substantial, and yet \$13,000 would support several orphans for a year or more.

The floors and roof are of marble; and the three-story building weighs over 76,000 tons, the average weight on each superficial foot of foundation being, according to Mr. Arey, about six tons. Four auxiliary white marble buildings were required by the will of Mr. Girard for dormitories, schoolrooms, etc. The whole forty-five acres in which stand the college buildings are surrounded, according to the given instructions, by a wall ten feet high and sixteen inches thick, covered with a heavy marble capping.

The five buildings were completed Nov. 13, 1847, at a cost of nearly \$2,000,000 (\$1,933,821.78); and on Jan. 1, 1848, Girard College was opened with one hundred orphans. In the autumn one hundred more were admitted, and on April 1, 1849, one hundred more. Those born in the city of Philadelphia have the first preference, after them those born in the State, those born in New York City where Mr. Girard first landed in America, and then those born in New Orleans where he first traded. They must enter between the ages of six and ten, be fatherless, although the mother may be living, and must remain in the college till they are between fourteen and eighteen, when they are bound out by the mayor till they are twenty-one, to learn some suitable trade in the arts, manufacture, or agriculture, their tastes being consulted as far as possible. Each orphan has three suits of clothing, one for

every day, one better, and one usually reserved for Sundays.

The first president of Girard College was Alexander Dallas Bache, a great-grandson of Benjamin Franklin, and head of the Coast Survey of the United States. He visited similar institutions in Europe, and purchased the necessary books and apparatus for the school.

While the college was building, the heirs, with the not unusual disregard of the testator's desires, endeavored to break the will. Mr. Girard had given the following specific direction in his will: "I enjoin and require that no ecclesiastic, missionary, or minister of any sect whatsoever shall ever hold or exercise any station or duty whatever in the said college, nor shall any such person ever be admitted for any purpose, or as a visitor, within the premises appropriated to the purposes of the said college: – In making this restriction I do not mean to cast any reflection upon any sect or person whatsoever; but as there is such a multitude of sects, and such a diversity of opinion amongst them, I desire to keep the tender minds of the orphans, who are to derive advantage from this bequest, free from the excitement which clashing doctrines and sectarian controversy are so apt to produce. My desire is that all the instructors and teachers in the college shall take pains to instil into the minds of the scholars the purest principles of morality, so that on their entrance into active life they may from inclination and habit evince benevolence toward their fellow-creatures, and a love of truth, sobriety, and industry, adopting at the same time such religious tenets as their matured reason

may enable them to prefer." The heirs of Mr. Girard claimed that by reason of the above the college was "illegal and immoral, derogatory and hostile to the Christian religion;" but it was the unanimous decision of the Supreme Court that there was in the will "nothing inconsistent with the Christian religion, or opposed to any known policy of the State."

On Sept. 30, 1851, the body of Stephen Girard was removed from the Roman Catholic Church, but not without a lawsuit by the heirs on account of its removal, to the college, and placed in a sarcophagus in the vestibule. The ceremony was entirely Masonic, the three hundred orphans witnessing it from the steps of the college. Over fifteen hundred Masons were in the procession, and each deposited his palm-branch upon the coffin. In front of the sarcophagus is a statue of Mr. Girard, by Gevelot of Paris, costing thirty thousand dollars.

Girard College now has ten white marble auxiliary buildings for its nearly or quite two thousand orphans. There are more applicants than there is room to accommodate. Its handsome Gothic chapel is also of white marble, erected in 1867. Here each day the pupils gather for worship morning and evening, the exercises, non-sectarian in character, consisting of a hymn, reading from the Bible, and prayer. On Sundays the pupils assemble in their section rooms at nine in the morning and two in the afternoon for religious reading and instruction; and at 10.30 and 3 they attend worship in the chapel, addresses being given by the president, A. H. Fetterolf, Ph.D. LL.D., or some invited

layman.

In 1883 the Technical Building was erected in the western part of the grounds. Here instruction is given in metal and woodwork, mechanical drawing, shoemaking, blacksmithing, carpentry, foundry, plumbing, steam-fitting, and electrical mechanics. Here the pupils learn about the dynamo, motor, lighting by electricity, telegraphy, and the like. About six hundred boys in this department spend five hours a week in this practical work.

At the World's Columbian Exposition at Chicago, in the exhibit made by Girard College, one could see the admirable work of the students in a single-span bridge, a four horse-power yacht steam-engine, a vertical engine, etc. The whole exhibit was given at the close of the Exposition to Armour Institute, to which the founder, Mr. Philip D. Armour, has given \$1,500,000.

To the west of the main college building is the monument erected by the Board of Directors to the memory of Girard College boys killed in the Civil War. A life-size figure of a soldier stands beneath a canopy supported by four columns of Ohio sandstone. The granite base is overgrown with ivy. On one side are the names of the fallen; on the other, these words, from Mr. Girard's will, "And especially do I desire that, by every proper means, a pure attachment to our Republican institutions, and to the sacred rights of conscience, as guaranteed by our happy constitutions, shall be formed and fostered in the minds of the scholars."

On May 20, each year, the anniversary of Mr. Girard's birth,

the graduates of Girard College gather from all parts of the country to do honor to the generous giver. Games are played, the cadets parade, and a dinner is provided for scholars and guests. The pupils seem happy and contented. Their playgrounds are large; and they have a bathing-pool for swimming in summer, and skating in winter. They receive a good education in mathematics, astronomy, geology, history, chemistry, physics, French, Spanish, with some Latin and Greek, with a course in business, shorthand, etc. Through all the years they have "character lessons," which every school should have throughout our country, – familiar conversations on honesty, the dignity of labor, perseverance, courage, self-control, bad language, value and use of time, truthfulness, temperance, good temper, the good citizen and his duties, kindness to animals, patriotism, the study of the lives and deeds of noble men and women, the Golden Rule of play, – "No fun unless it is fun on both sides," and similar topics. Oral and written exercises form a part of this work. There is also a department of military science, a two years' course being given, with one recitation a week. A United States army officer is one of the college faculty, and commandant of the battalion.

The annual cost of clothing and educating each of the two thousand orphans, including current repairs on the buildings, is a little more than three hundred dollars. On leaving college, each boy receives a trunk with clothing and books, amounting to about seventy-five dollars.

Probably Mr. Girard, with all his far-sightedness, could not

have foreseen the great good to the nation, as well as to the individual, in thus fitting, year after year, thousands of poor orphans for useful positions in life. Mr. Arey well says: "When in the fulness of time many homes have been made happy, many orphans have been fed, clothed, and educated, and many men rendered useful to their country and themselves, each happy home, or rescued child, or useful citizen, will be a living monument to perpetuate the name and embalm the memory of the dead 'Mariner and Merchant.'"

ANDREW CARNEGIE AND HIS LIBRARIES

"This, then, is held to be the duty of the man of wealth: First, to set an example of modest, unostentatious living, shunning display or extravagance; to provide moderately for the legitimate wants of those dependent upon him; and after doing so, to consider all surplus revenues which come to him simply as trust funds, which he is called upon to administer, and strictly bound as a matter of duty to administer in the manner which, in his judgment, is best calculated to produce the most beneficial results for the community, – the man of wealth thus becoming the mere trustee and agent for his poorer brethren."

Thus wrote Andrew Carnegie in his "Gospel of Wealth," published in the *North American Review* for June, 1889. This article so interested Mr. Gladstone that he asked the editor of the *Review* to permit its republication in England, which was done. When the world follows this "Gospel," and those who have means consider themselves "trustees for their poorer brethren," and their money as "trust funds," we shall see little of the heartbreak and the poverty of the present age.

"Ring in the valiant man and free,
The larger heart, the kindlier hand;
Ring out the darkness of the land,

Ring in the Christ that is to be."

Andrew Carnegie was born at Dunfermline, Scotland, Nov. 25, 1835, into a poor but honest home. His father, William Carnegie, was a weaver, a man of good sense, strongly republican, though living under a monarchy, and well-read upon the questions of the day. The mother was a woman of superior mind and character, to whom Andrew was unusually devoted, till her death in 1886, when he had reached middle life.

When Andrew was twelve years of age and his brother Thomas five, the parents decided to make their home in the New World, coming to New York in a sailing-vessel in 1847. They travelled to Pittsburg, Penn., and lived for some time in Allegheny City.

Andrew had been sent to school in Dunfermline, and, having a fondness for books, was a bright, ambitious boy at twelve, ready to begin the struggle for a living so as to make the family burdens lighter. Work was not easily found; but finally he obtained employment as a bobbin-boy in a cotton factory, at \$1.20 a week.

Mr. Carnegie, when grown to manhood, wrote in the *Youth's Companion*, April 23, 1896: —

"I cannot tell you how proud I was when I received my first week's own earnings. One dollar and twenty cents made by myself, and given to me because I had been of some use in the world! No longer entirely dependent upon my parents, but at last admitted to the family partnership as a contributing member, and

able to help them! I think this makes a man out of a boy sooner than almost anything else, and a real man too, if there be any germ of true manhood in him. It is everything to feel that you are useful.

"I have had to deal with great sums. Many millions of dollars have since passed through my hands. But the genuine satisfaction I had from that one dollar and twenty cents outweighs any subsequent pleasure in money-getting. It was the direct reward of honest manual labor; it represented a week of very hard work, so hard that but for the aim and end which sanctified it, slavery might not be much too strong a term to describe it.

"For a lad of twelve to rise and breakfast every morning, except the blessed Sunday morning, and go into the streets and find his way to the factory, and begin work while it was still dark outside, and not be released until after darkness came again in the evening, forty minutes' interval only being allowed at noon, was a terrible task.

"But I was young, and had my dreams; and something within always told me that this would not, could not, should not last – I should some day get into a better position. Besides this, I felt myself no longer a mere boy, but quite 'a little man;' and this made me happy."

Another place soon opened for the lad, where he was set to fire a boiler in a cellar, and to manage the small steam-engine which drove the machinery in a bobbin factory. "The firing of this boiler was all right," says Mr. Carnegie; "for fortunately we

did not use coal, but the refuse wooden chips, and I always liked to work in wood. But the responsibility of keeping the water right and of running the engine, and the danger of my making a mistake and blowing the whole factory to pieces, caused too great a strain, and I often awoke and found myself sitting up in bed through the night trying the steam-gauges. But I never told them at home that I was having a 'hard tussle.' No! no! everything must be bright to them.

"This was a point of honor; for every member of the family was working hard except, of course, my little brother, who was then a child, and we were telling each other only all the bright things. Besides this, no man would whine and give up – he would die first.

"There was no servant in our family, and several dollars per week were earned by 'the mother' by binding shoes after her daily work was done! Father was also hard at work in the factory. And could I complain?"

Wages were small, and in every leisure moment Andrew looked for something better to do. He went one day to the office of the Atlantic and Ohio Telegraph Company, and asked for work as a messenger. James Douglas Reid, the manager, was a Scotchman, and liked the lad's manner. "I liked the boy's looks," said Mr. Reid afterwards; "and it was easy to see that though he was little he was full of spirit. His pay was \$2.50 a week. He had not been with me a full month when he began to ask whether I would teach him to telegraph. I began to instruct him, and found

him an apt pupil. He spent all his spare time in practice, sending and receiving by sound, and not by tape as was largely the custom in those days. Pretty soon he could do as well as I could at the key, and then his ambition carried him away beyond doing the drudgery of messenger work."

The boy liked his new occupation. He once wrote: "My entrance into the telegraph office was the transition from darkness to light; from firing a small engine in a dirty cellar to a clean office where there were books and papers. That was a paradise to me, and I bless my stars that sent me to be a messenger-boy in a Pittsburg telegraph office."

When Andrew was fourteen his father died, leaving him the only support of his mother and brother, seven years old. He believed in work, and never shirked any duty, however hard.

He soon found employment as telegraph operator with the Pennsylvania Railroad Company. At fifteen he was train-despatcher, a place of unusual responsibility for a boy; but his energy, carefulness, and industry were equal to the demands on him.

When he was sixteen Andrew had thought out a plan by which trains could be run on single tracks, and the telegraph be used to govern their running. "His scheme was the one now in universal use on the single-tracked roads in the country; namely, to run trains in opposite directions until they approached within comparatively a few miles, and then hold one at a station until the other had passed." This thought about the telegraph

brought Andrew into notice among those above him; and he was transferred to Altoona, the headquarters of the general manager.

Young Carnegie had done what he recommends others to do in his "How to win Fortune," in the New York *Tribune*, April 13, 1890. He says, "George Eliot put the matter very pithily: 'I'll tell you how I got on. I kept my ears and my eyes open, and I made my master's interest my own.'

"The condition precedent for promotion is that the man must first attract notice. He must do something unusual, and especially must this be beyond the strict boundary of his duties. He must suggest, or save, or perform some service for his employer which he could not be censured for not having done. When he has thus attracted the notice of his immediate superior, whether that be only the foreman of a gang, it matters not; the first great step has been taken, for upon his immediate superior promotion depends. How high he climbs is his own affair."

Carnegie "kept his eyes and ears open." In his "Triumphant Democracy" he relates the following incident: "Well do I remember that, when a clerk in the service of the Pennsylvania Railroad Company, a tall, spare, farmer-looking kind of man came to me once when I was sitting on the end seat of the rear car looking over the line. He said he had been told by the conductor that I was connected with the railway company, and he wished me to look at an invention he had made. With that he drew from a green bag (as if it were for lawyers' briefs) a small model of a sleeping-berth for railway cars. He had not spoken a minute

before, like a flash, the whole range of the discovery burst upon me. 'Yes,' I said, 'that is something which this continent must have.' I promised to address him upon the subject as soon as I had talked over the matter with my superior, Thomas A. Scott.

"I could not get that blessed sleeping-car out of my head. Upon my return I laid it before Mr. Scott, declaring that it was one of the inventions of the age. He remarked, 'You are enthusiastic, young man; but you may ask the inventor to come and let me see it.' I did so; and arrangements were made to build two trial cars, and run them on the Pennsylvania Railroad. I was offered an interest in the venture, which, of course, I gladly accepted. Payments were to be made ten per cent per month after the cars were delivered, the Pennsylvania Railroad Company guaranteeing to the builders that the cars should be kept upon its line and under its control.

"This was all very satisfactory until the notice came that my share of the first payment was \$217.50. How well I remember the exact sum; but two hundred and seventeen dollars and a half were as far beyond my means as if it had been millions. I was earning fifty dollars per month, however, and had prospects, or at least I always felt that I had. What was to be done? I decided to call on the local banker, Mr. Lloyd, state the case, and boldly ask him to advance the sum upon my interest in the affair. He put his hand on my shoulder, and said, 'Why, of course, Andie, you are all right. Go ahead. Here is the money.'

"It is a proud day for a man when he pays his last note, but not

to be named in comparison with the day in which he makes his first one, and *gets a banker to take it*. I have tried both, and I know. The cars paid the subsequent payments from their earnings. I paid my first note from my savings, so much per month; and thus did I get my foot on fortune's ladder. It is easy to climb after that. A triumphant success was scored. And thus came sleeping-cars into the world. 'Blessed be the man who invented sleep,' says Sancho Panza. Thousands upon thousands will echo the sentiment, 'Blessed be the man who invented sleeping-cars.' Let me record his name, and testify my gratitude to him, my dear, quiet, modest, truthful, farmer-looking friend, T. T. Woodruff, one of the benefactors of the age."

Mr. Pullman later engaged in sleeping-car building, and Carnegie advised his firm "to capture Mr. Pullman." "There was a capture," says Mr. Carnegie, "but it did not quite take that form. They found themselves swallowed by this ogre, and Pullman monopolized everything."

While a very young man, Carnegie was appointed superintendent of the Western Division of the Pennsylvania Railroad. As superintendent he became the friend of Colonel Scott; and, together with some others, they bought several farms along the line of the road, which proved very valuable oil-lands. Mr. Carnegie says of the Storey Farm, Oil Creek, "We purchased the farm for \$40,000; and so small was our faith in the ability of the earth to yield for any considerable time the hundred barrels per day which the property was then producing, that

we decided to make a pond capable of holding one hundred thousand barrels of oil, which we estimated would be worth, when the supply ceased, \$1,000,000. Unfortunately for us the pond leaked fearfully, evaporation also caused much loss; but we continued to run oil in to make the losses good day after day, until several hundred thousand barrels had gone in this fashion.

"Our experience with the farm may be worth reciting. Its value rose to \$5,000,000; that is, the shares of the company sold in the market upon this basis; and one year it paid in cash dividends \$1,000,000 – rather a good return upon an investment of \$40,000. So great was the yield in the district that in two years oil became almost valueless, often selling as low as thirty cents per barrel, and not infrequently it was suffered to run to waste as utterly worthless.

"But as new uses were found for the oil, prices rose again; and to remove the difficulty of high freights, pipes were laid, first for short distances, and then to the seaboard, a distance of about three hundred miles. Through these pipes, of which six thousand two hundred miles have been laid, the oil is now pumped from two thousand one hundred wells. It costs only ten cents to pump a barrel of oil to the Atlantic. The value of petroleum and its products *exported* up to January, 1884, exceeds in value \$625,000,000."

Within ten years from the time when Mr. Carnegie and his friends bought the oil-farms, their investment had returned them four hundred and one per cent, and the young Scotchman could

count himself a rich man. Before this, however, he had entered the iron and steel industry, in which his great wealth has been made. With a little money which he had saved, he borrowed \$1,250 from a bank, and, with five other persons, established the Keystone Bridge Works of Pittsburg, with the small capital of \$6,000. This was a success from the first, and in latter years has had a capital of \$1,000,000. It has built bridges all over the country, and structural frames for many public buildings in New York, Chicago, and other cities. From this time forward Mr. Carnegie's career has been a most successful one. He has become chief owner in the Union Iron Works, the Edgar Thomson Steel Works, the Homestead Steel Works, formerly a rival company, the Duquesne Works of the Allegheny Bessemer Steel Company, and several other iron and coke companies. The capital of these companies is about \$30,000,000, and about twenty-five thousand men are employed.

"In 189 °Carnegie Bros. & Co., Limited," says the *Engineering and Mining Journal* for July 4, 1891, "had a capacity to produce 600,000 tons of steel rails per annum, or over twenty-five per cent of the total capacity of all the rolling-mills of the United States, while its products of steel girders, plates, nails, and other forms of manufactured iron and steel are greater than at any other works in this country, and exceed the amount turned out at the famous Krupp Works in Germany." The company has supplied the United States Government with a large amount of armor plates for our new ships, and also filled a large order for

the Russian Government.

The Edgar Thomson Steel Works have an annual capacity of 1,000,000 gross tons of ingots, 600,000 gross tons of rails and billets, and 50,000 gross tons of castings. The Duquesne Furnaces have a yearly capacity of 700,000 gross tons of pig-iron; the Lucy Furnaces, 200,000 gross tons yearly; the Duquesne Steel Works, an annual capacity of 450,000 gross tons of ingots. The Homestead Steel Works have an annual capacity of 375,000 gross tons of Bessemer steel and ingots, and 400,000 gross tons of open-hearth steel ingots. The Upper Union Mills have an annual output of 140,000 gross tons of steel bars and steel universal mill-plates, etc.; the Lower Union Mills, an annual capacity of 65,000 gross tons of mill-plates, bridge-work, car-forgings, etc.

The industrious, ambitious boy was not satisfied merely to amass wealth. He had always been a great reader and thinker. In 1883 Charles Scribner's Sons published a book by this successful telegraph operator and iron manufacturer, "An American Four-in-Hand in Britain." The trip was suggested by Mr. Black's novel, "The Strange Adventures of a Phaeton," and extended from Brighton to Inverness, a distance of eight hundred and thirty-one miles.

Mr. Carnegie and his party of chosen friends made the journey by coach in seven weeks, from July 17 to Aug. 3, 1881, and had a most enjoyable as well as instructive trip. *The Critic* gives Mr. Carnegie well-merited praise, saying that "he

has produced a book of travel as fresh as though he had been exploring Thibet or navigating the River of Golden Sand." The book is dedicated to "My favorite heroine, my mother," who was the queen dowager of the volume, and whose happiness during the journey seemed to be the chief concern of her devoted son.

This book had so cordial a reception that the following year, 1884, another volume was published, "Round the World," covering a trip made in 1878-1879; Mr. Carnegie having sailed from San Francisco to Japan, and thence through the lands of the East. As he starts, his mother puts in his hand Shakespeare in thirteen small volumes; and these are his company and delight in the long ocean voyage. Through China, India, and other countries, he observes closely, learns much, and tells it in a way that is always interesting. "Life at the East," he says, "lacks two of its most important elements, – the want of intelligent and refined women as the companion of man, and a Sunday. It has been a strange experience to me to be for several months without the society of some of this class of women, – sometimes many weeks without even speaking to one, and often a whole week without even seeing the face of an educated woman. And, bachelor as I am, let me confess what a miserable, dark, dreary, and insipid life this would be without their constant companionship."

Ten years later, in 1886, Mr. Carnegie published a book that had a very wide reading, and at once placed the author prominently before the New World and the Old World as well, "Triumphant Democracy, or Fifty Years' March of the

Republic."

The book showed extensive research, a deep love for his adopted country, America, a warm heart, and an able mind. He wrote: "To the beloved Republic, under whose equal laws I am made the peer of any man, although denied political equality by my native land, I dedicate this book, with an intensity of gratitude and admiration which the native-born citizen can neither feel nor understand."

No one can read this book without being amazed at the power and possibilities of the Republic, and without a deeper love for, and pride in the greatness and true worth of, his country. The style is bright and attractive, and the facts stated remarkable. Americans must always be debtors to the Scotchman who has shown them how to prize their native land.

Mr. Carnegie wrote the book "as a labor of love," to show the people of the Old World the advantages of a republic over a monarchical form of government, and to Americans, "a juster estimate than prevails in some quarters of the political and social advantages which they so abundantly possess over the people of the older and less advanced lands, that they may be still prouder and even more devoted, if possible, to their institutions than they are."

Mr. Carnegie shows by undisputed facts that America, so recently a colony of Great Britain, has now become "the wealthiest nation in the world," "the greatest agricultural nation," "the greatest manufacturing nation," "the greatest mining nation

in the world." "In the ten years from 1870 to 1880," says Mr. Carnegie, "eleven and a half millions were added to the population of America. Yet these only added three persons to each square mile of territory; and should America continue to double her population every thirty years, instead of every twenty-five years as hitherto, seventy years must elapse before she will attain the density of Europe. The population will then reach two hundred and ninety millions."

Mr. Carnegie has said in his "Imperial Federation," published in the *Nineteenth Century*, September, 1891, "Even if the United States increase is to be much less rapid than it has been hitherto, yet the child is born who will see more than 400,000,000 under her sway. No possible increase of the race can be looked for in all the world combined comparable to this. Green truly says that its 'future home is to be found along the banks of the Hudson and the Mississippi.'"

It will surprise many to know that "the whole United Kingdom (England, Scotland, and Ireland) could be planted in Texas, and leave plenty of room around it."

"The farms of America equal the entire territory of the United Kingdom, France, Belgium, Germany, Austria, Hungary, and Portugal. The corn-fields equal the extent of England, Scotland, and Belgium; while the grain-fields generally would overlap Spain. The cotton-fields cover an area larger than Holland, and twice as large as Belgium."

The growth of manufactures in America is amazing. In thirty

years, from 1850 to 1880, Mr. Carnegie says there was an increase of nearly six hundred per cent, while the increase in British manufactures was little more than a hundred per cent. The total in America in 1880 was \$5,560,000,000; in the United Kingdom, \$4,055,000,000.

"Probably the most rapid development of an industry that the world has ever seen," says Mr. Carnegie, "is that of Bessemer steel in America." In 1870 America made 40,000 tons of Bessemer; in 1885, fifteen years later, she made 1,373,513 tons, which was 74,000 tons more than Great Britain made. "This is advancing not by leaps and bounds, it is one grand rush – a rush without pause, which has made America the greatest manufacturer of Bessemer steel in the world... One is startled to find that more yards of carpet are manufactured in and around the city of Philadelphia alone than in the whole of Great Britain. It is not twenty years since the American imported his carpets, and now he makes more at one point than the greatest European manufacturing nation does in all its territory."

Of the manufacture of boots and shoes by machinery, Mr. Carnegie says, "A man can make three hundred pairs of boots in a day, and a single factory in Massachusetts turns out as many pairs yearly as thirty-two thousand bootmakers in Paris... Twenty-five years ago the American conceived the idea of making watches by machinery upon a gigantic scale. The principal establishment made only five watches per day as late as 1854. Now thirteen hundred per day is the daily task, and six

thousand watches per month are sent to the London agency."

The progress in mining has been equally remarkable. "To the world's stock of gold," says Mr. Carnegie, "America has contributed, according to Mulhall, more than fifty per cent. In 1880 he estimated the amount of gold in the world at 10,355 tons, worth \$7,240,000,000. Of this the New World contributed 5,302 tons, or more than half. One of the most remarkable veins of metal known is the Comstock Lode in Nevada... In fourteen years this single vein yielded \$180,000,000. In one year, 1876, the product of the lode was \$18,000,000 in gold, and \$20,500,000 in silver, – a total of \$38,500,000. Here, again, is something which the world never saw before.

"America also leads the world in copper, the United States and Chili contributing nearly one-half the world's supply... On the south shore of Lake Superior this metal is found almost pure, in masses of all sizes, up to many tons in weight. It was used by the native Indians, and traces of their rude mining operations are still visible."

Mr. Carnegie says the anthracite coal-fields of Pennsylvania will produce 30,000,000 tons per year for four hundred and thirty-nine years; and he thinks by that time "men will probably be burning the hydrogen of water, or be fully utilizing the solar rays or the tidal energy." The coal area of the United States comprises 300,000 square miles; and Mr. Carnegie "is almost ashamed to confess it, she has three-quarters of all the coal area of the earth."

While Mr. Carnegie admires and loves the Republic, he is devoted to the mother country, and is a most earnest advocate of peace between us. He writes: "Of all the desirable political changes which it seems to me possible for this generation to effect, I consider it by far the most important for the welfare of the race, that every civilized nation should be pledged, as the Republic is, to offer peaceful arbitration to its opponent before the senseless, inhuman work of human slaughter begins."

In his "Imperial Federation" he writes: "War between members of our race may be said to be already banished; for English-speaking men will never again be called upon to destroy each other... Both parties in America, and each successive government, are pledged to offer peaceful arbitration for the adjustment of all international difficulties, – a position which it is to be hoped will soon be reached by Britain, at least in regard to all the differences with members of the same race.

"Is it too much to hope that, after this stage has been reached, and occupied successfully for a period, another step forward will be taken, and that, having jointly banished war between themselves, a general council should be evolved by the English-speaking nations, to which may at first only be referred all questions of dispute between them?..

"The Supreme Court of the United States is extolled by the statesmen of all parties in Britain, and has just received the compliment of being copied in the plan for the Australian Commonwealth. Building upon it, may we not expect that a still

higher Supreme Court is one day to come, which shall judge between the nations of the entire English-speaking race, as the Supreme Court at Washington already judges between States which contain the majority of the race?"

Mr. Carnegie believes that the powers of the council would increase till the commanding position of the English-speaking race would make other races listen to its demands for peace, and so war be forever done away with. Mr. Carnegie rightly calls war "international murder," and, like Tennyson, looks forward to that blessed time when —

"All men's good
Be each man's rule, and universal Peace
Lie like a shaft of light across the land,
And like a lane of beams athwart the sea."

Mr. Carnegie has also written, in the *North American Review* for June, 1891, "The A. B. C. of Money," urging the Republic to keep "its standard in the future, as in the past, not fluctuating silver, but unchanging gold."

In his articles in the newspapers, and in his public addresses, he has given good advice to young men, in whom he takes the deepest interest. He believes there never were so many opportunities to succeed as now for the sober, frugal, energetic young man. "Real ability, the capacity for doing things, never was so eagerly searched for as now, and never commanded such rewards... The great dry-goods houses that interest their most

capable men in the profits of each department succeed, when those fail that endeavor to work with salaried men only. Even in the management of our great hotels it is found wise to take into partnership the principal men. In every branch of business this law is at work; and concerns are prosperous, generally speaking, just in proportion as they succeed in interesting in the profits a larger and larger proportion of their ablest workers. Co-operation in this form is fast coming in all great establishments." To young men he says, "Never enter a barroom... It is low and common to enter a barroom, unworthy of any self-respecting man, and sure to fasten upon you a taint which will operate to your disadvantage in life, whether you ever become a drunkard or not."

"Don't smoke... The use of tobacco requires young men to withdraw themselves from the society of women to indulge the habit. I think the absence of women from any assembly tends to lower the tone of that assembly. The habit of smoking tends to carry young men into the society of men whom it is not desirable that they should choose as their intimate associates. The practice of chewing tobacco was once common. Now it is considered offensive. I believe the race is soon to take another step forward, and that the coming man is to consider smoking as offensive as chewing was formerly considered."

"Never speculate. Never buy or sell grain or stocks upon a margin... The man who gambles upon the exchanges is in the condition of the man who gambles at the gaming-table. He rarely, if ever, makes a permanent success."

"Don't indorse... There are emergencies, no doubt, in which men should help their friends; but there is a rule that will keep one safe. No man should place his name upon the obligation of another if he has not sufficient to pay it without detriment to his own business. It is dishonest to do so."

Mr. Carnegie has not only written books and made money, he has distinguished himself as a giver of millions, and that while he is alive. He has seen too many wills broken, and fortunes misapplied, when the money was not given away till death. He says of Mr. Tilden's bequest of over \$5,000,000 for a free library in the city of New York: "How much better if Mr. Tilden had devoted the last years of his own life to the proper administration of this immense sum; in which case neither legal contest nor any other cause of delay could have interfered with his aims."

Of course money is sometimes so tied up in business that it cannot be given during a man's life; "yet," says Mr. Carnegie, "the day is not far distant when the man who dies leaving behind him millions of available wealth, which was free for him to administer during life, will pass away 'unwept, unhonored, and unsung,' no matter to what uses he leaves the dross which he cannot take with him. Of such as these the public verdict will then be, 'The man who dies thus rich dies disgraced.'"

He believes large estates left at death should be taxed by the State, as is the case in Pennsylvania and some other States. Mr. Carnegie does not favor large gifts left to families. "Why should men leave great fortunes to their children?" he asks. "If this is

done from affection, is it not misguided affection? Observation teaches that, generally speaking, it is not well for the children that they should be so burdened. Neither is it well for the State. Beyond providing for the wife and daughters moderate sources of income, and very moderate allowances indeed, if any, for the sons, men may well hesitate; for it is no longer questionable that great sums bequeathed often work more for the injury than for the good of the recipients. There are instances of millionnaires' sons unspoiled by wealth, who, being rich, still perform great services to the community. Such are the very salt of the earth, as valuable as unfortunately they are rare." Again Mr. Carnegie says of wealth left to the young, "It deadens their energies, destroys their ambition, tempts them to destruction, and renders it almost impossible that they should lead lives creditable to themselves or valuable to the State. Such as are not deadened by wealth deserve double credit, for they have double temptation."

In the *North American Review* for December, 1889, Mr. Carnegie suggests what he considers seven of the best uses for surplus wealth: The founding of great universities; free libraries; hospitals or any means to alleviate human suffering; public parks and flower-gardens for the people, conservatories such as Mr. Phipps has given to the park at Allegheny City, which are visited by thousands; suitable halls for lectures, elevating music, and other gatherings, free, or rented for a small sum; free swimming-baths for the people; attractive places of worship, especially in poor localities. Mr. Carnegie's own great gifts have been largely

along the line which he believes the "best gift to a community," – a free public library. He thinks with John Bright that "it is impossible for any man to bestow a greater benefit upon a young man than to give him access to books in a free library."

"It is, no doubt," he says, "possible that my own personal experience may have led me to value a free library beyond all other forms of beneficence. When I was a working-boy in Pittsburg, Colonel Anderson of Allegheny – a name I can never speak without feelings of devotional gratitude – opened his little library of four hundred books to boys. Every Saturday afternoon he was in attendance at his house to exchange books. No one but he who has felt it can ever know the intense longing with which the arrival of Saturday was awaited that a new book might be had. My brother and Mr. Phipps, who have been my principal business partners through life, shared with me Colonel Anderson's precious generosity; and it was when revelling in the treasures which he opened to us that I resolved, if ever wealth came to me, that it should be used to establish free libraries, that other poor boys might receive opportunities similar to those for which we were indebted to that noble man."

"How far that little candle throws his beams!
So shines a good deed in a naughty world."

Again Mr. Carnegie says, "I also come by heredity to my preference for free libraries. The newspaper of my native town

recently published a history of the free library in Dunfermline, and it is there recorded that the first books gathered together and opened to the public were the small collections of three weavers. Imagine the feelings with which I read that one of these three men was my honored father. He founded the first library in Dunfermline, his native town; and his son was privileged to found the last... I have never heard of a lineage for which I would exchange that of the library-founding weaver."

Mr. Carnegie has given for the Edinburgh Free Library, Scotland, \$250,000; for one in his native town of Dunfermline, \$90,000; and several thousand dollars each to libraries in Aberdeen, Peterhead, Inverness, Ayr, Elgin, Wick and Kirkwall, besides contributions towards public halls and reading-rooms at Newburgh, Aberdour, and many other places abroad. Mr. Carnegie's mother laid the corner-stone for the free library in Dunfermline. He writes in his "American Four-in-Hand in Britain," "There was something of the fairy-tale in the fact that she had left her native town, poor, thirty odd years before, with her loved ones, to found a new home in the great Republic, and was to-day returning in her coach, to be allowed the privilege of linking her name with the annals of her beloved native town in one of the most enduring forms possible."

When the corner-stone of the Peterhead Free Library in Scotland was laid, Aug. 8, 1891, the wife of Mr. Carnegie was asked to lay the stone with square and trowel, and endeared herself to the people by her hearty interest and attractive

womanhood. She was presented with the silver trowel with ivory handle which she had used, and with a vase of Peterhead granite from the employees of the Great North of Scotland Granite Works.

Mr. Carnegie did not marry till he was fifty-two years of age, in 1887, the year following the death of his mother and only brother Thomas. The latter died Oct. 19, 1886. Mr. Carnegie's wife, who is thoroughly in sympathy with her husband's constant giving, was Miss Louise Whitfield, the daughter of the late Mr. John Whitfield of New York, of the large importing firm of Whitfield, Powers, & Co. Mr. Carnegie had been an intimate friend of the family for many years, and knew well the admirable qualities and cultivation of the lady he married. He once wrote: "There is no improving companionship for man in an ignorant or frivolous woman." Miss Whitfield acted upon the advice which Mr. Carnegie has given in some of his addresses: "To the young ladies I say, 'Marry the man who loves most his mother.'" Mr. Carnegie now has two homes, one in New York City, the other at Cluny Castle, Kingussie, Scotland. He gives little personal attention to business, having delegated those matters to others. "I throw the responsibility upon others," he once said, "and allow them full swing." Mr. Carnegie is a man of great energy, with cheerful temperament, sound judgment, earnestness, and force of character. He has a large, well-shaped head, high forehead, brown hair and beard, and expressive face.

Mr. Carnegie's gifts in his adopted country have been many

and large. To the Johnstown Free Library, Pennsylvania, he has given \$40,000. To the Jefferson County Library at Fairfield, Iowa, he has given \$40,000, which provides an attractive building for books, museum, and lecture-hall. The late Senator James F. Wilson gave the ground for the fire-proof building. The library owes much of its success to its librarian, Mr. A. T. Wells, who has given his life to the work, having held the position for thirty-two years. For many years he labored without salary, giving both time and money.

To the Braddock Free Library, Mr. Carnegie has given \$200,000. Braddock, ten miles east of Pittsburg, has a population of 16,000, mainly the employees of the Edgar Thomson Steel Works; and the village of Homestead lies just opposite. The handsome library building has a very attractive reading-room, which is filled in the evening and much used during the day by the families of the employees. There is also a large reading-room exclusively for boys and girls, where are found juvenile books and periodicals. The librarian, Miss Helen Sperry, writes: "There is a great deal of local pride in the library, and it grows constantly in the affection of the people."

The building was much enlarged in 1894 to accommodate the Carnegie Club of six hundred men and boys. The new portion contains a hall capable of seating eleven hundred persons, a large gymnasium, bathrooms, swimming-pool, bowling-alleys, etc.

"In order to encourage public spirit in Braddock," says the *Review of Reviews* for October, 1895, "a selection of books on

municipal improvement, streets and roads, public health, and other subjects in which the community should be interested, was placed on the library shelves; and it is said that these books have been consulted by the municipal officers, and results are already apparent." This is a good example for other librarians. Much work is being done in local history and in co-operation with the public schools.

To the Carnegie Free Library of Allegheny City, Mr. Carnegie has given \$300,000, the city making an annual appropriation of \$15,000 to carry on its work. The building is of gray granite, Romanesque in style, with a shelving capacity of about 75,000 volumes. The library has a delivery-room, a general reading-room, women's reading-room, reference-room, besides trustees' and librarians' rooms. The building also contains, on the first floor, a music-hall, with a seating-capacity of eleven hundred, where free concerts are given every Saturday afternoon on a ten-thousand-dollar organ; there is an art-gallery on the second floor, and a lecture-room. The latter seats about three hundred persons, and is used for University Extension lectures, meetings of the Historical Society, etc. A room adjoining is for the accommodation of scientific societies. The city appropriates about \$8,000 yearly for the music-hall, fuel, repairs, etc.

The Allegheny Free Library was formally opened by President Harrison on Feb. 13, 1890. Mr. Carnegie said, in presenting the gift of the library, "My wife, – for her spirit and influence are here to-night, – my wife and I realize to-night how infinitely

more blessed it is to give than to receive... I wish that the masses of working men and women, the wage-earners of all Allegheny, will remember and act upon the fact that this is their library, their gallery, and their hall. The poorest citizen, the poorest man, the poorest woman, that toils from morn till night for a livelihood, as, thank Heaven, I had that toil to do in my early days, as he walks this hall, as he reads the books from these alcoves, as he listens to the organ, and admires the works of art in this gallery, equally with the millionaire and the foremost citizen, I want him to exclaim in his own heart, 'Behold, all this is mine. I support it, and I am proud to support it. I am joint proprietor here.'" "Since the library opened four years ago," says Mr. William M. Stevenson, the librarian, "over 1,000,000 books and periodicals have been put into the hands of readers... The concerts have been exceedingly popular, and incidentally have helped the library by drawing people to the library who might otherwise have remained in ignorance of the popularity and usefulness of the institution."

Mr. Carnegie's greatest gift has been the Pittsburg Library. It is a magnificent building of gray Ohio sandstone, in the Italian Renaissance style of architecture, with roof of red tile. The architects were Longfellow, Alden, and Harlow, their plan being chosen from the one hundred and two sets of plans offered. The library building is 393 feet long and 150 feet wide, with two graceful towers, each 162 feet high, and has capacity for 300,000 volumes. The entire "stack" or set of shelves for books is made

of iron in six stories, and is as nearly fireproof as possible. The lower stories are for the circulating-books; the upper stories for reference-books.

The library proper is in the centre of the building, reached by a broad flight of stone steps. Above, cut in stone, are the words, "Carnegie Library; Free to the People." The vestibule, finished in marble with mosaic floors, is handsomely decorated. On the first floor are the circulating-library, "its blue-ceiling panels bordered with an interlace in orange and white," a periodical room on either side, one for scientific and technical, the other for popular and literary magazines, with rooms for cataloguing and for the library officials.

"The reference reading-room on the second floor, large, beautiful, and well-lighted," says the efficient librarian, Mr. Edwin H. Anderson, "is for quiet study. Here reference-books, such as encyclopædias, dictionaries, atlases, etc., are at hand, on the shelves along the walls, to be freely consulted." This room is of a greenish tone, with ivory-colored pilasters and arches, and a *fleur-de-lis* pattern painted in the wall-panels, from the "mark" of a famous Florentine printer and engraver four centuries ago.

Across the corridor from the reference reading-room are five smaller rooms for special collections of books. One is occupied by a musical library of two thousand volumes, of the late Karl Merz, which was bought and presented to the library by several citizens of Pittsburg. Another will contain the collection to be purchased from the fund left by Mr. J. D. Bernd, and will bear

his name. Another will be used for art-books, and another for science.

The children are to have a reading-room, made attractive by juvenile books, magazines, and copies of good pictures. A large and well-lighted room in the basement is used for the leading newspapers of the country.

The library has a wing on either side, one containing the art-gallery, and the other the science museum. The former has three large picture-rooms on the second floor, painted in dull red, with a wall-space of 8,300 feet for the exhibition of paintings and prints. A corridor 148 feet long, in which statuary will be placed, is decorated with copies of the frieze of the Parthenon. The basement of this wing will be devoted to the various departments of the art-schools of Pittsburg.

In the science museum three large, well-lighted rooms on the second floor will be used for collections in zoölogy, botany, and mineralogy. "The closely allied branches of geology, the study of the earth's crust; paleontology, the study of life in former ages; anthropology, the natural history of the human species; archæology, the science of antiquity; and ethnology and ethnography, treating of the origin, relation, characteristic costumes and habits of the human races, will, no doubt, receive as much attention as space and funds will permit."

It is also expected that works of skill and invention will be gathered into an industrial museum for the benefit especially of the many artisans of Pittsburg. Courses of free lectures will

be given to teachers, to pupils, and to the public, as in the American Museum of Natural History of New York. Below the three rooms in the museum are three lecture-rooms, which can be used separately or as one room.

In one end of the large library building, and separated from it by a thick wall so as to deaden sound, is the music-hall, semi-circular in plan, with seats for two thousand one hundred persons, and a stage for sixty musicians and a chorus of two hundred. Much Sienna marble is used, the floor is mosaic, the walls are painted a deep rose-color, and the architecture proper in a soft ivory tone, with gilded ornamentation. Two free concerts, or organ recitals, are given each week through the year, on the large modern concert organ, built expressly for this hall. Musical lectures are also given, free from technicalities, illustrated by choir, organ, and piano. This is certainly taking music, art, and science to the people as a free gift. To this noble work Mr. Carnegie has given \$2,100,000. Of this amount, \$800,000 was for the main building, \$300,000 for the seven branch libraries or distributing stations, and \$1,000,000 as an endowment fund for the art-gallery. From the annual income of this art-fund, which will be about \$50,000, at least three of the pictures purchased are to be the work of American artists exhibited that year, preferably in the Pittsburg gallery.

The city of Pittsburg agrees to appropriate \$40,000 annually for the maintenance of the library system. Mr. Carnegie has always felt that the people should bear a part of the burden. He

said at the opening of the library, Nov. 5, 1895, "Every citizen of Pittsburg, even the very humblest, now walks into this, his own library; for the poorest laborer contributes his mite indirectly to its support. The man who enters a library is in the best society this world affords; the good and the great welcome him, surround him, and humbly ask to be allowed to become his servants; and if he himself, from his own earnings, contributes to its support, he is more of a man than before... If library, hall, gallery, or museum be not popular, and attract the manual toilers and benefit them, it will have failed in its mission; for it was chiefly for the wage-earners that it was built, by one who was himself a wage-earner, and who has the good of that class at heart."

Mr. Carnegie has said elsewhere, "Every free library in these days should contain upon its shelves all contributions bearing upon the relations of labor and capital from every point of view, – socialistic, communistic, co-operative, and individualist; and librarians should encourage visitors to read them all."

The library stands near the entrance of the valuable park of about 439 acres given to the city by Mrs. Schenley in 1889. "This lady," says Mr. Carnegie, "although born in Pittsburg, married an English gentleman while yet in her teens. It is forty years and more since she took up her residence in London among the titled and wealthy of the world's metropolis; but still she turns to the home of her childhood, and by means of Schenley Park links her name with it forever. A noble use this of great wealth by one who thus becomes her own administrator."

Near the library are the \$125,000 conservatories given to the people by Mr. Phipps, and a source of most elevating pleasure. Mr. Carnegie's gifts in and about Pittsburg amount already to \$5,000,000; yet he is soon to build a library for Homestead, and one each for Duquesne and the town of Carnegie. "Such other districts as may need branch libraries," says Mr. Carnegie, "we ardently hope we may be able to supply; for to provide free libraries for all the people of Pittsburg is a field which we would fain make our own, as chief part of our life-work. I have dropped into the plural, for there is one always with me to prompt, encourage, suggest, discuss, and advise, and fortunately, sometimes, when necessary, gently to criticise; whose heart is as keenly in this work as my own, preferring it to any other as the best possible use of surplus wealth, and without whose wise and zealous co-operation I often feel little useful work could be done."

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