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Our trout are educated and coy to a degree that baffles my most wary approach.

See page 464
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TO

COL. WILLIAM C. CHURCH

WHO BY SUGGESTING THE WRITING
OF THIS BOOK BECAME ITS
GODFATHER.
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WALL STREET AND THE WILDS

CHAPTER I

FUN AND FINANCE OF BOYHOOD

There were stirring times in Wall Street some fifty years ago. It was the nerve centre of the nation, and the rise and fall of the people's hopes were measured by the price of gold. Every battle of the Civil War had its counterpart in the Street, though victory meant only money, and defeat but the wreck of fortune. My heart beats yet at the thought of those triumphs and tragedies, for of them I may truly say, pars fui, if not magna pars fui.

Memory paints pictures of ambitious projects and large ventures by land and sea, of the exultation of success and the black horror of failure,
but now they seem almost unreal in the peace of my mountain home.

In these quiet surroundings I cast my dry-fly on the waters, and as I play the elusive trout I smile, recalling the excitements of other days when I ran buffaloes with Comanches, hunted grizzlies with Shoshones, crocodiles and manatees with Seminoles, cruising and camping among other creatures and peoples of the wild.

Time which dulls all other memories illuminates the faces of the many friends I have made and hold in close fellowship, whether they look upon me from the spirit world, gather by my fireside, or wander with me along the streams of the Happy Valley. It is from such friends that the call came for this story.

Where shall I begin? Shall it be when my youthful feet first pressed the pavement of that wonderland of Wall Street? Or shall I commence where my education began, according to Dr. Holmes, some centuries before I was born and tell of an unbroken line of ministers of the gospel and of their pay in whippings, jail sen-
tences, and banishment when they persisted in preaching the faith that was in them?

My earliest recollections are of New England villages where my father preached. I remember how munificent the salary of three hundred dollars a year and a donation party seemed to me. Ah, those donation parties! I shudder now at my memory of them. They were occasions of feasting and festivity, when the larder overflowed with pies and pumpkins, cakes and cabbages. Often clothing was given, not too much worn, and before any one got away the hat was passed amid exhortations to liberality. I recall the patronizing pleasure with which my playmates showed me their pennies as they dropped them into the hat, and that an hour later I was found in the dark closet, where I had sobbed myself to sleep.

While yet little more than a child, I contributed a trifle to the family purse, and could today seat a cane-bottomed chair, or braid and bleach a palm leaf hat, finishing it on the water-driven, steam-heated machinery for pressing it.
I made lucifer matches before "phossy jaw" was discovered, but the longest job of the many at which I worked, was making patent clothes pins. Payment was to be by the piece, and I competed earnestly with my nearest friend, whose bench was beside mine. He was the better workman, and though I gave my mind to eliminating every waste motion, I only averted defeat by an hour of secret work each morning before the factory was known to be open. When years later I explained to my friend the method by which I had won out, he told me that I had cleared up the one mystery of his life.

My experience in that shop made a socialist of me, though I didn’t call it by that name then, for while the product of the shop sold well, my employer kept the cash and I never received a penny of wage. The loss sombered my spirits for a time, but a later philosophy taught me that my boyish romanticism had given me the joy of embarking the lost money in at least fifteen silly schemes.

But they were not all work, those early days.
I remember when it happened that a warm spring rain, falling on the accumulated snow of winter, was followed by a zero temperature, and a condition arose which no native could resist. The whole face of nature was one glare of ice. The spirit of the Creole possessed the descendant of the Puritan, and work was forgotten while the carnival lasted. Boys put on skates; men, matrons, and maids got out shovels and pans if other means were wanting. Some of the younger women and girls treated the pans as snowshoes and began their coast standing upright upon them. This method was not usually approved by their mothers, who claimed that sitting down in the pan while coasting was less likely to lead to unladylike results. Another objection to the employment of this form of snowshoe in coasting was the impossibility of guiding it, and its habit of spinning around like a tee-to-tum was embarrassing to the occupant, although it gave joy to the spectators. The masculine equivalent of the milkpan was the barn-shovel. The coaster sat upon the shovel
with its handle projecting in front of him and his feet resting lightly upon the crust.

Momus was the god of the day, and everybody laughed at everybody else until everybody else got a chance to laugh at him. The whole population made for the meadow on the hillside, on the undulating surface of which could be found every degree of inclination, from a gentle decline that would fail to freeze the most timid, to a long, sharp pitch, the swift descent of which would create friction sufficient to melt the milk-pan beneath the adventurous woman who braved it.

Already I was interested in the wild life of the great outdoors. I must have been ten years old when I began my life as a trapper. Before that I used to wander in the woods back of my home in a little village of Massachusetts. I remember my fearsome steps through the dark recesses beneath the heavy foliage of the great close-growing pines. I walked slowly, shivering in anticipation of what I was seeking—the loud whir of the startled partridge, as the ruffed grouse was called. Soon I was following the paths of the
Anthony W. Dimock at eighteen, just beginning his financial career in New York.
partridge through the woods and setting across them the old-fashioned twitchup snares.

Sometimes other things than partridges got in my snares. Occasionally a rabbit was caught, and once I found my own little dog in one. His weight would have broken the snare but for the elasticity of the sapling to which it was fastened. I often thought of him in later years, when playing a big trout with a fly-rod and a line that wouldn't have borne his weight.

When winter came I waded through the snow in the same woods and studied the many tracks, from the tiny footprints of a mouse, squirrel, or cottontail rabbit to the trail of a great white hare, so big that a cow might have made it. In the most beaten path I placed a box trap of my own construction, but of orthodox make, of the pattern known to boys since the days of Nimrod. It was baited with a slice of apple or part of an ear of corn, and dawn often found me peering through the gloom beneath the pines to see if the trap were sprung. If it were, I lifted the door of the trap just a little, and with my eyes
close to the crack tried to make out what manner of beast was inside. If it were either a little rabbit or a big hare I opened the door of the trap wide enough to allow my hand and arm to be thrust inside and soon had Bunny safely by the legs.

Sometimes instead of a rabbit there was a flying squirrel in the trap, and occasionally a red one. These little creatures resented being handled, so I put the trap on my sled and carried it home, taking it to my room before opening it. In a few days the squirrels were tame enough to wander about the house, and after a little refused to be driven away. The hares and rabbits were colonized in the woodshed, and day by day my menagerie grew.

At first my parents applauded my success, and even commented proudly upon it to the neighbors. Later they became ominously silent on the subject, and after an investigating red squirrel had upset a bottle of ink on my father's desk and, having waded through a puddle of the liquid, tramped over the sheets of a sermon pre-
pared for the following Sabbath, the outer door was opened to the mischief-maker. That made little difference for, like the cat, the creature came back.

The family in the woodshed grew, and I was making almost daily additions to it when an incident occurred that broke up the whole business. I visited my trap earlier than usual one morning, when it was too dark to tell with certainty what kind of creature it contained. I could see that it was too large for a squirrel and, assuming it to be a rabbit, I opened the door of the trap and seized the animal by its legs. I started hastily for home, where I found myself *persona non grata*, although those may not have been the exact words used at the time to describe my condition. I believe my clothing was buried, and I think there was a general feeling of regret that the same treatment could not be extended to me. I do remember that my father hitched up the horse and took the rest of the family to visit a parishioner at the other end of the town.

It was in childhood that finance also began to
exercise its fascination over me. I must have been a thorn in the flesh to my father through my interminable questions, but he answered with infinite patience. The first of his brief lectures on the subject related to commercial credit, and was occasioned by his discovery among the parcels he had brought from the village store of a package of powder and another of shot. It was disclosed that I had given the order, and when called to account I explained that I had told the store-keeper to charge them.

"But don't you know that when things are charged, they have to be paid for sometime?" asked my father.

"I knew you paid sometimes, but I thought when he charged things he gave them to you because you bought so many things of him," was my earnest reply. Father laughed at that, but when he saw the tears in my eyes he soothed my bruised feelings with his kindly talk.

"Coming events cast their shadows before," and my interest in my father's teachings of the
use of the precious metals as measures of value, and the province of paper in its relation thereto, may have been prophetic of the career toward which I was tending. Most firmly fixed in my mind was the fact that a bank bill was merely a token, representative of the specie that must always stand ready for its redemption.

Fate favored me with an opportunity to test the theory which had so profoundly interested me. I was one of a party from the Sunday school in my father's church to go on an excursion to the nearby town of Fitchburg. Father handed me a one-dollar bill as I left home, and told me that I might spend twenty-five cents of it. This was truly to me a munificent sum, and the possession of the bill made me feel like a capitalist. As I was walking alone on a Fitchburg street I saw a sign on the building opposite, "The Rollstone Bank."

That was the bank which had issued the bill I held in my hand, and a great opportunity had come to me. I crossed the street and entered
the bank. Slapping my one-dollar bill hard down upon a counter which was just level with my eyes, I shouted:

"I demand specie!"

Specie didn't come—at once—but there was a gathering behind that counter while spectacled eyes looked down upon me. I don't remember what was said, but I knew the moment was big with fate, and I felt that I was another Samson with my arms around the pillars of a modern temple of Dagon. I was distinctly disappointed when the teller finally pushed within reach of my hand four Spanish pillar quarter dollars.

In the families of the country clergy of that day the possibility of meat upon the table was open to discussion, but that the boys of the family must be sent to an academy was seldom questioned. I don't like to think to-day of the inroads made on the slender family purse by my years later at Andover. In after years I lavished mere money in return, but could never feel that I had reduced that sacred debt.
Wall Street had been to me a name to conjure with like "Sesame" of Ali Baba, but at Andover I made friends in the flesh of those who spoke of it familiarly and flippantly as of ordinary mundane existence. Yet when one of them told me of a broker he knew who had made as much as a hundred dollars in a single day I would have advised him to join the Ananias Club, if that famous organization had then existed.

I entered Phillips Academy in September, 1856, a few days before Uncle Sam Taylor returned from his six months' crusade to the Holy Land. I promptly presented my credentials, and then learned, what my fellow alumni may not credit, that beneath that austere exterior throbbed a heart filled with human sympathy. During our symposium as we discussed what the Carolina Governors were going to say to one another, Uncle Sam produced a bottle and urged me to drink freely. He assured me that the bottle contained the oldest known beverage and that he had himself filled it from the Dead Sea.
For a time I shared a room in the Latin Commons with Flavius Josephus Cook of Ticonderoga, New York. Later he cut down his ponderous name, and became the Rev. Joseph Cook of Boston, but his ponderous mind stayed by him. He was the pride and the puzzle of the school, and I could to-day repeat much of his famous oration, "The Truth Teller," the delivery of which so prolonged a session of the Philomathean Society that Uncle Sam rose from his bed and came over to the old stone academy to adjourn the meeting with invective.

With Wm. P. Alcott, Cook founded the Eureka, or Hygeian, popularly known as the Hyena Club. Of this my mother wrote to me, "I don't like your new club. Peanuts and prunes are not proper food for growing boys."

Alcott wrote in my autograph book, "Let us live for eternity, Wm. P. Alcott," and if the club had lasted a few weeks longer he would have had us all there.

Cook covered a page in that autograph book with,
"THE PROBLEM OF LIFE

Let $X$ equal the amount of happiness one can enjoy.
Let $Y$ equal one's activity in doing good.
Let $Z$ equal aid from above."

Then followed two equations from which I was expected to tree three unknown quantities.

Cook's memory was marvelous. When I parted from him at Andover, I said:
"Some day I shall hear of you. I wonder whether you are going to make a spoon or spoil a horn."

Twenty years later I was passing a hall in New York from which a lecture audience was pouring, and I saw Cook's name on a poster. I found him inside and, holding out my hand, said:
"Can you send your mind back twenty years, Mr. Cook?"
"Which have I done?" was his quick reply.

He had an appointment to meet me at my office to accompany me home, and his manner of
announcing himself was a joy to the office for weeks. He walked to the cashier's window, and in the deepest tones of his booming voice, made announcement and inquiry:

"I am the Reverend Joseph Cook! I am right, am I not?"

That night he lectured in Elizabeth, and as after the lecture we walked toward home, he inquired:

"How did you like the lecture?"

"It was wonderful. I wouldn't have thought it possible to build up so strong an argument on the subject."

"What impressed you most?"

"I was most impressed by the radiant countenances of my too-orthodox friends as you piled Pelion on Ossa of proof of the impossibility of repentance after death."

Cook didn't like that, for he had no more sense of humor than a tombstone. I gave him another shock when I showed him the problem he had placed on a page of my autograph book and said:
“You seem to have solved all the problems of life.”

“Too many unknown quantities for the equations in that one,” was his comment.

“But you don’t need the third one,” I replied.

Samuel Phillips Newman Smyth cut his name in two when he became Dr. Newman Smyth. In my book he expressed the wish that I might make as many friends in the world as I had secured among my classmates and that I might be similarly popular in the world to come. He prudently clothed the latter sentiment in the form of a prayer instead of a prophecy.

I enjoyed a slight acquaintance with Professor Phelps of the Theological Seminary, and remember the somewhat reserved young girl whom the world later knew so well as Elizabeth Stuart Phelps.

My school education ended at Andover, though I studied the classics for a year under a Yale man and made some progress in advanced mathematics, for which I had some natural aptitude.
At length the day arrived for which all previous days had existed, and I went to Jersey City to visit a relative who was employed by a firm of brokers in the magic city of golden streets.

A few days later I was taken to the corner of Wall and William Streets, and presented to Henry G. Marquand, who in less than six years was to be my partner, although it is doubtful if he apprehended it at the time. There may be in store for me an occasion of greater embarrassment than when I stood before him for judgment, but it is difficult to anticipate it. My nervousness was patent but was quickly allayed by the kindly smile which never failed to greet me during all the years of employment and partnership that followed. He asked me a question in simple addition, and I replied so quickly that he fired a harder one at me:

"How much is forty-five times forty-five?"

and there was no interval between his question and my answer.

There was genuine surprise in his face as he motioned to the desk beside me on which were
pens, ink, and paper, and told me to write down figures as he gave them to me. When I had written perhaps a dozen digits he told me to multiply the number by one hundred and twenty-five, and I wrote the result as fast as I could put down the figures.

"How did you multiply so quickly?" he asked.
"I didn't multiply; I divided by eight."
"How did you multiply forty-five by forty-five?"

"I multiplied the first figure by a number larger by one and suffixed twenty-five. That's the short way to square a number that ends with five. You have been giving me easy ones, sir."

"Looks as if they might all be easy to you," was said with a smile that made me think I had passed my examination. But the smile faded when he saw my handwriting, which I have not even yet succeeded in licking into symmetry.

"I think we can work together," said he, and I can bring on an attack of goose-flesh to-day by recalling the rioting of my verdant imagination in the fraction of a minute that followed. I
didn't know the writers of books as I know them now, and my faith that they understood what they talked about was childlike and bland. I knew what happened to good boys in the great city when employers recognized their merits. I saw before me an invitation to house and home, a salary that might touch four figures and the promise of a partnership at the end of the year.

Even now my hand shrinks from recording the rest of the dream, for oh, I was a goose! When in later years I talked with imaginative youth from the employer's standpoint, the memory of my own foolish dream often shattered the demeanor that should preserve the perspective between employer and employed. Mr. Marquand's next words punctured the iridescent bubble my fancy had blown.

"I expected to pay a boy a dollar, but I will make your wages a dollar and a half a week."

Gone was the golden dream, vanished the Aladdin palace, for I had no thought of refusing the offer. Indeed, in my punctured pride I wondered if I could be worth even a dollar a week
to anybody. The thought that cut deepest was that I must break the promise I had made myself, that of every dollar I earned fifty cents should go into the family purse at home. First I had to face the problem of living, but my relatives solved that for me by offering me board at a price absurdly low, with postponement of payments to the Greek kalends, when money should be scarce with me.
CHAPTER II

FIRST DAYS IN WALL STREET

According to his card, Mr. Marquand was a broker who dealt in notes, bonds, stocks, and foreign exchange, but business had not commenced with him at the time of my employment. He had desk room for himself in the inner office of the American Fire Insurance Company, and he was agent for his brother, Frederick, who was the owner of five stores in Broadway, an equal number in Liberty Street, beside much other property.

My duties were to collect the rents and stand off the complaints of the numerous tenants of these buildings. Sometimes something had to be done by carpenter, plumber, roofer, or rigger, and then I made bargains with workmen and bossed the job. At times I did things myself, and I remember robbing a rigger of a job by
A Florida Seminole family on the border of the Everglades. For years I have sought to call attention to their needs and the effort has not been without fruit.
splicing a rope in a block-and-fall hoistway for freight. When afterwards the splicing mysteriously gave way and some damage was done, I felt that the finger of suspicion should point at the rigger whose work I had done.

Quarter day was a busy time with me, for there were many small tenants, and I still hold in grateful remembrance the few whose checks always awaited my first call. There were others with whom it was a game to compel me to climb those interminable stairs as often as possible, for there were no elevators then. They reminded me of an Andover classmate who had compiled a calendar of excuses fitted to every day of the year, and covering all possible infractions of the rules. The head of a certain express company was so fertile in excuses that were patently false that I prefer toting my own grip to-day to trusting it to his successor.

When stores, lofts, or rooms became vacant, it was often not easy to rent them, and references had to be pretty bad to induce us to let a proposed tenant get away.
One store in Broadway stood empty so long that a man who wished it for a restaurant was accepted as tenant, although his references were worthless. When he defaulted on his first quarter’s rent it became my duty to call upon him daily and secure as big a contribution as possible from his cash drawer, and as the deficiency became more and more hopeless I was authorized to reduce it by my own gastronomic efforts. Three cents had been the limit I had thus far set to the cost of my lunch, and this offer nearly ruined my digestion. My bill-of-fare studies had always begun at the bottom price, and the shop where I got half a pie for three cents became dear to me. It was located on the corner of Pine and William, and to this day I cannot pass that point without a thrill.

Now I began at the top-notchers in price, following turtle soup with pâté de foie gras, and eating truffles at two dollars a pair, with ice cream. I believe that nothing but the thought of my tri-weekly confessional letters home kept me from ordering a bottle of a beverage with a
long-forgotten name which dazzled me with a price that equalled eight weeks of my wages. I did my best, but even my country appetite failed to soak up the rent of a Broadway store, and the deficit grew until I had to serve legal papers on my friend, the tenant, and go back to my pie man.

My working hours were from nine to four, with my chief duty while in the office to stand at my desk or sit beside it. I tried to coin these vacant hours, and contracted to address a lot of circulars. The work was honorably paid for, but my customer's refusal to renew the contract was expressed in unqualified terms.

I took the savings I had reserved for clothing and invested in a course at a writing academy. My hand was propped up with a stick to hold it in proper position, and if I moved a muscle or changed my expression during the lecture that followed I was rebuked for lack of attention. I graduated from the school with a number of new defects grafted on a hand already abundantly supplied. Yet those were happy days, often recalled to me by Whittier's words:
"Oh, for boyhood's time of June,
Crowding years in one brief moon."

I was in my dreamland of Wall Street, and although it was not exactly at my feet as I had planned, yet I had hopes. Then I was getting acquainted. First came the pastor of the church I attended, who had come from Massachusetts, where his parish adjoined my father's. He looked after me as I could wish a son of mine to be cared for in a country that was new to him.

My next friend was stout, jolly Jordan, who sat at the Jersey City ferry entrance. Excepting on the first day of the month he never looked at my ticket, but passed me into the ferry house with a wave of his hand and a cheery word. Often when the boat was not in he held me back for a chat. He took walks with me on Sunday and taught me some of the ways of the metropolitan world of which I knew so little. Sometimes I compare him, but never to his disadvantage, with his more famous brother whom I knew later, who controlled the hundreds of millions of a great life insurance company.
Another chum of those days was the pilot of one of the ferry boats, whose craft I seldom failed to catch. Always I crossed in his pilot house, and often took the wheel while he taught me the rules of the game. I became a fair judge of speed and distance and warned back steam-driven craft with confident signals, while yielding the right of way to the humblest sailboat. I learned to estimate the strength of the tide until I could usually send the boat into the slip scarcely touching the piles and bring up at the bridge with gentleness.

But there comes a time near the turn of the tide when the mid-stream current flows counter to the one near the banks, and then the very elect are likely to be at fault. On one such occasion I was torn from the wheel and sent flying by the scared pilot, who yet wasn’t in time to prevent a mix-up which could only be straightened out by backing far out in the river.

“You’ll never let me pilot again,” said I sadly.

“You come here to-morrow and see. The best of us can’t always hit the slip just right, and I
didn’t mean to be rough.” Whereupon I enshrined that pilot in my boyish pantheon.

There was a boy employed in a broker’s office with whom I became intimate, and I hung upon his lips for the drops of Wall Street wisdom that fell so freely from them. I was impressed at the time by his assumption that he ran the house that employed him, but discovered later that among the boys of that street there was nothing distinctive in such a claim. He owned a rowboat, and dawn often found us rowing across Communipaw Bay, where now runs the Central Railroad, bound for Cavan Point and a morning’s fishing. Sometimes we went as far as Robbin’s Reef for our porgies and weak fish, and on such occasions started an hour before it was light.

I was hard to waken, but my friend took the contract, which I facilitated by sleeping with a string tied to my toe, one end of which, the string, not the toe, hung down outside the window. On one occasion the closed sash caused the string to fail to work, and the youth tried to climb to my room by the aid of a vine. He fell into the hands
of a prowling minion of the law who, after my appearance, reluctantly admitted that the boy was innocent, but warned him not to do it again.

On one occasion when both of us had a day off we proposed to put it in on our fishing ground. It happened that the Hudson River at its mouth was filled with pleasure craft of many kinds, including excursion boats which for half a dollar a head carried its passengers to where they could get a good view of the hanging of Hicks, the pirate, on Bedloe’s Island, where the Statue of Liberty now stands. When I hear Kipling’s wonderful “Danny Deever” sung I think of my orchestra seat in that skiff when Hicks was executed.

I had been working for some weeks when Mr. Marquand’s brother Frederick made one of his infrequent visits to examine his books. After opening the combination cash book and journal in which I was keeping his accounts, he began conversation by saying:

“Can’t you write any better than that?” but he closed it cordially with an invitation to spend the
coming Fourth of July with him at his home at Southport. I dreamed of that visit until I made it, and so vivid was the vision of the house as my fancy pictured it that it remains in my memory from which the real house has faded away. But the visit itself is fresh in my mind from the story of his own great business told me in response to the eager interest which he must have read in my face.

It was long before commissions on stocks and foreign exchange caught up with our modest desk room rent and my munificent salary, but another door of opportunity opened. The well-to-do brother had his troubles for rents rolled up and dividends poured in until a fat bank balance loomed like a specter before his eyes.

"Something must be done to soak up that money," was his frequent comment to me, and my only reply was an attitude of silent sympathy, though I longed to suggest methods of relief. Money was in sharp commercial demand, and as he was principled against taking more than the legal rate he permitted my employer to discount
certain paper at six per cent for his account, allowing his brother to take for himself whatever commission he could obtain from the makers of the paper. This commission was five per cent on short time notes, but high as it made the cost of the cash, it was only a fair return for the risk of the principal. The transaction saved from bankruptcy a house then prominent which afterwards became great. The big bonus belonged to the capitalist who contributed the cash, but in this case he conceded it with full knowledge and good will.

Mr. Marquand was not a member of the Stock Exchange, but had arranged with a firm connected with that body to receive a rebate of one-half the commission on business which he brought to it. Of course at the present time a member of the Stock Exchange who proposed to split the sacred eighth would be drawn and quartered by order of the Governors.

Our first order to be filled on the exchange was for fifty shares of Milwaukee and Mississippi R. R. Co. I use the first person, because that's
the way all boys think, and a messenger from 26 Broadway, or the White House, is equally ready to expound "our" policy. The shares were bought at three dollars each, deliverable on the following day. As my employer was to be absent, he left me with a check drawn to my order with the amount left blank. It was to be the first check I had ever filled out, and my excitement was great. When a boy from the broker's firm drifted in with an envelope addressed to my employer I wondered at his frivolous demeanor in the presence of important transactions. I opened the envelope and took from it a bill for $156.25. I had written the amount, in preparation for the great event, on a hundred pieces of blank paper, and I succeeded in getting it on the check without an error. Then I turned the paper over and made it payable to the broker's firm, appending a signature that in illegibility would have been a credit to the first Napoleon.

All had gone well and my complacency was undisturbed until asked for the certificate of the stock for which I had paid. I knew nothing of
it, and when asked for the envelope which con-
tained the bill was compelled to admit that I had
torn it up and scattered the fragments in the
streets as I went about my business of collecting
rents, this being my method of disposing of waste
paper, not having a waste basket near my desk.
Through that curious provision by which mem-
ory makes notes of things unobserved at the time
I recalled that I had difficulty in tearing the en-
velope. My employer did not scold, though he
was greatly disturbed and talked of giving up a
business in which the risks were so great.

I bear the spiritual scars of that fiery ordeal
to-day, and during the more than half century
that has passed I have not once thrown away an
envelope without tearing it open. Through this
habit I have saved a few papers of importance,
received messages I should otherwise have lost,
and rescued something less than a million postage
stamps.

Application was made to the railroad company
for a duplicate certificate of stock, legal forms
were complied with, which included affidavits, ad-
vertisements, and an indemnity bond for twice the par value of the stock, or ten thousand dollars. In the end, we recovered the hundred and fifty dollars' worth of stock after a moderate expenditure of cash, but at a cost in anxiety which I have never been able to measure.

Business came in very slowly, but I soon was able to fill out a check with a steady hand, and before long had acquired some knowledge of the probable purchasers of certain classes of securities. One trivial incident made a red letter day for me. A certain man who was as much distinguished for his parsimony as for his great wealth, who spent less for his living in a year than his heirs squander in Newport in a week, brought us a hundred-dollar bond to sell at a limit of ninety-seven. My employer did not like the man, and told me that if his price for the bond was ninety-seven it was probably worth about ninety-six. He added that I could have all I could make out of it, but advised me not to run my legs off in the effort to sell it.

The bond was of a road in which I knew that
Moses Taylor was interested, and my first call was at the City Bank, of which he was president and the most accessible man in it. As I approached his desk he said impatiently to a man beside him who was talking volubly:

"Come to the point, come to the point," and a moment later dismissed him with a shake of his head, and nodded to me to come forward. I placed the bond upon the desk before him, saying:

"Ninety-seven."

Mr. Taylor looked quizzically at me and, drawing his check book toward him, asked:

"What name?"

"Mr. Blank."

When he had filled out the check he inquired:

"What commission does Mr. Blank pay you?"

"A quarter per cent."

"Tell him from me that it isn't enough, that I paid you one per cent and that if he doesn't do the same, I'll do it for him. Come back and tell me what he does about it." Mr. Taylor then added a dollar to the check he handed
me. At that early period I was too modest for a Wall Street man, and but for my instructions to report to Mr. Taylor I would have sacrificed the dollar rather than carry his message to my customer. Mr. Blank paid the dollar very slowly, and until I had it in my hand and even until I was safely out of his office with it, I felt no assurance of Mr. Taylor's escape from loss through his guarantee.

After that I had many dealings with Moses Taylor, and formed the opinion, which I have never changed, that he was the best business man I ever met. I practiced laconicism and never used a redundant word in my dealings with him, while he wasted mighty few on me. Yet, looking back, I know that he often bought securities of me which he wouldn't have taken from another at the price. It was only by his manner that he commended me, excepting in a single instance, when he filled me with pride to bursting. A St. Louis friend of my employer wished to meet Mr. Taylor, and I was sent around to introduce him. The man from the West wasn't willing to rest
upon my presentation of him and started to speak of credentials. Mr. Taylor interrupted him by saying:

“You don’t need any better credentials than my young friend’s introduction,” and I scurried out of the bank before the tears in my eyes could spill over.

My next business uplift came through James R. Taylor, and I don’t have to shut my eyes to call up a picture of his kindly face as, seated in his office in Maiden Lane, he smilingly drew his check book from its drawer as he caught sight of my approach. He was a director of the American Fire Insurance Company, in whose office we had desk room, and the many messages I had gladly carried for its officers gave me some knowledge of its customers. It was a mutual company and made return of profits in scrip which was redeemable in cash when and if a certain reserve had accumulated. The individual issues were small, varying from five to less than one hundred dollars. Many houses, not caring to bother with amounts so small, offered the certificates for sale
to the officers of the company, who bought them at fifty per cent for account of certain directors, one of whom was Mr. Taylor. I had become acquainted with Mr. Taylor through carrying him messages for the company, and when in the office one day he said to Mr. Downer, the secretary:

"I'll give sixty for a thousand dollars of our scrip."

Mr. Downer shook his head.

"There isn't any such lot."

Later I maintained for years on the Gold Exchange a reputation for quick decisions, but I never merited it more than when from my desk I flashed an acceptance of Mr. Taylor's bid:

"I'll sell it to you, if you'll let me deliver it in small lots."

"You may deliver it in five-dollar lots, if you like, and you can take your own time to fill your contract," was his amused reply.

That night I was late to dinner, for I had scoured the dry goods district, seeking always the
Seminole children in the Big Cypress on the border of the Everglades. From Montana to Mexico, from Arizona to the Everglades of Florida I have always found the Indians responsive to kindness.
heads of houses, whom I addressed in substance as follows:

"Mr. Morton, you hold thirty-five dollars of American Fire Insurance Company Scrip. Do you care to sell it?"

"What is it worth?"

"The company pays fifty per cent for it and I can do the same."

"What do you want of it?"

"I have sold a round lot at a higher price, and I am picking it up in small lots."

"You can have ours. Do you want to take it with you?"

"Not until I bring you the money."

"All right, and if I'm not here go to the cashier. He'll have it ready for you."

Usually I got the scrip I went for, and the only curt refusals I received were when I had to deal with some underling, clothed in brief authority. Often there was chaffing, with grave advice as to the investment of the capital I was accumulating, or anxious inquiry as to the soundness of insur-
ance scrip as security for loans, but I enjoyed such pleasantry, since it always ended in a sale to me of the scrip. One prominent merchant said to me, after the usual preliminary questions:

"I suppose you don't care to tell what price you get for the scrip, nor to whom you sell it?"

"I would prefer not to."

"Quite right. You can have ours, and as we have scrip in other companies we shall be glad to see you when you come to deal in them."

I corralled about five hundred dollars of scrip on the first day, and went home dizzy with the thought of my gigantic profits. I know now that it wasn't merely business and that half the sales made to me were kindly tributes to my youthful earnestness, for often I was reminded of my boyish enthusiasm by the merchants themselves when a few years later I met them on terms of business equality in matters of financial importance.

I spent hours when I should have slept in planning how to finance my trades. I decided against applying to my employer for money, though I knew how cheerfully he would have furnished it,
partly from the pride which demanded that I carry through the deal without his help, and partly, I am ashamed to say, for fear he would go into a business so much more promising than his own.

Early in the morning I called on an old friend who was a clerk in a Maiden Lane jewelry store. "Henry," said I, "how much money have you got?"

"How much do you want?" he replied, taking from his pocket a roll of bills.

"All you have, and I'll pay it all back tonight."

I nearly sank through the floor when I counted the forty dollars he handed me, but I sped away from the office. I abandoned the sidewalks for the streets, where I could run at will, with one hand always on that precious money. With the forty dollars I took up eighty dollars of scrip, for which Mr. Taylor gave me his check for forty-eight dollars. He certified to my endorsement on the check, and I quickly drew the money with which I ran from store to store until I had paid
for ninety dollars more of the scrip. That afternoon I returned the forty dollars to my friend and had about fifty dollars of my own in my pocket.

There have been times in my life when I was well to do, but never again have I felt as rich as on that night. My gratitude to the friend who thus financed me half a century ago goes forth for an obligation that I am glad to feel was not lessened by the fact that I subsequently set him up in business at the cost of many thousand dollars.

Soon my capital of fifty dollars was doubled and my contract with Mr. Taylor carried out, but he offered to continue his purchases of me at the same price without limit of amount.

Edmund Clarence Stedman once proposed partnership with me, moved thereto by what he called my poetic business imagination. Mr. Taylor's unlimited bid must have fired that imagination, for on my mental ledger I at once credited myself with ten per cent on the entire issue of the scrip, never doubting my ability to buy
it all at fifty and sell the whole of it to Mr. Taylor at sixty.

I was given to building castles in Spain, and on the slim scrip foundation erected edifices as ambitious in design as the Tower of Babel. There burst into bloom the flamboyant nature with the possession of which I was later often credited or accused. Oh, how I needed a blow in the solar plexus, and I got it. Mr. Downer, the secretary of the company, called me aside one day and told me that one purpose of the mutual feature of the company with its issuance of scrip, was to retain the interest of its customers, and that a merchant in placing insurance, was more likely to be attracted to a company whose scrip he held than to another where he had no such interest. He added that the scale on which I was doing business in their scrip was striking at the root of their interest.

The blow that was good for me had fallen, but I don't like to think of the pain and chagrin of that hour nor of the half-dazed days that followed. But youth was in my veins and the
fever of business in my blood, and I rose one morning with the grim determination to make that day count as one of progress in the occupation where I believed my life-work lay. Yet neither then, nor ever, did I neglect one item of the duties of my employment. Rents and repairs were attended to, errands run, and even such outside work as the shoeing and shipping of the family horses and sending household furniture to the country was faithfully looked after by me.

My first visit after my new resolution was to the merchant who had invited me to call when I was ready to deal in other than American scrip. He received me kindly and gave me a list of his holdings, on which I promised a report in a few days. I interviewed all the insurance scrip brokers of that time, and I think of them to-day as a shifty lot, always excepting the venerable William C. Gilman, a one-time Quaker abolitionist, I believe. He was kindness itself to me, looked over my list, selected two lots for which he gave a satisfactory price, and even made
suggestions of possible purchasers of others. One broker was polite and promising, and I became quite confidential with him. Others were curt, not to say cruel, and told me to send my principal to them, and that they would trade with him. When I made my report to the merchant I learned that the polite broker with whom I had been too confidential had already called upon him to solicit his business. I blushed to the soles of my feet with shame at the thought of the easy game I had been and the confidences I had yielded up.

"Don't worry about that," said the merchant, "I told your broker friend that getting the confidence of a boy and betraying it wasn't the best way to secure our business." Then he handed me a letter of introduction to the head of another house whose holdings of scrip were large, and I left him with another name written large in my pantheon.

Little as there was to do, it became necessary for me to be always on hand at the office during business hours, and Mr. Marquand employed a
boy to attend to the tenants and run errands for the office. On one occasion when my employer was spending the day with his family in Newburgh I sent the boy to the bank with $2,500 in gold. When he failed to return in a reasonable time I ran to the bank and learned that the boy had not been there. After consultation with the cashier, I notified the police, got out handbills, and inserted notice of the robbery in an evening paper. Then I started for Newburgh. I never want another journey like that. When I met Mr. Marquand I couldn't speak for a bit, and then he wouldn't let me. He put his arm around me, saying:

"Don't try to talk about it now. No matter what it is, we will live through it cheerfully. Don't think of it any more, but come to supper and see if you can't laugh a little, the way I like to hear you."

He made the evening almost pleasant to me, and it was near its close when he sat beside me to get the little trouble off my mind.
CHAPTER III

WAR TIME AND GOLD

On Sunday, the fourteenth of April, 1861, we heard of the fall of Sumter. The spiritual atmosphere was charged with electricity at a painful tension. All men were friends and all women acquaintances. Strangers clasped hands in the street and poured out news, wild rumors, or denunciations. I was one of a vast throng that crowded the ferry boats to Brooklyn that evening on their way to Plymouth Church. Beecher, inspired, preached from the text, "Speak unto the children of Israel that they go forward." About the middle of the service a yellow envelope, containing a despatch that was false, was sent to the platform. The silence as Beecher read the telegram was painful, but when he waved it in air and exclaimed with the full power of his magnetic voice,
“Not Sumter, but Moultrie, has fallen!” pandemonium broke loose. Hats and handkerchiefs were tossed in air, canes and umbrellas waved, and strangers embraced, while cheers were mingled with sobs. While the spell was upon me that night I wrote of the event with boyish abandon, and the unbidden tears often fill my eyes as I think of an evening in my own home a decade later, when Henry Ward Beecher, while running over my scrap books came upon the effusion and read it with his arm around me.

At this later time my steamship office was at 5 Bowling Green, and occasionally it happened that word was brought to me:

“Mr. Beecher is in his buggy, outside.”

Little it mattered who was with me, or how important the business, directors’ meeting or otherwise, in another minute I was seated beside my friend, the hero of my imagination since first I met him at the home of his famous sister, Harriet Beecher Stowe, in Andover. For an hour he would drive through the streets of lower New York, where then there was little of traffic to in-
terfere with his driving or with the stream of humor, pathos, and wisdom that flowed in their turn from his lips.

Fourteen years to a day from that famous fourteenth of April, 1861, I was with Mr. and Mrs. Beecher in that courtroom which saw the great sorrow of their lives. I was with them after the strain of the day was over, and the great man's tone was as genial, his manner as natural, and his humor as delicious as if he had not been passing through purgatory.

Rev. Henry M. Gallaher and John Swinton had gone with me, and in our chat after the adjournment, Mrs. Beecher thanked us for coming, and turning to Mr. Gallaher, she said:

"Now, Mr. Gallaher, I'll forgive you for Iona Island."

She was referring to a picnic of Plymouth Church Sunday School at Iona Island, when in moot court Mr. Beecher was tried for heresy. Mr. Gallaher was judge of the court, and the jury were the twelve prettiest girls in the school. The girls found the defendant guilty, and Judge
Gallaher sentenced Mr. Beecher to kiss the jury.

Of events that followed the fall of Sumter, the nerve centers were in Wall Street with the Gold Exchange its vortex. Of the inside history of the Gold Exchange during the war and the three years that followed, the chief happenings were better known to me than to any other man. When I began this story, at the instance of a friend whom for half a century I have known as the editor of a great journal, I laid aside modesty. Where the personal pronoun seems called for I use it, for these events of fifty years ago have become in great measure impersonal.

The wild fluctuations which accompanied the beginning of the Civil War stirred Wall Street to its depths and brought business to brokers, and soon my employer removed to an office of his own. Though I ceased to have time to solicit scrip business, it followed me to the office until Mr. Marquand proposed that in return for office facilities he be made an equal sharer in the profits and risks of my scrip business. As I had not at-
tained my majority this was the limit of partnership possible.

The calamitous issue of greenbacks, and later of National Bank notes, doubled the cost of the war, changed business into gambling, and made of gambling a business. Speculation overflowed the boundaries of the Stock Exchange, and after its adjournment each day a frenzied crowd swayed to and fro at the corner of William Street and Exchange Place, shrieking their bids and offers. Those who willed might buy or sell stocks, giving some recognized broker who would guarantee the contract.

Here culminated the Harlem tragedy and the picture of John Tobin is vivid in my memory, as he stood wild-eyed, on the steps of a building on the southwest corner of William Street and Exchange Place, bidding, bidding, always bidding, at always advancing prices, for one hundred, two hundred, five hundred shares of Harlem. His hair was dishevelled, his collar ends loose, and he seemed to froth at the mouth while tobacco juice
dribbled on his shirt as he waved his arms aloft, with a memorandum book in his left hand and a pencil in his right. As the price was advanced an occasional speculator sold him a hundred shares for a turn, while others who wanted to sell refrained, fearing the man was crazy and would never pay for the shares. None thought of him as the agent of “the Commodore,” as Cornelius Vanderbilt was always called.

The world knows the story, how Vanderbilt bought from the aldermen a right of way for his Harlem through the streets of New York, paying therefor with cash and options on the stock. After the ordinance had been passed and the aldermen had realized on their options, for the stock had advanced when their action was known, they determined on another killing. Not being honest in the aldermanic sense of men who will stay bought, they double-crossed the Commodore by repealing the ordinance after rushing to their brokers and ordering as many shares sold short as their brokers would stand for. But there was no break in the price of the stock, no
spilling of the Vanderbilt shares, whose worth had been cut in half, and here was the crazy Tobin bidding up the stock to pitiless heights. It was no longer a question of aldermen; their margins had melted out of sight. The brokers' heads were in the lion's mouth. Every share of Harlem was in Vanderbilt hands, and the broker who had agreed to deliver even a hundred shares was at his mercy, and he had no mercy. He could demand one hundred, five hundred, a thousand per cent, for the shares. Most of the victims he stripped to the buskin, leaving them only their business credit with which to build up new fortunes. Our escape was by the breadth of a hair. A customer, acting upon the tip of an alderman whom he knew, sold through my employer a hundred shares of Harlem short. My anxiety about this contract took me to the outskirts of the crowd, where Tobin was bidding for the stock. It chanced as I stood there that the very broker who executed our orders on the exchange came to me and said:

"I've got a hundred shares of that stock to sell,
but I hate to let that crazy man have it. I don’t believe he can pay for it.”

“I’ll take it at the price he is bidding,” said I, and I rushed to the office to report what I had done. I had covered without orders and at a heavy loss the short sale of a customer possessed of large wealth and a sometimes sharp tongue, and I dreaded facing him. Reporting to my employer was easy, for in his uniform kindly fashion he endorsed my action, and said he would assume all responsibility for it with his customer. There was no trouble with the customer, for he had been saved from ruin, and he congratulated himself on his own good fortune.

With the suspension of specie payments dealings in gold began. At first they were confined to the offices of money brokers, but their volume increased, speculation became rife, and operators almost blockaded William Street. The unit of dealings was five thousand dollars, but soon bids for a hundred thousand were frequent. We had orders enough to keep me in the crowd watching prices, and no thought of speculation entered my
The beam from the bull's eye lantern on the hunter's forehead discovers and charms the reptile till the bullet crushes its skull. The weapon in the illustration is loaded with magnesium — and not with lead.
employer’s mind, nor mine—for a time. But it isn’t easy to watch a game of the kind where easy money is made by the turn of a hand, and I began to think of my idle balance, for little was doing in scrip, and to wonder if it were wise to keep that talent wrapped in a napkin. I talked with the wisest brokers I knew, and was often advised to buy and time and again came near yielding. Then came the wild upward rush when gold first crossed 170 per cent. The largest dealer of that time advised me confidentially,

"Get aboard quick! There’s no stopping it. All my customers are buying and every one else. Let me buy five for you. I won’t charge you any commission and you’ll make ten per cent in a week."

I nodded my head, and was committed to the first gambling deal of my life. I had stood on the brink many times, but had always shrunk back from the thought of admitting at the office that I had registered a bet on the price of gold. For the creed of the office, like that of the street
to-day, was that gambling for another on commission was godly, while taking the risk oneself was the other thing. A little later we abandoned that attitude.

My purchase of five thousand gold was followed by a downward swoop of the market, which rallied and fell, plunging lower each time, until soon a thirty per cent loss stared me in the face. Then my mentor came to me, saying:

"We were misled by the news which was not so bad as it seemed. Now the market is going to pot, but I can tell you how to get square. Sell out your five and sell five more short. Then you can ride down on the market and come out even."

I took his advice, and the market swung upward, and a few days later came his advice to turn once more and go long of five gold again. I should have refused, for twice his judgment had proved as mistaken as possible, but the veterans of the Street agreed with him, and men I deemed wise shook their heads as they said,

"The outlook is very bad, and I shouldn't be surprised if gold sold at two hundred."
I could feel the gloom in the air and see the hopelessness of the situation until, wondering that I had hesitated for a moment, I again bought. Once more the market turned and again plunged downward. More than half my capital had gone, and the rest was slowly melting away as the price of gold continued to decline. I studied the problem by day and dreamed of it at night. There came to my mind the skeleton of a theory involving the apothegm, "In speculation the majority are always wrong," and I determined to test it. I watched without comment the sickening decline until again came the broker's advice to sell out and go short, for now, surely the bottom had dropped out.

Read, the broker, was electrified by my order, "Do not sell, but buy five thousand gold!" and I had to resist his appeals not to plunge to certain destruction. Later he congratulated me on my bull luck in going long of gold just when the best people in the street were selling. He had frequent occasion thereafter to be shocked by my orders for they were invariably contrary to his
advice. Of course Read was not always wrong, and I seldom sold at the exact top of the market or bought at the extreme bottom, but I did come marvelously near it, and it was by acting counter to his advice that I won back the most of my losses.

About this time I made a strike which, although it was strictly business, began with a bet and ended with the luck of a prize in a lottery. There was an upward turn in the market which carried gold above forty in wild excitement. A speculator who had just bought largely shouted, "I’ll bet four thousand dollars gold sells above fifty this month."

"Take the bet!" I shouted before the words were fairly out of his mouth, and the next instant I bought fifty thousand gold at near forty. Several days later I stood in a half-wild crowd as gold swirled up to fifty—almost. Forty-nine and three quarters was bid, and counting my bet as lost, I stood with hand uplifted to plunk the first bidder for any large lot of gold. With the bet lost, it was necessary for me to sell at once
the fifty thousand gold I had bought that the five thousand profit it showed might pay the four thousand bet and leave me one thousand to the good, on which I had figured in making the trans-
action. Beside me was M. M. Broadwell, a sturdy Westerner of Kansas City whom all gold dealers of that day will remember. He had a big, patriarchal beard, and a booming voice which he loved to let out in excited times in his favor-
ite bid for a hundred thousand gold, beside which the bid for a million for anything to-day would be like the babbling of a child. As I stood with hand uplifted, the big voice boomed its war

cry,

"I'll give fifty for a hundred thousand!"

I smote him on the back with a yell,

"Sold!"

The bid was a bluff, the crowd knew it; my sale knocked the pins from under the market and it crumbled. The natural culmination of the rise had come, a tumble of near ten points was due, and it came in the next few days.

When I started to round up my deal I had
fairly made a thousand dollars, the five thousand profit on the advance less the four thousand supposed to be lost on the bet. But in fear lest the market should break before I could sell my fifty, I sold Broadwell one hundred thousand, intending to buy back fifty at once, but the market broke so badly that I waited and continued to wait through a fall of nearly ten per cent. The account in round figures was as follows: Five thousand dollars profit on the fifty thousand gold bought at first, a similar gain on the lot sold short, and lastly, four thousand on the bet which I won, since gold sold at fifty and not above it, which latter was the basis on which the bet was made. Excepting for my delay in buying in the extra fifty thousand I had sold, I submit that the whole transaction was safe and sane business.

"One story is good until another is told," and the fact that the speculator with whom I made the bet failed cut down my profits by four thousand dollars and made it difficult to maintain my claim of the legitimacy of the transaction from a conservative standpoint.
Mr. Marquand shook his head when I told him of my bet, and called it pure gambling, but I claimed that it was safer business than buying grain bills on London and selling his own exchange against them at a half per cent profit. I explained that if gold went to fifty per cent premium and I lost the bet, I should sell at that price the fifty thousand I bought at forty, making ten per cent, or five thousand dollars, which, after paying my lost bet, would leave me a thousand to the good.

"But suppose the market tumbles, and you lose five thousand dollars on the gold you bought?"

"If it tumbles I win my bet of four thousand dollars, which carries the cost of my gold down to thirty-two, at which point I neither lose nor make. But if it rises eight per cent in the few days left of the month I make eight per cent on my purchase, or four thousand dollars, and win the bet in addition, making eight thousand in all."

"You won't have such luck as that."

"I don't expect it, but I have a right to figure
on the average and count my profits as four thousand dollars from the minute I made the transaction. That's the whole basis of your Equitable business, that law of chances which, admitting that nothing is more uncertain than the hours of a single life proves that nothing is more immutable than the average length of life of a million."

Of course I didn't use that exact language, as I wasn't then talking for publication, but beneath the words I did use, which in detail I have quite forgotten, was the mathematical theory which I have sought to set forth. Throughout our speculations which I subsequently conducted as partner, unchangingly and consistently for years I always asserted, and usually believed, that they were conducted on theories as sound and principles as fixed as those of that same Equitable Life Assurance Society.

I liked to talk of that company to my partner, for it was the apple of his eye, or at least one of them. He was one of the founders of the company, a director with much to do with its manage-
ment while he lived. It was started by a worshipful group in Dr. Alexander’s church, with the ostensible purpose of finding a soft berth for the Doctor’s brother, and with a secret motive which they tried to Hyde, to give scope to the pushing activities of a young associate. The subscription to the last few shares of the hundred thousand dollar capital came hard, and I remember running my legs off to place them, the self-same shares that were afterwards counted worth ten thousand dollars each.
CHAPTER IV

BUSINESS OR GAMBLING

When the house of H. G. Marquand and Dimock was formed it was big with enthusiasm and hope, for I had enough for two, but its capital was twenty thousand dollars, which I contributed, the result of the scrip and insurance stock business and the gold speculations of which I have, in part, written. But my partner was an old New Yorker, of a family held in highest esteem, and he possessed the full faith of the men of affairs of the day, the shipping firms of South Street, and the great merchants of the dry goods district. These men took our sixty-day bills of exchange on Baring's and the City Bank of London at the highest rates. These drafts were covered by commercial bills, secured by bills of lading and insurance, and bought at a price that showed a fair profit.
But the exchange that we sold passed out of our hands days before a check was received in payment, and the chance of a failure of a firm in that interim seemed to me a greater risk than the profits justified. When the mischance did happen and we were salted with a loss of forty thousand dollars by the failure of a Boston firm, it was at a later period, when the loss, instead of being ruinous, was unembarrassing.

I knew nothing and cared less for the exchange business, and during my partner's absences, in Europe or elsewhere, carried it on perfunctorily, following literally his instructions, which I insisted on having in writing.

We had a few speculative accounts, some of which were in stocks on which we had to divide our commissions, since I had not then become a member of the Stock Exchange. Yet I may have been a member for a minute, though if so, I was bounced the next. My name was posted for membership with Abraham B. Baylis and Robert L. Cutting as my sponsors, and I believe I was unopposed in the balloting, but before the result
was announced it was discovered that I was not twenty-one years of age.

Our business was speculative from the first, and soon consisted almost entirely of the turns in gold which I made. From Monte Carlo to the police-protected dens in New York; from the Exchanges, big and little, down to the bucket and policy shops, each player of the game has his system. From the financier's figures to the darkey's dream, the purpose of each is to convert chance into certainty, and all are alike futile. The simplest and soundest of these systems has been defeated at the gaming table many thousand times, yet the apparent mathematics of the thing will lure victims while time lasts. The most mentally agile brokers, steeped from childhood in knowledge of the market, without commissions to pay and standing at the fountain head, make at best a precarious living.

The gambler in stocks, for the euphemism of speculator deceives only the unintelligent, usually buys or sells upon a secret tip which he is assured comes from the very arcanum of the
Street, but even if this be true, or if the advice proceeds from the biggest frenzied financier or the smallest capper in the game, its purpose to deceive is invariable.

"But would the man who passes the plate on Sunday mislead me on Monday?" you ask. Consider the careers of the godly men of great wealth and answer your own question. When a financial king becomes sanctimonious his daily prayer is,

"Bless the lambs of the fold and make them meat for the kingdom."

Daniel Drew was a famous giver of misleading tips, and he passed them out sandwiched between prayers. I have often called upon him in his home, but was never ushered into his presence without finding his head bent reverently over his big Bible.

"What do you think of the market?" I asked Melliss, as bright a financial editor as the World ever had.

"Did you read what I said in the World this morning?"
"Yes."

"Well, I think just the opposite."

It is the fashion for the public to condemn the Stock Exchange and lay the blame of its losses on the members thereof, but the evil lies back of the Exchange. Its members will measure up well with the public that deals with them. Commissions are large and the interest account a mine in Stock Exchange business, but carrying customers beyond their margins makes horrible holes in the profits, for the advances never come back. In my own experience of hundreds of such cases I can count on the fingers of one hand the customers who ever made good. These losses were not of trifling sums, for I could name three, each of which ran into six figures, and the total far exceeds all the commissions I ever received.

A broker's office should be run by machinery, with accounts kept by tabulators and an automatic device for cutting them off when margins run out, as relentlessly as Atropos snips the thread of human life, which to customers seems about the same thing. Few members of the Exchange have at-
tained this degree of perfection, yet I have in mind one who has practiced this system for a full generation. An appeal to his sympathies, even by an associate, would bring a smile to the lips of the golden calf which he worships. He is financially sound as the Bank of England, and has millions of dollars, and, possibly, somewhere a friend.

Having proclaimed that all speculative systems are fallacious and having denounced their advocates as false or foolish, I am about to exploit one myself, claiming for it a mathematical and logical basis and substantial infallibility in practice. At least it proved unfailing during the years I employed it, and the average daily profits ran into the thousands. That my share of the accumulations failed to remain with me was not the fault of the system, but my own. Through its proceeds great railroads were founded, educational institutions endowed, and family fortunes established. My partner, who looked on askance at first, soon adopted the theory that a method which, though dealing in chance, worked so independently of it, was business and not gambling.
It is without thought of satire or levity that I recall the many occasions when he closed the door of our private office to give thanks to God for the wonderful gift He had bestowed upon me. But the gift was not what he, and others, persisted in thinking it. I had no keen perception of the trend of prices, no intuition of what the next turn was to be. Whatever I did was in the line of mathematics and not of impulse. The work was mechanical, and a machine could have done it better than I. Always I was buying when I felt like selling and selling when every impulse impelled me to buy.

I have already written of the ebb and flow of the tide in the price of gold and of the cash I coined through some crude calculation of its periodicity. But the action of this tide was slow and though as certain as the beat of a pendulum, the arc through which it swung was governed by human hopes and fears not easily estimated. As on the Gulf Coast an adverse gale piles high the waters, holding them back for days, so political, commercial, or financial bugbears, threatening
The first photograph ever taken of a living Florida crocodile. Madeira Hammock, April 11, 1889.
trouble abroad with panic at home, or some wild expansion of an already highly diluted currency, sent skyward the price of gold, holding it for days with the look of Gibraltar, even while it was tottering to its fall.

But while the pendulum of the gold tide beat slowly, the rise and fall of the waves was like the swinging balance of a watch. The unit of transactions on the Gold Exchange was five thousand dollars in gold and the prices varied by one-eighth of one per cent. On an active day in the market, even though gold might close at the price at which it opened, the fluctuations, counting by eighths, ran high in the hundreds and sometimes invaded the thousands. What was the use of customers with their occasional commissions by the day or the week, when commissions galore hung before my eyes in every change in the market, whether up or down? I made of myself a nerveless machine and for nearly all the three hundred minutes of each daily session stood beside the curved rail that enclosed the Gold Room pit buying five thousand gold at every eighth
decline and selling the same amount at every eighth advance.

All day I stood there, buying and selling, buying and selling, with a stubby pencil in my right hand and in my left a note-book, on the one and other side of which I dashed down prices with hieroglyphs for names as I nodded to the right and the left my acceptance of bids and offers. One minute might pass without a transaction and in the next a score be crowded. Always my bid and offer were on the floor a quarter per cent apart. Thus if I had just bought five thousand at a premium of fifty and one-eighth per cent, I would bid fifty for five more, and offer to sell five at fifty and one quarter. Every purchase was balanced, sooner or later, by a sale of the same amount at an advance of an eighth per cent. Thus if I made one purchase and sale in each minute of a day's session my profit for that day would be $1,875. Often this profit was multiplied, for in times of much excitement the price would skip the fractions and jump one per cent at a leap, in which case instead of selling five
thousand at each eighth advance, making forty thousand at an advance of nine-sixteenths, the whole forty thousand would be sold at an advance of one per cent, an extra profit of $175.

Of course on every decline of one per cent I accumulated forty thousand gold which temporarily showed a loss of two hundred dollars, while a ten per cent decline would leave me with $400,000 gold on hand, showing at the market price a loss of $20,000. But the turns of a fortnight would pay this loss, which was really nominal as it was never made, for the gold was held till the loss disappeared, while the profits of turns rolled up in our banks.

The profits of a year were so great that beginning the deal at fifty per cent premium there would have been a fortune left over after paying the loss on a decline to par or an advance to one hundred per cent premium. No other business of its magnitude was so easy to carry on. With every extended advance we became short of gold and were compelled to borrow it by millions to make good our contracts to deliver. For not
only did I sell for short turns on the advancing waves, but as the tide rose high and the last bear crawled under cover while bulls pawed the earth I sold an extra million or so, with faith in my theory but with physical distress that made my knees tremble.

But as the only large borrower of gold in a market where every other man was anxious to lend it, since the alternative was borrowing money to carry it and money was always scarce as hen's teeth at such times, I received a high rate of interest for the cash advanced against the gold borrowed. Sometimes I received a bonus in addition to interest, even as large as one quarter per cent, which meant $2,500 for carrying a million gold over night, or at the rate of nearly one hundred per cent per annum.

The working of the system I established left me, near the culmination of every extended rise, distressfully burdened with great commitments to deliver gold in a market so rampant that it seemed silly to think it could ever again decline. The Gold Exchange was jubilant, with every
member a bull and my heart turned to water as wild advances were predicted, advances that would have swept us and our fortunes from the board.

I think I never flinched in that room, whatever the thrust, but in our private office I must have shown my distress, for my partner would leave the room and going over to the Exchange to "look at the market" would return with pallid face. When I begged him not to go to the Exchange till the strain was over he would reply,—

"I ought to be able to stand it, if you can." Then I would go back to the Gold Room with defiance in my heart and when some rampant bull with a challenging look at me would bid for a hundred thousand gold at an eighth above the last sale, I would nod a smiling acceptance of his bid, and offer him a hundred thousand more at the same price and if he shook his head would offer any part of a million at an eighth or a quarter per cent lower, and while the market shivered and dropped half a point or so would turn to the "Gold Loan Market" and arrange to carry on
Shylock terms the gold which some sanguine bull had purchased beyond his ability to carry.

I stood alone, without support or sympathy in my position in the market, and the burden was almost greater than I could bear, but I felt there was balm in Gilead when I saw how the market receded if I offered to sell and when one after another of the most rabid bulls came to me for help to carry his gold. It was only after many successful campaigns had given me the courage of my convictions that I dared to dominate the market and if a bull pool attempted to lift the price to swamp it with millions.

I was first annoyed and afterwards pleased when cartoons were passed around picturing me as the little Napoleon with more or less striking sayings as legends. They helped my game and stiffened my spine when a strong play had to be made. It came to be accepted that in the frequent single combats when amounts increased from tens to hundreds of thousands and perhaps touched millions I would never recede but if I were the buyer, would take all my opponent
would sell and would then bid for another million.

It was a perilous reputation to hold and in later years when my dealings were less dominant I looked for a chance to rid myself of it. The opportunity came. One day I had half a million gold to sell and as I entered the Gold Room saw Albert Speyers standing by the rail bidding for one hundred thousand gold.

"Sold," said I.

"A hundred more," and again I said,—

"Sold."

"Three hundred thousand more."

"Sold."

"Half a million more," and I turned away. Every eye was upon me in that silent room, when from a distant corner in a deep voice came a word that has left a scar on my memory,—"Bismarck!"
CHAPTER V

MARKET MANIPULATION

Always the market looked strongest just as it was nearest its culmination and already tottering to its fall. But though reason and experience told me this the burden I carried rested no less heavily on nerves that were sore and quivered at every comment, in the daily press or on the floor of the Exchange, on the phenomenal strength of the market. That which bore me up and carried me through was the constant throbbing of the machine I had created. Buying and selling, always buying and selling at each eighth decline and each eighth advance, helped me to forget the adverse flood that the whole world seemed to predict.

The machine helped me no less when the crash came and the high price edifice tumbled about our ears. For in the frenzy of the panic and the din
of a hundred shouted offers to sell, while prices tumbled by points and rallied in big fractions, when a hundred thousand gold was offered on my left hand at a price one-half per cent lower than was bid on my right and when modest members of the Exchange, for there have been such, were raving like maniacs, the machine worked on. We didn't talk in those days of subconscious selves, but I had one that worked overtime for me. As with nods and words I bought and sold, jotting down as many of the transactions as nimble fingers were capable of, and holding the rest in memory, that subconscious imp kept tabs on my trades and had a balance sheet ready for me the instant I asked it.

Money was pouring into our coffers by thousands of dollars, tens and twenties and fifties of them, but the machine held my jubilation down and suppressed all signs of unseemly exultation. It held me to the simplicity of the system and kept me from increasing the unit of operation, which in the hours of triumph I was often tempted to do. When the central point of the
wave system was touched and every dollar of
gold bought under it had been sold and the last
short sale covered, it pleased me much to lay
quietly on my partner's desk a slip of paper show-
ing the result of the latest campaign. I enjoyed
that first look of incredulity and then—but I have
already told what he said.

As the tide continued to ebb the machine piled
up gold in our office, and as the political and
financial skies seemed to brighten, the great bears
came out of their caves while the most stubborn
of the bulls lightened their loads, or even turned
bears for the nonce. While the price continued
to tumble the wave machine never ceased to pour
in its steady stream of profits, but for the moment
these were dwarfed by the daily decline in value
of the great and increasing burden of gold we
were carrying. For the machine added forty
thousand dollars to this load on every one per
cent decline, and always I believed the sweep of
the receding tide had ended days before the real
culmination.
As bull after bull despaired of a turn in the tide and threw overboard his holdings I added to ours with mathematical faith in my theory but with a spiritual doubt that anguished me. When the market was joyously booming and the top of it nowhere in sight it was my unhappiness to be borrowing, always borrowing the metal that was growing more precious with each passing hour, so when its price was tumbling until the crowd predicted that soon the difference between the gold and the greenback dollar would disappear, it was always my fate to be loaded to the guards with enough of it to keep me from sleep. Our commitments were always greater on the long side of the market, for the courage with which I accumulated large amounts was of a different quality from that which supported me when selling it short. The more gold declined the safer it was to hold for always it was nearing its bottom price of par, beneath which it could not go, but to one who was short there was no fixed top to the market since there was no limit to the possible
issue of paper money as proved by our Continental currency, the French assignats, or the then recent issue of Confederate money.

There was another comfort to my soul that loomed large. The stock of gold in the market was never great in the days of which I am writing, and when short sales, by lowering abnormally the price, had driven much of it from the Street the demand for it became acute. At such times the bear who borrowed gold to fulfill his contracts not only loaned the money put up to secure its return, without charging interest therefore, but paid a daily bonus for the use of the gold. It was so difficult and costly to borrow gold that dealers often defaulted on their deliveries, trusting that the brokers to whom the gold was due would not buy it in, under the rule, for their account as they had a right to do, but would accept delivery the following day. As A's failure to deliver to B the gold he owed him, caused B to default in his own delivery to C, who in turn failed on D, the confusion became great and to remedy it the Exchange fixed a penalty of one
quarter of one per cent for the failure to deliver by 2.15 p. m. gold that was due that day.

Each day as that hour approached, boys laden with coin could be seen dashing at top speed through Wall and adjacent streets. For when gold was scarce dealers borrowed only enough to fulfill their contracts, trusting that if they failed to deliver ten or a hundred thousand paying the penalty of twenty-five, or $250 they would recoup from the firm who had failed on them. But if it happened that a lot of say a hundred thousand gold was delivered at 2.14 p. m., the firm to which it was delivered was compelled to take and pay for it, but unless it could make its own deliveries of the same within the minute that was left it would have to carry the gold over night and deliver it the next day when $250 penalty would be collected.

A minute is a long time and usually the boys carrying the twenty bags containing five thousand gold each, would be met at the door of the office by five other boys, each of whom would seize four of the bags, weighing twenty pounds
each and sprint with them to the office where they were to be delivered. If this office were within a block it was pretty sure to be stuck with the gold. There were daily disputes over the time of delivery, for the boy who had raced a hundred yards with a backload of gold was always sure he had arrived in time, while the cashier who refused it pointed at the clock. Then the boy impeached the clock and appealed to Hammond of William Street, the Wall Street standard of time. Watches were compared and a boy delegated to go with him to Hammond’s where they settled the dispute.

Hammond’s face and office are pictured in my memory to-day because of a lesson I received more than a generation ago. It was at a later period, when gold checks and gold certificates had taken the place of coin for delivery, and a million dollars of gold was represented by a small package. I was in the outer office when a boy from Hallgarten’s rushed into the office with a handful of gold certificates for delivery.
“Too late!” said the cashier, looking at the clock.

“Oh time!” exclaimed the boy producing his watch which gave him five seconds to spare.

“Guess you’re wrong, Hallgarten,” said I, “but I’ll walk around to Hammond’s with you.”

I was interested in proving the boy wrong, for the gold which was coming to us was half a million dollars and the penalty if our office was right was $1,250. At Hammond’s we compared our watches with his clock and I was nearer right than the boy, who admitted that his delivery had been late and left the watchmaker’s office. I followed closely, but when outside I happened to look back through the glass door and saw Hammond behind the counter. What spirit of evil or good impelled me I know not, but I swung open that door and called to Hammond as I pointed to the clock with which we had compared our watches:

“That clock is the standard, isn’t it?”

“No, this one,” was the reply.

The boy saved me from temptation by hearing
what Hammond said, and together we went back for the new comparison, which showed that his watch was right. The boy returned to our office for his check while I went to the Exchange to borrow three quarters of a million dollars in currency at a stiff rate of interest, to carry the gold. Interest and penalty footed up $1,400, the cost to us of a foolish question of mine.

That afternoon I bought the most expensive Jurgenson watch I could find, which with the heavy duty and the high premium on gold, approached in cost my witless query to the watchmaker. Perhaps it has helped to make good the loss in ways not apparent since for four and a half decades it has reminded me daily of the folly of foolish questions and the wisdom of letting well enough alone.

Recurring to the time when deliveries of gold were made in coin, and the amount passed through our office daily could be measured in tons, there were times when delayed deliveries made things lively for us in the few minutes preceding the official limit of time for delivery.
"Catch 'em when they're not looking," said Jœ Jefferson. Taken on the Miramichi River, June 20, 1888.
Every one in the office was commandeered, loaded with all the gold he could carry, and sent flying through the street, while even the casual caller was crimped and handed two twenty-pound bags, with the command:

"Just run across the street to Drexel's with that and get a receipt. Hurry up!"

Often I came in from the Exchange at the delivery hour to take the cashier's desk while he rushed out with a belated delivery, or more frequently to carry the gold myself when boys were waiting for receipts for gold delivered, of which only the cashier knew the amounts. Sometimes the excitement extended to the inner office and my partner coming into the working office laid hands on a bag of gold, saying:

"Can't I help by delivering this?" but I balked at that and replied:

"You can help by watching this desk while I run out with the gold."

There was no giving of checks in these last exciting minutes. Penciled figures and a boy's initial stood for a delivery of five, or fifty thou-
sand gold until, the delivery hour having passed, memories and memorandums were consulted while checks were drawn and collected amounting to hundreds of thousands of dollars and long breaths of relief were drawn each day when the tangle had been straightened out and a rough calculation showed that no bags of gold had been lost in the shuffle. We had plenty of scares and some dramatic escapes, the account of some of which will appear elsewhere in this writing.

As in the day of financial depression I stood apart from my fellows, so amid the pæans of commercial thanksgiving as expressed in the advancing value of our currency as compared with gold, I felt that like Ishmael my hand was against every man and every man's hand against mine. I do not defend the ethics of the game I played, so nearly alone, but the spirit of youth stirs my blood as the vitagraph of memory reviews the battlefields of the Gold Exchange. The natural scarcity of gold as the falling price drove it from the market while the increasing demand from the bears put a daily premium on its use, gave us
large returns on the millions we held, yet even these profits I was able to multiply by manipulation. Gold is the best security in the world on which to borrow currency and this, together with our well-earned reputation for liberality in the matter of rates of interest as borrowers, gave us first call on the currency market in times of stress when less favored borrowers were at times compelled to sacrifice securities for cash.

When the premium I was getting for the loan of our gold seemed less to me than the traffic would bear, I jacked it up by the withdrawal of a million or two or more of gold from the market, borrowing enough currency to carry it. This seldom put up the price, for a market always fights against an artificial scarcity, but for the gold I had left to lend I often received as high as one-half, or even one per cent a day, and a rate of nearly four hundred per cent per annum would be counted good interest even by a syndicate bank of to-day. I never allowed such extreme scarcity to last for more than a day or two at a time, since that would have pulled gold from
the earth or the air, and have killed my own goose of the golden eggs.

It is difficult for even those most familiar with the subject to estimate with an approach to accuracy the quantity available of any given substance. It is not inconceivable that a corner in radium, the total quantity in existence of which is often estimated in grains, would bring to light a few overlooked pounds of the stuff. I knew where the gold of the market was held and the amount it would yield under a given pressure of rates better than any other man. Yet it has happened that when I have estimated that the withdrawal of a million would put the rate where I wanted it, I have been compelled to double that amount on a following day and even to quadruple it to produce the effect I sought. These amounts are commonplaces to-day, but when checks invaded millions at that time they were counted of importance and a single one which we drew on October 9, 1866, for $3,803,283.34 on the Fourth National Bank stood for
years, so far as my knowledge goes, as the record amount so paid by any private firm.

Sometimes other brokers, holding lesser amounts of gold, proposed syndicate arrangements under which each of us agreed upon a minimum rate, say an eighth or a quarter per cent per diem, below which we would lend no gold, but would borrow money to carry it if necessary. I fought shy of these alliances and rarely made them, since the stock of gold held by the others being relatively small, they usually loaned it all while I carried over a million or so to maintain rates for their benefit. There were those who appreciated this, who having loaned all their own gold, volunteered to share with me pro rata the loss of premium and cost of carrying the gold that I held over for our mutual benefit.

My heart warms to the memory of these fair dealing men while it is chilled by the thought of the sanctimonious member of one such group whose interest at that time was next to mine in amount. We were holding the loaning rate by
agreement for a few days at a quarter per cent, but gold was leaking into the market and the loaning rate was only maintained by my locking up half a million or so more every day, while my associate of the hour was lending every dollar of his. I learned that while keeping the letter of his agreement with me he was violating its spirit by offering other inducements to borrowers, such as the loan of money at low rates. I knew, too, that he often loaned more gold than he had, trusting to reborrow such amounts at lower rates after the demand of the morning had been supplied. This was occasionally profitable but dangerous and through this habit of his I was able to square accounts with him.

One day it happened that while he was waiting to reborrow gold that he had overloaned earlier in the day the loan rate, instead of going down to an eighth or a sixteenth, rose to three-eighths bid with no gold in sight. Then my quondam friend came to me and benignantly said he could use two hundred thousand gold for me at my full rate of a quarter per cent a day.
When I told him I had none to loan he left me in some agitation. When he returned, the bid for a day's use of gold had risen to one-half per cent and the time for delivery was near. This time his manner was ingratiating as he explained that he had overloaned two hundred thousand by mistake at a quarter per cent and trusted that as his associate I would save him from loss by letting him have the gold at the same rate. I told him that as his associate I had been carrying a big load of my own gold at heavy cost that he might get a quarter per cent a day on his. I added that if he paid me about one per cent over night for the two hundred thousand he had overloaned by mistake it would about square matters between us.

I don't remember the exact words of his heated reply nor what would happen before he would pay me two thousand dollars for the use of two hundred thousand gold, but I do recall that he asked me what my father, a minister of the gospel, would say if he knew what a wicked advantage I was trying to take of a man of the same
faith as his own. After a few more trifling amenities he hastened away, his last words being a superfluous declaration that he would have no more agreements with me to hold gold from the market. He hurried to the Exchange to borrow his gold while I sent word to a broker in the loan crowd to lend two hundred thousand gold for one per cent over night and ten minutes later I sent the gold to the office of the man with whom I had the controversy.

That loan of two hundred thousand gold at the rate of over three hundred per cent per annum frightened several large borrowers so that it was easy to get high rates for time loans. I loaned one lot of a million at five per cent for thirty days and lesser amounts at the same rate for that and shorter terms. I supplied so much of the demand that when I had delivered the gold I had loaned and poured on the loan market the rest that I had locked up in loans the metal became so plentiful that for a time it loaned flat, that is without interest on either the gold or the currency involved in the loan. This was hard
on the firm which had just paid fifty thousand dollars bonus for a loan worth next to nothing and harder yet for my devout friend who long prayed in vain for his daily quarter per cent.

It was often needful to make gold plentiful for a time lest a flood from abroad, attracted by continued high rates, should swamp the loan market. So far as our interests were concerned natural causes, which I have sought to explain, made gold plentiful when we needed to have it so and scarce when scarcity most profited us and yet I look back with the feeling that I cooperated efficiently with nature in maintaining the conditions that benefited us.

During all the years of our activity in and manipulation of the gold market I remember but one occasion when its domination was attempted by another. That was the ill-advised act of a Secretary of the Treasury in pitting the treasury against that law of the universe known as Gresham's. Of this I shall write fully in another chapter. The Black Friday fiasco of the Fisk and Gould welchers was no more a Wall
Street operation than dynamiting the banks would have been. Of this, too, in its turn I shall write.

From the first the delivery of coin was irksome. It was impossible to open each bag supposed to contain $5,000 in gold. It was thrown on the scales and rejected if light, but there might be sections of lead pipe inside. Each bag was tagged and when received a boy marked on it the date and the party from which it came, that is if there was time. When some one opened the bag and found it short a claim for reclamation started back through the scores of houses named on the dozen tags in the bunch. Much of the gold in the bags was "chicken feed" as dollar gold coins were dubbed.

Often a bag burst in the hands of a boy as he was rushing along sidewalk or street to deliver it. As five thousand tiny pieces of coin spread out on a crowded sidewalk it seemed a wonder that half could be saved. But the miracle was the other way for seldom was a dollar lost. The accident happened often to us but so far as I
can recall every coin was recovered. The crowd understood and a ring was instantly formed leaving within its circle every coin on sidewalk or street. Sometimes scattered coins were kicked toward the center, but if any one stooped to pick up a piece a savage warning from the rest of the circle straightened him up. The boy with the gold knelt on the sidewalk tossing into his hat the coins as he gathered them up. Sometimes he responded with a nod to the voice of a friend in the crowd and thereafter there were two at work.

Our daily receipts and deliveries of gold were sometimes measured by millions and each million represented the handling of two tons of gold, which in dollar coins would have taken a man a month to count. Gold was hurled back and forth between offices, the same bags reappearing at our office and at those of other large dealers several times in a day. As each night the gold rested in substantially the same vaults the folly of the labor and risk of swinging it around the circle each day is obvious. Some crude clearing
was done between the larger houses and our first work of the day was offsetting our purchases and sales so far as possible with each house and noting the resultant balance to be received or delivered. Then boys were sent around to the houses to which we owed the larger amounts and conversations would run like this,

"Marquand and Dimock owe you two hundred thousand gold, Woerishoeffer. Who've you got it going to?"

"We've got a hundred going to Minzesheimer, fifty to Dunn, a hundred and fifty to Lockwood—"

"We can due-bill that to Lockwood."

"Fifty to Pete Myers—"

"We've got forty coming from him, we'll due-bill that and send you ten gold. Will you start the due-bills?"

"No, you start 'em and if you've got ten gold in the office rush it around."

"Have it here in ten minutes."

Due-bills would then be drawn in this form:
“Good for one hundred and fifty thousand dollars in gold.

Marquand and Dimock.

To
Charles Woerishoeffer & Co.
To
Lockwood & Co.
To
Marquand & Dimock.”

This due-bill with one for forty thousand for Myers and ten thousand gold would be sent to Woerishoeffer, who would pay for them as two hundred thousand dollars coin. Later in the day the due-bills would come back to us through Lockwood and Myers, when we would pay for them as so much gold. Often the due-bills went through half a dozen or more hands and in times of scarcity a large percentage of the deliveries of gold were cleared in this crude way.
CHAPTER VI

THE FIRST CORNER IN CURRENCY

The first attempt of the Exchange to relieve its members from the risk of handling large sums in gold coin was its recognition of the Bank of New York as an official depository of the metal and making its certified checks in amounts of five thousand dollars each a good delivery on all contracts in gold when not otherwise specified. The bank supplied dealers with checks for five thousand dollars each, which were uniform in design with a space at the end reserved for the bank certification. Coin was still used for delivery in many cases, which grew fewer week by week.

Whatever gold our firm held over night, whether coin or checks, we deposited in the bank, drawing our own new checks against it on the following day. I then explained this deposit of
the checks of others and the substitution of our own as a precaution against forgery and when it did save us from a big risk, if not a heavy loss, I accepted felicitations on my foresight. Yet I sadly fear that my motive was vanity and a desire to increase the prestige of the firm by causing as much as possible of the gold in circulation to be represented by our checks.

It was in connection with the failure of the great house of Ketcham, Son and Co., brought about by the forgeries of its managing member, that the risk to us came. We loaned $100,000 to young Ketcham, on gold, just before the crash came, but before drawing the check for the loan our cashier told Ketcham's messenger of our rule to deposit all gold checks and after this had been reported word came back to us that the loan was off. From the developments of the next few days there is little doubt that the checks offered us as security were forgeries.

"There's a sweet little cherub that sits up aloft,
To keep watch for the life of poor Jack,—"
and so many bits of sheer good luck happened to me that I came to think that I owned the mate to that cherub. I may add here, however, that some time later my cherub went out of business. Happening in the office about noon one day, I saw standing by the cashier's window, one John Ross, a member of the Gold Exchange, to whom on the previous day I had sold a hundred thousand gold. The cashier was just pushing toward Ross a pile of gold checks when I laid my hand on them and pushed them back. Then picking up a check which I saw was drawn by John Ross and apparently certified by his bank, for the value of the gold I had sold him, I returned it to him, saying:

"It is a rule of this office, Mr. Ross, not to deliver large amounts of gold over the counter. We will send it for you to any house in the Street with which we do business."

"Isn't my check good?" he asked.

"Check is all right, but some day one may come in that isn't and then we'll be sorry we didn't stick to our rules."
"We set up our lodge in the wilderness."  (The cabin in the Catskills.)
That afternoon Ross skipped for South America with some half million of gold, leaving three quarters of a million of his own worthless checks with their forged certification to spread ruin in the Street.

In the matter of Mumford, too, who "skipped by the light of the moon," my cherub stood by me. There was a delay one day in making our last deposit in the bank and when I asked the reason the cashier told me he was waiting for a check of Mumford's to be made good, and that we had a boy waiting at his bank for him to make his account good. I went around to the bank where a line of boys, all with Mumford checks, were waiting for him to make a deposit. Taking the check from our boy I ran to Mumford's office. It was in charge of two or three very much agitated clerks. I soon learned that Mumford had left the office with the gold he had received for his worthless checks. The clerks showed me that nothing of value was left, but when I asked if any one owed him anything, a boy in the office said in a low tone which I happened to hear:
"Dunn hasn't paid for that ten gold."

I broke for Dunn's office just as another broker appeared on the same errand as mine. Bread cast upon the water sometimes comes back, in spite of the proverb to that effect, and I was glad to remember as I sprinted for the office of Lee S. Dunn & Co. that only the day previous I had loaned him at simple interest some money he needed, even though a small premium was being bid for loans at the time. I burst into Dunn's office and seeing him behind the counter, exclaimed, as I scratched our endorsement "without recourse" on the back of the Mumford check:

"Give me your check for this one, Dunn, and pay Mumford what you owe him with his own check."

Dunn had sense and without even looking a question the check was drawn, signed, and passed over to me in record time, and as I left his office I collided with another broker whose errand was the same as mine, but who hadn't run quite as fast.
In all the daily tossing about by boys of millions of gold in bags and checks, often without registry, I do not recall that we ever lost a dollar. Sometimes at the close of business we had a surplus of gold or were short of it, but excepting in two instances the error was corrected before the end of the day. One Saturday when transactions had been heavy, $55,000 gold was missing. We analyzed deliveries and accounts in vain, working over them well into Sunday. Then we telegraphed questions to the boys who had made deliveries, and from one who lived in Morristown came the reply:

"Deposited fifty-five in Bank of New York and forgot to enter it."

The other instance was peculiar, involving a curious coincidence. A shortage of $25,000 was discovered in our gold account in the Bank of New York arising from an error in the footings of three days before. The mistake was not discovered on the day it was made because on that day it was balanced by the disappearance of that exact amount of gold. What had become of
that gold was a hard nut to crack. We had a late session the night the loss was discovered for every one was anxious. We sent our memories back to the third day and lived it over again. Step by step, from delivery book, check book, and memories we traced transactions one by one. Every delivery had been made and every delivery properly paid for, but we had paid for twenty-five thousand more than we had delivered and that twenty-five had melted away. Transactions had been large, and deliveries so late that there had been much giving of receipts and some confusion.

I became convinced that we had received all the gold we had paid for and that the missing gold had been delivered in excess to some house to which we had a large lot going. There were three houses to which we had delivered lots of one hundred thousand or more where the mistake might have happened. In all other cases the chance of the error had been substantially eliminated. Whatever house had that thirty-five or forty thousand dollars in value of ours
had been in no haste to find the owner of the property and it seemed judicious to present our claim in the form of a demand rather than an appeal for information. The heads of two of the houses were liberal and likeable and offices are always like their heads. The third man was notoriously tricky, although he had an international reputation. I called first on one of the liberal houses:

“Lyons, why don’t your people send us that $25,000 delivered you by mistake? It ought to have been returned two days ago.”

“I don’t know what you are talking about, Dimock. We have been receiving a lot of gold from you, but it has all been paid for and our account balances to a dollar. You must have mistaken the house.”

“I’ll go back and find out,” said I.

My next call resulted similarly, but as soon as I entered the office of the tricky man I knew I was on the trail of the gold. My somewhat peremptory demand was met by the lame excuse that they had been doing so much in gold that
their accounts had not been made up for two or three days, but that if they found they were twenty-five gold over they would send it to me. I replied that I had no interest in their accounts, but that they had $25,000 of gold that belonged to us and I was not going to wait any longer for it. Ten minutes later the gold was in our office and then I went around with my apologies to the houses which by implication I had accused. My interview with Lyons was amusing:

"Oh, Lyons, it was a mistake about that gold. It was another house that had it. I am sorry I bothered you about it."

"No bother at all, but I am very glad you found your gold. Are you sure you made any mistake, though, in coming here?" and Lyons laughed heartily as he asked the question.

"What do you mean?" I asked in some confusion, for I saw that he was onto my method.

"I made up my mind after you left that you were out twenty-five gold and didn't know where it had gone and that you started out to
charge it to every one you had dealt with till you struck the right man. How many did you have to try?"

"Hit it the third trial," said I, "but I hope you don't feel hurt that I tried it on you. I came here first because I thought this house was the least likely to make the mistake and I wanted to feel sure before I tackled the place where I thought it was."

"There is no feeling here. I only admired your method and thought how I would try it myself when the need came. Tell me where you found it finally and all will be forgiven," but I merely shook my head while we both laughed as I left the office.

I so often locked up our gold, with a view to its safety and our own, but to the frequent embarrassment of the bears, that it is a wonder we were not treated to our own medicine at times. And yet it did happen once in a way to give me a bad quarter of an hour. The trouble was caused by a locomotive on the Jersey Central which blew out its cylinder head and de-
layed for some hours the traffic on the road. I was borrowing a few millions of gold and only reached the Gold Room after every one had arranged his accounts for the day. I always attended to our loans myself and had made no provision for absence.

As I was not on hand to renew my borrowings of gold the holders had loaned it elsewhere or arranged to have it carried outside. The loan market was almost bare of offerings and I dare not bid it up on myself, so I took to the street and raced around among the houses most likely to have gold over. I picked up a goodly amount, but at 2 p.m. was three quarters of a million short, leaving fifty thousand to be borrowed and delivered for every minute of time that was left me.

It amuses me now to think of the wild way in which I dashed into offices, demanding all the gold they had over, grabbing and running with it if it were in checks, but if it were partly in coin telling them to send it to Drexel, or Shafer, or Fisk and Hatch for our account on receipt.
All large dealers were likely to have gold over after their deliveries had been made since it was needful to provide in excess of their book requirements to allow for deliveries that would be made too late to be again sent out. Of this surplus gold I had borrowed a lot, contingent on its coming in but with no forfeit if it failed, and in the last minute, after my deliveries had been made, it poured into the office by tens and fifties.

I took everything that came, even though it were past the hour and I had to borrow money to carry it, for I was thankful that we had pulled through without defaulting on a delivery and I knew it was due to the friendliness of offices which we always sought to preserve by liberality of dealing. Then I stood by the cashier's desk, noting the receipts as they came in for the gold I had ordered delivered in my wild flight through the street. Often came a message like this:

"Vermilye delivered you fifty gold without getting a receipt."

"All right, Vermilye, here is your check, and tell your people we are much obliged to them."
Only once was I alarmed by a threatened corner in gold against us and the method of our escape conveys a warning which the nation might well take to heart to-day. We were largely short of gold when a group of operators who were long of both gold and stocks arranged to call in the gold they were lending me and by borrowing and locking up the free gold in the market compel me to climb for the gold I was borrowing. They believed that by cornering gold they could boom the market for it and that the stocks they held would follow in its wake. But I knew the cost of cornering gold better than they, or any other men that lived, and I knew how a scarcity of currency stood like a specter in the path of whoever attempted it. I thought to make money so tight that the last dollar of hoarded gold would come into the market for sale or loan. I took the question to bed with me and worked it out in my dreams where always I solved such problems.

The plan became luminous and expanded. There was little currency in the city and I would
borrow it all, yes, more than there was, for the nominal reserve of the banks was small and its available reserve almost nothing. They counted as reserve the gold in their vaults which belonged to customers or was held on special deposit, and besides was worth a large premium, making it no more available as a reserve than were the buildings the banks were housed in. The old demand notes which were available for the payment of customs were in the same category and were also counted as reserve.

I would borrow ten million dollars, perhaps twenty. The interest would amount to from two to four thousand dollars a day, but I could make that up easily, for the money tightness would knock spots out of the stock market and I would sell a few thousand shares before I began the squeeze. I would select for sale the stocks that the pool were holding. It would be fine to collect the cost of the campaign from the enemy. There would be no trouble about security for the loans. I had often borrowed on our own certified checks when providing cash for a
big campaign. Then when the gold or other security came in it could be substituted in a few minutes for the checks.

It was better than borrowing the money, without taking it up till we needed it, for so long as our certified check was out our bank had the use of the money and the credit for their profit thereon was reflected upon us. I planned to substitute greenbacks for the certified checks on the following day since I didn’t suppose that locking up a few bank credits would have much effect on the market. In this I was mistaken as you shall presently see. I couldn’t deposit greenbacks on the day I borrowed the money, since money so borrowed was payable through the clearing house the next morning and I could not ask my bank for any large amount of greenbacks against such checks until the day after I had deposited them. Often the clearest dream-plan was hopelessly muddy in the morning light, but this bore the test and I began upon it in the first hour of the business day.

My first call was upon a wealthy German
banker, who promptly loaned me one and a half millions for three days and promised me another million for the following day. My next two calls gave me a million each for the day with promises of more the next. Then a big importing house loaned me a million and a half, also with promises of more the next day. Men never get over the childish vanity of dealing in large sums and it was this fact that enabled me early in the day to secure the loan of nearly ten million dollars with promises for the following day that would nearly double the amount. For about half of these loans I gave our own certified checks as security, expecting to substitute greenbacks on the following day. Several of the houses making the larger loans agreed to draw the greenbacks from their own banks the next day and seal them up if I wished, subject to my order on payment of the loan.

When I got back to my office, although it was yet early in the day, trouble had begun. Every dollar of the near ten millions I had borrowed had been called from some one else and stocks
and gold were already tumbling while money was not to be had. Later it loaned largely at one per cent and even as high as three per cent a day, or about a thousand per cent per annum. Every purpose I had in view had been accomplished, yet not a greenback had been drawn nor a dollar taken from the banks. Yet I had created a panic and the extent of the distress it occasioned amazed me. The president of one of our banks who knew of my purpose to accumulate greenbacks and to whom I had confided its extent, assured me that the banks could not respond to such a demand and that persistence in my plan would compel suspension all around. I notified the loaners of money that the loans would be paid the next day and no greenbacks drawn, but though I offered to pay interest on my engagements of money for the following day, which I had decided not to use, there was none who would accept it, since one and all were glad to withdraw.

On the morning after the sudden panic there was raving in the editorial and financial columns
of the journals of the city. The *Times* proclaimed that a clique in Wall Street had the commerce of the country by the throat and compared its control to that of Bismarck over the lesser German states, while the *Herald* made wild guesses at the names of the conspirators and declared that measures should be taken to secure their sequestration in the town with a musical name on the east bank of the Hudson.

So crude a contraction of currency would not be possible to-day and even when Jay Gould imitated it three years later it inspired no terror and the effect was comparatively slight, but the power to affect it on a vastly greater scale, or to expand it indefinitely is held by an intangible combination, if not by a single individual, beyond any possible control by slow-moving government methods. The cartoon of the cow with its head in the grain fields of the West and its udder in Wall Street has long applied to the people and the pool. And the cow has been milked so adroitly that though a cow it has purred like a pussy-cat.
CHAPTER VII

"I'VE SOLD THE TREASURY DRY!"

Carlyle wrote: "America is where they undertake to amend fate and avert doomsday by act of Congress," and an American authority has written:

"The history of our national economic and financial policy since the Civil War is an almost unbroken record of fatuous ignorance, empirical experimentation, and insolent disregard of the best established inductions of science."

We have made all the mistakes that are hinted at. The issue of National Bank notes was so great an economic mistake that it doubled the cost of the Civil War and the end is not yet. Salmon P. Chase, the father of the National Bank Act, declared that procuring its passage was the greatest mistake of his life, that it had built up a monopoly that affected every interest in the country.
"I spent all the time I could spare at the cabin."

(J. Q. A. Ward, the sculptor, at the head of the table. The small boy is Julian Dimock, afterwards the photographer of the combination.)
I have in mind two mistakes which were honestly made and worth all they cost in the lesson they taught. On June 20, 1864, Congress, mistaking the symptoms for the disease, made of transactions in gold a penal offense unless made in the office of buyer or seller. I had warning of the probable passage of the bill and stood from under, closing all the contracts but buying all the gold I could pay for without borrowing in the market. I believed that so medieval a measure would put up the price of gold, but had not the courage of my convictions. Within a few days the price rose nearly a hundred per cent and when an affrighted Congress hastily repealed the bill it had passed eleven days before, the price fell sixty-five per cent in a day. Dealings did not cease during the days they were under ban, but were carried on in the street on a hypothetical basis. As I met a fellow broker I would say:

“If I were in your office I would sell you twenty thousand gold at a hundred and seventy-five.”
“If I were at my office I would bid you a hundred and seventy for the lot,” might be his reply to which I might answer:

“If I were in your office I would let you have it for seventy-three and that is the best I would do.”

“Then I would take it,” would be followed by memorandums by each of us and on the following day a messenger from our office would appear at the office of the broker with whom I had talked in the street and would offer him twenty thousand gold at one hundred and seventy-three which offer would be accepted and the gold paid for.

The other governmental mistake which I had in mind was made by Hugh McCulloch, Secretary of the Treasury, when he attempted to hold the price of gold down to 131. His instructions to P. M. Myers, his agent in the Gold Room, were to supply any and all demands for coin at 131 per cent. The tendency of gold, based on a legitimate demand, was to rise, and again and again it slowly advanced to the Government
limit, only to recoil as Myers supplied the demand. The price was low, unnaturally low, held down by an artificial barrier and we were loaded down with it, horribly loaded. Bears were jubilant and sold freely all they could conveniently borrow, for had they not a call upon the Treasury of the United States at 131 which limited the possibility of loss on gold sold at $130\frac{3}{4}$ to $\frac{1}{4}$ per cent while the chance for profit was large?

Even the few houses that were bulls by nature and scarcely knew how to sell short, who had always kept a certain stock of coin on hand whatever the outlook, laid aside their own rules for once and sold out their gold in the belief that in substance they held a government guarantee to replace it. Not only was long gold sold and short sales stimulated, but the commercial demand was cut off. Importers of goods which had to be paid for in gold postponed remittances or borrowed the gold they must ship, hoping to supply their requirements on better terms, assured that at the worst they could always get
from the Government what they required at a very slight advance on the then market price.

More than ever I stood alone, greater than ever was the load I carried. Whatever reputation I had earned through past successes faded away for now I was only pig-headed. My sleep was broken at night and my nerves were on edge by day. Maintaining an unruffled demeanor in the Gold Room was the hardest work of the day and once or twice I broke through it. Passing a group of brokers who were discussing the market I overheard one say:

“A man is a fool to fight the Government,” and I turned to him saying:

“The Government is a fool to fight Nature.”

“Haven’t lost your nerve?” inquired a broker with pretended solicitude.

“Only my temper,” I laughed as I passed on, determined not to forget myself again. The one thing that sustained and encouraged me was the scarcity of gold which gave me my own way in the loan market. Yet I had to be content with moderate rates since the attempt to squeeze
out big bonuses by locking up gold would have run the price up to the Government limit and a few millions sold by the Treasury would have flooded the loan market and taken from me the liberal profit I was daily securing through the loan of the large amount we were holding. Sometimes I got low in my mind when I thought what a five per cent drop in price would mean to us and then when the reaction came I would buy one or two hundred thousand more. My last large purchase was of one and a half millions of a Vanderbilt house. I was alarmed lest this might be a lot of real gold which would injure the market for loans and was rejoiced when I had the pleasure of loaning the lot to the house itself at a good stiff rate.

I had gloomy hours at the office for I was carrying a heavy load in reliance on economic principles which might well be delayed in their action by so abnormal an event as Government intervention. My partner had full faith in my management, but he saw my distress and asked what I was looking for to remove the Treasury
barrier, and I could make no more intelligent reply than that time would show.

There was no cable beneath the Atlantic nor wireless to work above it in those primitive days and a steamer often brought the news of half a week.

Such a steamer exploded a bombshell in the gold market one memorable afternoon. It brought news of a panic in London, of the failure of the great house of Overend, Gurney & Co.

Every commission house, every foreign exchange house, and all bankers with connections abroad were peremptorily ordered to remit gold. Every bull, who had parted temporarily with his cherished capital of gold, every bear who had sold what he didn’t own, every foreign merchant who had sold his goods for currency in reliance upon exchanging it for gold at 131 per cent, and every speculator who believed the Government was selling real diamonds at the price of paste was represented in the frantic crowd in the Gold Room on that afternoon of panic. A shrieking, half-maniacal mass pressed around Peter Myers, the
Government agent, who, tall and strong though he was, swayed back and forth to the pressure of struggling men. With his little sales book held high in his left hand he strove to write in it the names of those to whom he had made sales, together with the amount of each sale. Many hands clutched his arms and clothing, while twenty voices rang at once in his ears, all pleading for gold.

"Let me have a million, Pete. It's all I want, and then I'll get out of your way," was the cry of one.

"I want a hundred, Mr. Myers. Can't you let me have it?"

"I bid you for two millions, Peter. Have you got my name down?"

"Please put me down for fifty thousand, Myers. It's all I need."

"How can I put anything down if you don't let go of my arms? I'm not going to run away. You'll get all you want if you'll give me a chance to write," shouted Myers. But the mob grew larger and the pressure greater, though those
nearest Peter kept others from clutching his arms. Fast and faster he jotted down names and amounts while his face grew white and hands and voice trembled as he hastily added the columns in his little book and noted the portentous footings.

As I stood quietly outside the frenzied group many an excited broker bid me a higher price than that at which the Government agent was offering it. One broker bid me a hundred and thirty-two for a million. It looked like easy money. I had only to sell it and then catching Peter Myers's eye buy it in at a profit of ten thousand dollars. And Peter was a good friend of mine who would be quick to see my uplifted hand and recognize my voice.

But I wasn't to be tempted. I had borne the burden in the heat of the day and was entitled to the fulness of my reward. I might fail to get back the gold if I sold it and I did not care in this hour of my triumph to compete for the gold which others so sadly needed. Already the Government walls were crumbling and from the class
of buyers who came out of the hurly-burly with their wants satisfied I fancied that Myers was selecting the smaller bids to supply and that the end must be near. Yet it came with a shock when the Government agent threw up his hands, exclaiming with a voice that trembled:

"I've sold the Treasury dry!"

The long strain was over and the biggest profit our house ever saw was in sight, but I hadn't time to be happy, for the morrow was a day to be dreaded. Forty million dollars in gold were coming out of the Treasury to be paid for with fifty-two million dollars of currency to be taken from the street. Currency was not scarce and the banks could carry the gold down to the last dollar of their currency reserve, since the gold itself up to its par value was a lawful reserve and yet I couldn't see where fifty-two millions were coming from, and what seemed worse I couldn't see where the millions we were sure to need were to be found. For the shorts had been frightened to cover and most of our loans of gold would be returned and we be called upon for the currency
deposited against it. Not all the shorts had been able to cover their lines by purchase from the Government and after Myers had withdrawn the upward sweep was so rapid that many held back from buying hoping for a reaction in the price which would reduce their losses.

I was early in the field the next morning to renew my loans as far as possible and by allowing liberal interest on the currency held against it I accomplished all that I could hope for. Yet when the notifications of gold to be returned us were all in, we were four million dollars short of the day's requirements and money seemed unobtainable. I had never appealed to our banks when in need of cash, although the balances we kept had been very large in preparation for the day when our need should be urgent. That time appeared to have come and I called on the bank where we kept our largest account. As I entered the president's room he threw up his hands exclaiming:

"Don't tell me that you, too, have come for money!"
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“I want four millions, though I can get some of it outside and our other banks will help, but my chief reliance is on you.” I remember how worn he looked as he quietly replied:

“We have got to give you whatever you must have, but don’t ask us for a dollar that you can possibly help. The demands on us are simply distressing.”

I am happy to recall that instead of asking him for money that afternoon we left the bank a large balance, perhaps half a million dollars. It was well for us that day that I had cast much bread upon the financial waters by my always liberal treatment of loaners of money in respect to interest paid and security given. House after house called their other loans and gave all to us at simple interest, although large commissions were bid by strong houses for a single day’s loan of money. On that day, too, and thereafter throughout a rapid advance of thirty-eight per cent, money poured into our office. Gold loans were made and kept at the market as it is called. Thus, when we loaned a broker a million gold,
the price in the market being 130 per cent we received a currency check for $1,300,000. Then if the market price rose to say 135 per cent a boy from our office would call upon the broker to whom we had loaned the gold and say:

"Please make Marquand and Dimock's gold at the market," upon which a check would be given him for $50,000, making the loan at 135 per cent. There were many of these calls to be made, though seldom for so large an amount, and occasionally it happened that after a boy had made twenty such calls and returned to the office with a score of checks footing up one or two hundred thousand dollars the market had again advanced so that he had to again make the rounds.

Perhaps never before had so much money been so quickly made by one so young and that I lost all proper sense of its value was inevitable. That I was fated to lose it fits into my own philosophy, but the manner and the overwhelming-ness of its going staggers my comprehension to-day. I laid the foundation of the trouble to come just after a period of our greatest success.
Mr. Marquand was startled by the figures of our profits which I laid before him. He insisted that they were too large by several hundred thousand dollars and it was my pleasing duty to convince him that he was richer than he thought. I then suggested that we had more money in the business than we needed and I even added that so much loose money was a temptation to over-speculation, upon which he looked into my eyes for a moment and then indulged in one of his rare hearty laughs.

We drew out a lot of money and from that hour our interests diverged. It happened that at just this time Thomas Allen, ex-Governor of Missouri and a brother-in-law of my partner, proposed to him to finance the building of certain links and connections to railroads which he had bought of the State of Missouri on liberal terms. The scheme was a promising one and offered profitable employment to my partner’s money and he adopted it. Soon the drafts for construction exceeded the estimates and the money of the firm became largely involved.
I waited for the offer of an interest and the suggestion that we join forces and promote the Iron Mountain Railroad together, and was piqued that no such offer was made. I learned with deep regret when too late, that this alliance had been his wish and hope, but that he thought it was my place to propose it since his money was already involved and that if I cared to risk mine I should have said so.

"Our work is not design but destiny,"—for how else could the chance of an unspoken word have separated those whose natures were in harmony and whose interests had long been and should have continued as one. My means added to my partners would have made easy those early days of the railroad promotion and the subsequent financing of the enterprise through bond issues would have been play to me where to him it meant a period of much anxiety. Yet in the end it recorded a great success for it shared in the nation-wide railroad boom and the profits of the promotion ran well into the millions.

My own surplus money burned holes in my
pocket and seldom has the proverb, "Easy come, easy go," received more apposite illustration. From promoting a church to buying a castle, from street railroads in Boston to Sea Islands in Carolina, my check book was always busy. Incidentally it was lavish when my sympathy was appealed to and for all such gifts I have nothing but scorn to-day, now that I know what real sympathy may mean and from behind the scenes have witnessed the hollow mockery of advertised philanthropy.

My first large investment was a good one. A Boston firm brought to my attention an opportunity to buy an interest in the street railroads of that city which opened a clear path to their control, and I acted upon their suggestion. The advice was given in good faith, the scheme was a shrewd one, and the possibilities of profit were great, but I failed to carry the project through for reasons that will appear.

The Sea Island gold brick cost me a fortune and its story is worth telling by way of illustrating the fable of the camel which was allowed to
put his head in a tent which he soon proceeded to occupy. A friend for whom I had a great affection opened a deposit account in our office. When the cashier advised me of a draft that over-drew the account I told him to pay it, that my friend would be sure to make good. With each new draft that came in I repeated the authority, until when first I gave serious attention to the account the amount of the overdraft was appalling. The only security I could get was the Sea Island Cotton Company and when I tried with more money to pull it through I found it too rotten to hold together.

My purchase of a castle is the story of a hoo-doo. Beautifully located on the east bank of the Hudson at Tarrytown, I thought it then, as I think it to-day, nearly half a century later, the most attractive edifice on that historic stream. It has been familiar for nearly a generation under its title of "The Castle" to all readers of magazines in this country. It ruined its builder and was thereupon dubbed Herrick's Folly. It passed to Dr. Maynard, inventor of the Maynard
"Always my heart warmed toward the beautiful children of the wild as I remember the confidence they showed in response to a little friendliness."
rifle, and about the day he paid for it his contract with the Government which was paying him largely was abrogated. I bought it of Dr. Maynard and there followed what you shall hear. It then passed to the Third Avenue Savings Bank which soon had troubles of its own. Later "the good Mr. Hatch," as Rufus of that ilk was fond of calling him, became possessed of it and then came the failure of Fisk and Hatch and the resignation of the latter as President of the Stock Exchange. Not until the castle was bought for a school was the Spirit of Evil that presided over it exorcised. Thrice have I purchased or built costly edifices as residences for my family and myself and three times has fate stepped in and taken them for schools, wherefore I have come to look upon myself as an instrument of Providence designed for the promotion of education.

My possession of "The Castle" was brought about in this wise. Through a mutual friend I was invited to spend the night with Dr. Maynard. As we drove up to the porte cochère in the early evening I saw through the window sit-
ting by an open fire with a book in his hand a man of patriarchal appearance. He wore some manner of flowing garment and beneath his long, iron-gray beard a crimson scarf was loosely knotted. There was a suggestion of the Orient in the surroundings and in the stateliness of his reception of me. He was a wonderful conversationalist and he had me hypnotized from the start. After a long evening that passed like a dream I was conducted to the guest chamber, overlooking the Tappan Zee then flooded with the light of the full moon. I sat by the window almost the night through. I was a silent guest at the breakfast table until the doctor asked me how I liked the place, when I replied:

"I only wish it were for sale."

"It is," was the reply.

"How much?" I asked and I have forgotten the price he named, remembering only that it was much more than a hundred thousand dollars and that I accepted it at once. With equal promptness I paid seven thousand dollars for the carved oak furniture in the mansion. In one of Dr.
Maynard's protean forms he was an architect and the plans he had made for an addition to the Castle fascinated me and I employed him to carry them out. His careful estimate of the cost extended to dollars and footed up to something like twenty-five thousand of them. The work progressed at a cost of a thousand dollars a day and I gave it little thought during the week, but on Saturday nights went up to inspect it. For twenty weeks the work continued and was little above the foundation, although the original cost of the place had been doubled when calamity came and I left the quarried, matched and dressed stone in heaps to find inglorious service in the building of cisterns for the country round.
CHAPTER VIII

A WALL STREET POOL

I was approached one day by a member of a firm to which I was accustomed to give large orders in gold, who told me that he was commissioned to offer me a share in a pool that was being formed by some of the strongest financial interests in the city. I was invited to be one of a party of six to contribute $600,000 to a pool for the purchase and sale of stock of the Atlantic Mail Steamship Company, the operation to be conducted by one of the subscribers upon the New York Stock Exchange. I knew nothing of the value of the stock, the names of the proposed parties to the operation merely interested me and I turned down the proposal.

The subject was renewed, the value of the stock dilated upon, and I was told of the large profits that had been quickly made in a previous
turn of the same character. Again I declined and again there was held up before me the knowledge of the steamship business in general and of the Atlantic Mail Steamship Company in particular, possessed by two of the proposed pool members, the vast sums owned or controlled by two others, and the manipulative skill on the Exchange of the fifth member. I was assured that the stock would be made very active on the Exchange and that there would be very large commission orders for our house if we wanted them. This interested me, for although we never executed orders on the floor of the Exchange for other members, yet we gave out a great many, and I was especially desirous of sending such business to a young firm whose Stock Exchange member was a relative of mine. This was the bait that led me into the trap and I authorized the broker to sign the pool paper for me after the other names were down.

A copy of the pool paper is before me as I write. It is very simple, and appears to limit my liability to the $100,000 which I agreed to
contribute if, and as, the accumulation of stock caused the need to arise. My name is the last on the document. Above it is the signature of the head of a big importing house, from whom in the way of Wall Street business I had often borrowed single sums exceeding a million dollars. He assured me of his confidence in the safety and success of the operation. The president of a great savings bank, who had signed, told me that he and his trustees looked upon the stock as gilt-edged collateral and were always ready to loan upon it. The largest steamship owner in the country, who was the only man who ever fought Commodore Vanderbilt to a standstill, the Stock Exchange member who was to manage the pool, and the president of the steamship company completed the list.

The operation began and the stock was made active on the Exchange in the way that was customary then as it is now. Orders to buy and orders to sell were given daily to brokers on the floor and the price of the stock was lifted and lowered as a boy dangles a baited hook before
the eyes of a trout. In a few days I was notified that accumulation of stock compelled a call upon me for $25,000 of my subscription. A similar call was repeated at very brief intervals until my whole subscription had been safely corralled. If I had exercised the intelligence of a mud turtle at this time I should have seen the game that was being played against me. For it had not then been possible to accumulate sufficient stock to justify a call for the whole $600,000 of pool money.

I was then busy in my office and beginning to be worried over the prospective cost of my additions to the Castle and gave little thought to the Atlantic Mail operation. It was brought sharply to my attention by a cry of distress from my cousin's firm. The manager of the pool had given it many orders to buy the stock on the Exchange, but instead of paying for the shares had requested the firm to carry them. This had happened again and again until the total advances were alarming. I was safely in the trap. Instead of having joined a pool with $600,000 in
the treasury and without commitments, I was the victim of a reorganization of a moribund pool that swallowed my hundred thousand dollars as a frog gathers in a fly. When I read the other day of the collapse of a second pool in a well-known stock with the cold-blooded robbery of the brokers employed, my heart stood still with the feeling that some one was suffering as I suffered through the Atlantic Mail pool.

Too late I made inquiries and learned what I should have sooner discovered. John S. Kennedy told me that the pool had been conceived in sin and born in iniquity and that he had barely escaped being caught himself. He referred me to a prominent merchant who told me that he had already dealt in that stock through the same manager, and thereupon he characterized the man in language that wouldn't have been admitted to the mails. I told my partner of my involvements which would compel me to give all my time to straightening them out and we arranged to dissolve partnership. In the adjustment of accounts there was a large sum coming to me for
part of which I took the big claim against the cotton company and the remainder in bonds of the railroad my partner was promoting. He asked me if the cotton company was good and when I told him it was rotten he offered to stand for half the loss. I refused to accept his offer because I had made the advances out of friendship alone and without the least business excuse. I made my relative's firm my own and poured in money to carry the load, hoping that some fortunate turn in the market would make it possible to sell the stock. The condition of the steamship company was appalling. It owned a fifth of the stock of the Pacific Mail Steamship Company on which it was borrowing nearly four million dollars of the savings bank and the importing house to which I have referred. This stock was trusteeed and could not be sold, while fear of the rivalry of the railroads then building to the Pacific was breaking its price and the ruin of our company was in sight. There were three parties to the agreement to trustee stock of the Pacific Mail, each of which held one-fifth of the
capital stock. The shares of the other two parties to the compact had been released and sold, but the trustees refused to release ours. We attacked them through the courts and the press, to the great embarrassment of the foreign exchange house which controlled them. We then fought in the market for the control of the Pacific Mail and at the annual election held stock and proxies enough to elect our candidates, provided our own stock were not voted against us by the trustees.

The air of the room where the election was to be held was electric, but the battle that followed was not of ballots. It was a game of lawyers and judges. As I recall the order of the play, our opponents led with the service upon us of an injunction forbidding our voting upon our own stock. We replied with a court order prohibiting their voting on our shares. They came back at us enjoining us against enjoining them, and our counsel fired the last shot through a stockholder whom the injunction had not reached, serving upon the officials the mandate of a court which forbade them to hold any elec-
tion at which our vote upon our own stock was refused. The meeting was adjourned for a brief time during which the trustees conceded the release of our stock and our representation on the board of the Pacific Mail. Our stock was sold and our borrowings upon it paid, but the cost was ruinous. Legal expenses alone exceeded half a million dollars.

Then began for me the life of Poe's victim between daily contracting iron walls. The stock with which I was burdened was dead and the daily transactions on the exchange were like galvanizing a corpse. The manager of the pool unloaded upon me his last share and professed inability to bear any portion of the burden. He left me to give the necessary orders for the daily transactions and heartlessly refused to execute a buying order unless I promised to take up the stock from him. It was imperative to have daily transactions upon the Exchange and always to have bids on the floor for all the stock of the company that could possibly be offered, for a single break in price would have spelled ruin.
I appealed to another member of the pool to bear some part of his share of the burden. He lamented that it was impossible for him to put up any money himself, but that he could borrow $50,000 on 1,000 shares of Atlantic Mail for me if that would help me. He brought me the cash and I gave him the stock as security and within forty-eight hours had bought back through the market the identical certificates, paying for them $119,000. It was long before I found the pool member to charge him with his treachery for business had suddenly called him out of town, and when I did find him and he attempted to throw the blame on another I was too heart-sick to more than comment on a single act of treachery.

Dread of the disaster which a delayed train might precipitate induced me to take up my residence at the Fifth Avenue Hotel. From here I sent word to the merchant member of the pool, demanding that he come to my relief. He came to see me and we paced the sidewalk in front of the hotel until dawn, while he protested his inability to help. He said the losses of the pool
were over three and one-half millions, that the shares he was already carrying involved his whole fortune, and that to do more would ruin him. Helpless and hopeless, I lived through the dreadful daily round. My ear was attuned to all sounds that came through the cashier's window and a low-voiced: "Von Hoffman calls a hundred thousand," or "The Bank of British North America would like to have you pay fifty on account loan of a hundred and fifty" fell upon it like the blast of a trumpet. It was a physical effort to keep my eyes from the clock as the hour of one approached, after which no loans could be called for that day.

There were other periods of suspense, as when money had been borrowed and a boy sent out with securities for a loan of say $100,000. The loan envelope might have contained 700 shares of Atlantic Mail sandwiched in with $40,000 worth of Governments and first class stocks. Usually the boy brought back a check together with great relief to me, but sometimes he bore a message, "Kelly says there is too much Atlantic
Mail in that loan. Please send something else or cancel the loan."

Finally the day and the hour came when I could struggle no longer. First to be considered were loans from my bank and I added the securities in the safe to the collateral which it already held. I told the president that my failure was assured and advised him to have orders on the Exchange at its opening to sell the stock he held at any obtainable price as the market declined, believing that thus he could realize enough to protect the bank's loans to me. But the project failed, for the market was broken at the opening by sales for an unknown party who was afterward discovered to be the cashier of the bank.
CHAPTER IX

IN THE SADDLE AGAIN

Phenomenal success and power with their adulation and flattery make it hard to face the brutalities meted out to failure. It was in the sixties, before that device of the devil, and the lawyers, for the benefit of the latter, the assignment was in vogue. So I faced the music and after consulting certain creditors started out with the proposition they suggested. My first call was upon a house in Wall Street which was a large dealer in Governments. The managing partner was a Quaker, of benignant aspect and paternal manner. The amount due his firm was small and I felt sure he would sign my paper to the accompaniment of kindly remarks. What I got was something like this:

"An honest man always pays his debts in full. We pay ours and it is a matter of principle with
us not to encourage reckless trading by compromises."

When a business man makes "a matter of principle" his excuse for not doing a kindly act he has touched the lowest depths of hypocrisy and it is useless to reason with him. I like to think of another kind of man and an incident that occurred some months before the time of which I am writing. The cashier of a large bank in which I was interested came to me for help to save him from trouble at his bank. I offered to give him the money if he would go with me to the president of the bank and get his approval. He told me that wouldn't do for the president was a hard man, with no mercy. I said I would furnish the cash if a director of the bank would take the moral responsibility of advising it, but not otherwise. He then said Mr. Claflin was a director and a kindly man and he would be so grateful if I would see him alone. I called on Horace B. Claflin, whom I knew but slightly, and told him the story, saying it was the man's first slip and I believed it would be his last.
"There isn’t any real danger in clinging to the flipper of a thousand-pound manatee while he slings you around in the water, but it makes a picture quite irresistible to the magazine-man."

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“Then we must give him a chance,” said Claf- lin, “and if trouble comes of it I will stand by you.”

From the office of the Quaker wolf I went to the office of some worldly minded bankers in William Street to whom my indebtedness was large, bracing myself to meet the satire I expected from the cynical member of the house. The three brothers who constituted the firm were talking together as I entered the private office.

“Suppose you want us for pallbearers!” said the cynic, turning to me and then he continued, “See here, Dimock, we’ve been talking about you, and if you say two hundred thousand dollars will pull you through and put you on your legs we’ll let you have it.”

Much could be done with a sum that was so vast in those days and the temptation was terrific, but I shook my head and explained that my only hope was in carrying through a compromise that would leave me free to work, and I showed the paper that had been prepared which then had but the signatures of those who had advised it. I
told of my experience with the Quaker firm upon which the brothers looked at one another with a "What do you think of that?" expression, and the senior said, "Charlie, you go around and get that paper signed," and Charlie replied, "Edward can do it better," and then Edward grabbed his hat and saying, "Come along" to me started for the street.

I forget the exact language used in that Quaker's office, but I recall a scene of dramatic intensity that I have not seen equalled on the boards of any theater. The Quaker-banker was standing by his desk and near him were several men with whom he was conversing, who were probably from out of town banks, since it was with such that his chief business was done. When my friend held out my paper and asked why he objected to signing it the Quaker-banker repeated the speech he had made to me until he was interrupted by a series of questions, which grew louder and louder in tone, while men stopped talking and pens ceased to move:

"Matter of principle is it?" said my friend.
"Is it a matter of principle to rob your own customers? Is it a matter of principle to report sales of bonds for your correspondents at the lowest quotations of the day, and to report all purchases at the highest?" The accused was much agitated and stood motioning for his denouncer to stop. In another minute, with a hand that shook so he could scarcely write, he signed the paper for his firm. After leaving the office with my friend, I tried to thank him, but he had his cynical manner in hand and said:

"I didn’t do it for you, but he’s the blankest hypocrite in the street and I was glad of the chance to tell him so. Now come back to the office and we’ll look over the rest of your list."

The three brothers pored over the paper after which the senior partner said gravely,

"I think you will have no trouble with the big fellows. If you do we’ll help you with them all we can. I don’t know anything about the smaller ones."

His diagnosis was right and the larger creditors were most considerate. The smaller ones
were mostly Stock Exchange men and the indebtedness arose from short sales made to me a day or so before the crash in the stock and one on the very morning of the break, bought on a continuing order of mine which I had failed to cancel. As these debts represented no loss, I supposed they would be easy to settle. There were three, however, who were obdurate and insisted on the pound of flesh and the settlement was held up by them. They were anxious for me to get to work but seemed to believe that the interests were so large that by holding them up a special settlement for themselves could be forced.

The brokers themselves expressed sympathy and a desire to settle on the terms proposed, but said their customers were obdurate and demanded short notes for the full amount. Their refusal to tell me the names of their principals confirmed suspicions I already held and before many days I was able to offer proof that two of the claims were by the member of the pool who had previously betrayed me. In presenting this
proof I withdrew all offer of settlement and demanded an unconditional release, which was promptly forthcoming. I could learn nothing regarding the third claim and finally, with the consent of the larger creditors, I gave a short note for the amount of the claim, some ten thousand dollars. In doing this I demanded of the broker the name of his customer as a condition of complying with his conditions. After consulting with his principal he agreed to tell me the name, after the note had been paid. When the note was due I personally handed the broker a certified check for the amount and, having received the note, said:

"Now, Mr. Hay, tell me the name of this mysterious man, for I can’t guess it."

Hay looked at me curiously for a moment and then saying: "I am going to give you a great surprise, Mr. Dimock," wrote a name upon a sheet of paper which he pushed toward me. It was the name of the cashier whom I had once helped and who had subsequently betrayed both his own bank and me.
The settlement left me with big problems to face; notes for large sums soon to fall due, and the days of grace ticking away as I tried to think; longer notes partly secured by discredited stock for which there was no present or prospective market; and bills and interest accruing on a "Castle" which had cost more than a quarter of a million dollars but was already encumbered and in quite unmarketable condition. In the days of my prosperity I had deeded real estate to my wife with sufficient securities to keep the wolf from the door in the event of misfortune to myself. Small use is provision of that kind, when a wife looks upon troubled lines in her husband's face and insists on her partnership rights. So the salable securities had been sacrificed in the vain effort to preserve the credit of the firm and pull it through.

There remained the real estate, a large tract in Elizabeth, of some potential value if improved. I could have these dead acres to work with, these and my debts. Few knew how great an asset a big indebtedness can prove. It has pulled
Goulds through and saved many a Huntington from bankruptcy. I had one large debt which was not a debt. It was a loan to the pool manager of money which I never received, but which was put in my name by the president of the savings bank which made the loan, who was himself a member of the pool. After the failure I stood for the liability conditioned upon the bank's accepting the equity in the Castle and a mortgage on the Elizabeth property in payment of this, and I believe other loans which were secured by the same stock. This left the savings bank with real estate and mortgages which were in their line, and offered a fair prospect of making good their losses, instead of shares of stock which in their hands were hopeless. I made other similar deals, with the result that I had a few thousand shares of Atlantic Mail free and the rest of the stock tied up, but with obligations in the form of loans and mortgages that were frightful to contemplate.

At the first election of directors of the steamship company I made a clean sweep of the old
pool gang against bitter remonstrance which I understood when I discovered that the president had loaned all the cash, some fifty or sixty thousand dollars to himself, and as much cash was needed to run the company I had another Old Man of the Sea on my shoulders. There was need of haste and I soon had steam on with the safety valves tied down. Once more Atlantic Mail was quoted regularly on the Exchange, but at a price too low to challenge criticism. I never offered it as security on call loans, but when I needed money went to those to whom I was indebted and the offer to anticipate the payment of a note seldom failed to give me the new loan I wanted. It is a commonplace of the science of borrowing money, that the man who has lost on a stock, a mine, or a deal of any sort is the one to approach for a loan on similar security. Any capitalist will adventure more to recover the cash he has lost than to make twice the amount in a safer deal. I renewed my trading in gold which had become a less fruitful field and for which I was insufficiently equipped with cash.
My chief thought by day and my dreams at night were how to make fruitful those mortgaged acres in Elizabeth. I moved our house to one side and sent the main street of the town far past it to the south. I gridironed a hundred acres with streets and sidewalks by the mile. They were curbed and sewered and in many cases wooden pavements laid by the city, while water and gas pipes were extended beneath the flagged sidewalks. The city advanced much for the improvement of the streets but for every dollar expended by it I spent many. I built houses by the score, as was never before done in a town like that, houses that cost to construct from five thousand dollars to a hundred and fifty thousand each. I supported a club stable, gymnasium, and stage line for residents. Not often has an enterprise been so advertised. From firework celebrations on land to ocean steamship excursions there was always something doing. I worked hard to persuade the Singer Sewing Machine people to establish their factory on the Kill von Kull, near property that I controlled, but
when at last they came they located too far from my property to be of service to me, telling me that they must be nearer the railroad.

It occurred to me that it might popularize the property if the State Capitol could be located upon it. I memorialized the Legislature through the Senate, setting forth the fact that Elizabeth had once been the capital of the State, that the removal to Trenton had been made for reasons that were now arguments for its return, etc., etc., closing with the offer to the State of land suitable for the erection of a Capitol and a cash subscription of seventy-five thousand dollars toward its construction.

The Senate took up the matter with apparent seriousness and appointed a committee to examine the property offered and report to the Senate. A day was appointed for the examination of the property and for a dinner at my house. I invited to the dinner members of the Senate and House, representatives of the Elizabeth City Government, journalists from New York and New Jersey. I had the run of the Tribune of-
fice and I told Mr. Greeley I wanted him, but he shook his head, saying:

"Make it New Brunswick and I'll help you, and I'll go to your dinner, but Elizabeth's too Democratic."

The press of New Jersey took the proposition seriously and some of the papers stood on their heads with excitement. The dinner must have been a success for before it was half over half the guests had joined in a pledge: "We won't go home till morning," and they didn't—many of them. A New York editor objected to moving the Legislature of New Jersey so near the metropolis on grounds of morality.

"Are not the morals of New York all right?" sarcastically inquired a local journalist.

"They are now!" was the caustic reply.

I think the report to the Senate was in favor of the removal, but it never went farther, for I took no other steps in the matter, having counted the whole thing a joke until those opposed made me think I was in earnest.

I was in the saddle again, but not out of the
woods. High prices were quoted for lots and houses on my property. The figure on the best block was a hundred dollars a front foot, and on other blocks nearly as much. Houses were sold on that basis, but the supply was far in excess of the demand. How I worked to make the property popular! I couldn't cut prices directly to bring people in, but an interesting, enterprising man with an attractive family likely to be good for bait, could have traded me lots in Sahara for at least the equity in my most desirable holding. Indeed, I made many trades and became possessed of much outside property, from farms to a cotton mill and from a lumber plant to an encumbered store in Broadway. Yet despite all sacrifices, I was doing well, and as houses were finished it was easy to mortgage them for two-thirds of their cost while waiting for a customer.

Then the Wall Street office contributed many and many a timely check. The success of the enterprise was the talk of the country round and there was rivalry on every hand. Usually it was
supposed that wooden pavements and flagged sidewalks had turned the trick and the city government was besieged until streets radiated into the surrounding wilderness like threads of a spider's web from its center. These streets were graded, flagged, curbed, sewered, and paved, and possessed every attribute of prosperity, excepting that they were bare of buildings.

In the course of time pavements rotted, the wilderness reclaimed the unimproved streets, and the pall of bankruptcy settled upon the city because of unwise extension of its credit. Far and wide was the failure proclaimed, with always full discredit to me, no distinction being made between asking for public facilities where a million dollars was being privately expended and inveigling the city into speculation in which no investment but its own was made.

I grew as callous to criticism as I had become inured to flattery and when press comments were shown me often replied that I cared nothing for them, that it was my obituary I wanted to read. The thought became almost an obsession and at
last my curious wish was gratified to the accompaniment of strange coincidences. I owned a line of steamers that ran up Long Island Sound to the eastern end of the island and it was my custom to take friends to Montauk for a day or two of blue fishing, life on the beach, and at the lighthouse. On one occasion I had arranged to take a goodly party of friends to Montauk, by my boat which was to leave on a certain Wednesday. On the Monday preceding, one of the proposed party, a very dear friend of my own, died suddenly and on Wednesday, instead of going with him on an excursion, we followed his remains to the cemetery. The excursion was postponed to the following Wednesday, but again, on the Monday preceding, another of the party died with similar suddenness and once more our Wednesday’s pilgrimage was to the cemetery. This time the call was even nearer, for the lady who died was our nearest neighbor and with her husband our closest associates, companions on many trips.

Superstitious fears were rife when the excur-
sion was postponed to the third Wednesday, superstitions that seemed justified when the news went broadcast on that third fatal Monday of my sudden demise on the train while returning to my home in Elizabeth. It was another of the party who had died, my cousin, my partner in business, whose name differed from mine by the middle initial only. My own obituary filled pages of my scrap book, but it was a sad realization of my superstitious dreams.
CHAPTER X

BUBBLES

"He must needs go whom the devil drives," and the devil was driving me. I had assumed a burden beyond all reason, which no normal success of the Wall Street of that day could carry. I had a moribund steamship company on my hands which had to be kept going by the use of tonics and stimulants, and an overloaded enterprise of much promise, yet dependent upon the uncertain popular whim, and which called for cash with a persistency that made the cries of the daughters of the horseleech, "Give! Give!" seem lifeless and intermittent. Yet demands were met and maturing notes paid, while again the gold business came to the front, but never again as of old, for there were new and dangerous elements in the field, that were in Wall Street but not of it. For Fisk and Gould were wreckers
"I took my camera shot from a distance of forty feet."

So far as known, this is the first photograph ever taken of a live wild elk. Rocky Mountains, Wyoming, Sept. 10, 1887.
of railroads and corrupters of courts, but in Wall Street they were welchers. Henry N. Smith, Gould's senior partner, told me that Jay Gould was the poorest judge of the market that ever came into Wall Street and Gould's henchman and intimate, Charlie Osborne, said the hardest thing he had ever done was to brace Jay up when he was in a funk.

Gold business improved and my balance was growing when the Fisk and Gould gang entered the gold market. Fortunately I had not the capital to enter the lists with them and besides I was afraid. Their methods lacked sense and represented brute force only and the corner they were running was foredoomed to destruction, but their immediate power was uncanny. For they not only had money, but they controlled a bank which would have certified their checks in payment for all the gold on earth and they so controlled the courts that they could have filled their pockets with blank injunctions and mandates or even the profane form of the latter suggested by Fisk himself.
The price of gold had been run up to a point where it was impossible to hold it and ruin was in sight. Fisk’s best suggestion to force mercantile and other shorts to cover was to advertise names and amounts in the morning journals with the warning that the price would be at once put to two hundred unless all the shorts covered. There was sense enough in the gang to suppress that manifesto of folly, for Gould had a scheme of sheer diabolism brooding in his more subtle mind.

Black Friday is burned into my memory as is the fourteenth of April, 1861, when the news came of the fall of Sumter. As I entered the Gold Room on that 24th of September, 1869, my hands trembled and my heart seemed to turn to water. Yet I had no commitments which could harm me, for in fear of the unknown I had closed every short contract and could carry the gold I held through any possible break, while a big advance would mightily help my balance. There were pallid faces around me and hands that trembled like mine, for the mental atmos-
phere was filled with apprehension and no one could escape its influence.

While waiting for the opening signal I stood by the rail—talking with Ned Harriman, as I remember—and the blow of the chairman's mallet seemed to crash into my brain. Pandemonium followed, but with it came back the fulness of self-control and I was cooler in what followed than I now am in the memory of it. I forget the order of the early prices, and even the electric indicator broke down in the effort to record the changes. I remember a sale of $100,000 of gold at 162 on my right and the same amount at 158 on my left at almost the same instant and I recall my chagrin at my failure to bag the difference of $4,000. That the corner was broken was clear to me and that a crash was coming seemed certain, so I sold and I sold and I sold.

There came first the rumor, and then the fact, of the sale of four millions of gold by the Government and the price fell twenty-five per cent from the highest point touched. It was the good old times come again, with a quarter of a million
profit on each million sold and I had sold more than that. But, alas, I had prudently covered part of my short sales when the price broke ten or fifteen per cent. Though I had made many a fine turn as the market reeled back and forth that day and my books at its close showed cash assets that would put financial trouble behind me for all time, yet a deadly fear held me in its grip. For my chief sales had been to the Gould broker, Speyers, and the Gould purpose to repudiate these purchases was now apparent. The intent to repudiate all purchases and enforce all sales, was confirmed by the course of the swindlers on the following day. The robbery had been deliberate and the Fisk-Gould brokers who had been deputed to sell received instructions to make no sales to Speyers but to sell to others without regard to what Speyers was bidding.

It is hard to get honest tools to do dishonest work and it is doubtful if one of the men enlisted by Gould to rob the public made an honest return. There are fortunes in fashionable circles to-day which date back to the robbery of the rob-
bers on Black Friday. I paid for the high-priced gold I had bought, though I felt sure that most of it came from the thieves while of that which I sold to them I was unable to deliver a dollar. It left me nearly stranded, with recent accumulations gone and only a big claim on Gould via Speyers to show for them.

Of what follows I am almost ashamed to tell, for it classes me with the most credulous of "Come-Ons." I discussed the robbery with the man who had robbed me, the manager of the pool which had ruined me, with whom I had retained a speaking acquaintance and who had himself been victimized by the Erie gang. There were sure to be multitudinous suits which the Gould-Fisk control of the Tammany courts was likely to make nugatory. Yet the first to strike would have the best chance and it was quickly arranged to begin a suit by attachment against the Pike’s Opera House, which, although owned by the Erie, was in the individual name of one or both of the conspirators. It was thought best to bring the suit in one of our names and I trans-
ferred my claim for that purpose to my associate in the suit. Our lien was the first on the opera house and proved exceedingly embarrassing to the gang so much so that we were offered fifty per cent of our claim in settlement, but on the urgent plea of the man in whose name the suit had been brought that in another day we would get our claim in full I assented to a refusal of the offer I was burning to accept. "Another day" never came to me, excepting in the form of an announcement that it had been discovered that nothing could be done with the suit and it had been settled without however any cost to me.

I felt that I was quite helpless and was little surprised when there followed the announcement of the new Gould firm of ——, —— & Co., the senior partner of which had again robbed me. For a time this firm handled Gould millions in spectacular fashion and I have often wondered since which of these choice spirits won out in that partnership deal. I fancy that just for once the Erie man met his match. The method by which my claim was settled was sug-
gestive to the Black Friday gang, for when later their creditors needed more legal proof to strengthen their claims, it was offered by a young man who had been in the Fisk & Belden employ who secured an assignment of most of these claims on his pledge to enforce their collection for a large contingent fee, and thereupon received a Gould partnership in payment for his treachery.

Distressing years rolled by, filled with anxious days and with too many sleepless nights. I was like a juggler who keeps half a dozen balls in the air, but the juggler had his hours off for rest while I had none. I was growing wealthy on paper, but how hollow it all was. To stop improvements would insure an all around crash, to let Wall Street business go would cut out connections that could often be made to turn dead values into cash. Too many obligations were secured by Atlantic Mail stock which would have to be faced if I let the stock decline or the company's treasury run dry.

When you see a man worried by business do
you wonder that he doesn’t retire? I don’t, for often the way out of his worries is through expansion for it is while that is going on that opportunity knocks at his door. When corralling the Atlantic Mail stock I bought some thousands of shares of an English estate which had a lot of uncurent securities that it wished to dispose of by exchange for something that would look better among its assets and offer some possibility of making good its losses. There was a big block of shares of the United States and Brazil Mail and important interests in a number of promising but yet struggling railroads.

Two million dollars in par value of some security was what the estate wanted and I offered it that amount in the special tax bonds of the State of North Carolina, while I was to have a liberal time in which to secure the bonds. The offer was accepted and I got busy. Commodore Garrison controlled the Brazil Mail and the transaction gave me a heavy interest with him. Our private offices in Bowling Green were side
by side, a long-bolted door was thrown open and the intimacy that was established seemed to please him and was often of service to me. For more than once he said:

“If you want money draw on me at four months for fifty thousand, I’ll accept it and the Bank of New York will discount it for you.”

He was the one other innocent signer of the Atlantic Mail Pool paper, although not a victim for he refused to pay the calls and defied the pool manager to collect. He was a good friend but a bitter enemy. Twice he was at sword’s points with Vanderbilt. One was a steamship war which continued for eleven months at a cost to Garrison of a hundred thousand dollars a month, all of which was made up in a few months after the war had been settled. The other was a personal difficulty in which Vanderbilt was given the alternative of receding or being shot down in his tracks. Often I pushed open the door that separated me from the Commodore to ask him about his steamboat experiences on the Missis-
sippi, his shooting of Colonel Vick, or the happenings in the wild days of his prominence in San Francisco.

The history of two boats of the Brazil Mail fleet, the Erie and the Ontario, illustrates the precarious character of steamship investment at that time. These boats had been built for a Boston company at a cost of eighteen hundred thousand dollars for transatlantic service. The company was broken up and the Erie and Ontario, which had never made a trip, were offered for sale. A committee of the owners called on Garrison and he bid them a million dollars for the boats, which they declined. After vainly seeking to effect a sale elsewhere, the committee again came on from Boston and told Garrison that they had decided to accept his offer of a million. "That offer isn't open," was his reply. "How much will you give?" "Six hundred thousand dollars." This bid was rejected with scorn. Not long afterward the committee returned to New York, and a similar conversation ensued, ending with Garrison's bid for the two
boats being two hundred and seventy-five thousand dollars, to which he added the statement that if the committee did not accept the bid before leaving the room it would be withdrawn and no other bid ever be made by him. After a short consultation the offer was accepted.

North Carolina bonds were tobogganing downward. The carpet-baggers were in control at Raleigh, they had herded the negro legislators and opened bargain counters for the sale of bonds to the railroads. I went to Raleigh to get an idea of the situation and talked to General —, the king of the lobbyists. He told me he had bought a number of legislatures but had found none so dirt cheap as in North Carolina. While talking with him I saw another carpet-bagger whom I recognized as a lawyer who had collected for me eight thousand dollars on a note and stolen the proceeds. I decided that I need be in no haste to buy North Carolina bonds since the supply would be likely to hold out.

When I sought to buy the bonds in the New
York market I ran into the off-scouring of the financial world. There were plenty for sale and at prices low enough to suit me, but when I made purchases and insisted upon receiving the bonds from responsible parties the sale was declared off. I bought one lot of a hundred thousand at fifteen from a member of a wealthy and well-known New York family, only to find that he was the black sheep of the family. He wanted me to take up the bonds from a bank of which he was borrowing ten thousand dollars on them and to then pay him the five thousand dollars difference. When I asked the bank if the bonds were his, or if he had full authority to sell them, I was told that he had no right to sell them, that he had assured them he was loaning the money on the bonds through me. I decided that there were too many jobbers, wholesalers, and retailers between the manufacturer and the consumer of these bonds and concluded to go at once to headquarters and as the manager of the estate had expressed a preference for bonds issued by the Wilmington, Charlotte and Rutherford road I
started for Charlotte, the home of President Sloane of that road. A lively experience followed.

I reached Charlotte one Saturday morning during a storm that might well be described as a deluge. Mr. Sloane had just gone to the end of a little branch road on which there would be no train until Monday. I chartered a pickaninny and a horse and cart to take me to the doctor and I bought an umbrella which in an hour I threw away, for I couldn't be any wetter without it. The creeks and gullies which fed the Catawba River were overflowing and we were nearly wrecked in one of them. Then we came to another that was a torrent which it was hopeless to think of crossing with the cart. The darky didn't want to go any farther and I didn't need him. I borrowed the horse, unharnessed him down to the bridle, and started to swim him across the stream. We were swept down with a speed that amazed me and I think I pulled his nose under water with the bridle; at least I know we swam separately to the bank. I kept on according to
directions I had received, sometimes sitting on
the rail that served the animal for a backbone and
at other times walking, wading, or wallowing
beside him.

I found Dr. Sloane and was hospitably wel-
comed by him until I told him my errand, after
which it looked for a time as if I should best con-
sult my comfort by walking out into the storm.
I don't know what he suspected me of, or, rather,
I don't know what he didn't suspect me of. His
attitude was that of a moonshiner whom a casual
caller had requested to show him his still. But
at heart he was hospitable and slowly unbent. I
told of the hospitality of a countryman of his, a
smoking car acquaintance of an hour, who had
taken me from the train, almost by force, to his
home in Henderson and had given me ten days of
an unending round of excitement and pleasure,
of quail and wild turkey shooting, of fox hunting
and rabbit chasing from the time I was awakened
in the morning down to my host's final appear-
ance at night at my bedside with a big tumbler of
egg-nog for a nightcap.
The doctor shook with laughter as I told of one day when my Henderson friend had driven me with his family some miles to a wonderful quail country and of our return at dusk when he let out his horses to show me their speed and the king bolt broke, the team kept on with the forward axle and wheels, while the front end of the wagon box struck the ground, sending my companion and myself far forward on the road, piling the rest of the family on our backs, and burying us beneath guns, cartridges, game bags, lunch baskets, and a wagon load of quail. After this President Sloane came out of his shell and kept me entertained until the small hours with his experiences, amusing and far otherwise, as a country doctor.

On the morning of Monday, March 28, 1870, we found that things had happened, for the Catawba was a raging torrent which had overflowed the banks, flooded large tracts, undermined buildings, and swept away the railroad and other bridges.

“It will be dangerous crossing that river,” said
the doctor, "and you had better stay here, but I have got to get back to-day."

I was sorry he was going and I hated to take the risk, but I hadn't the courage to tell how scared I was. When we reached the river it was a wild and to me a fearful sight and a man with a boat whom the doctor found was reluctant to go, declaring that for no other man in the country would he attempt it. The craft was an old, leaky dug-out, and President Sloane paddled in the stern while the owner of the boat took the bow and I sat in a puddle of water amidship and bailed with a washbasin. The crossing was bad enough, but landing among the trees was terrifying. We were swept down stream for half a mile before finding a chance to land and then dodging between some trees and fending off others, were finally capsized, but in shallow water near the shore. The doctor commandeered the first horse and buggy he found and on that Monday afternoon it might have been said of him his "driving is like the driving of Jehu the son of Nimshi." When I complimented him on his skill
"We cruised and camped, fished and photographed for years, Julian and I." Palmetto Camp, on the shore of the Gulf.

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as a river pilot he declared that the man in the bow was a better boatman than he.

"Then why didn't you give him the controlling paddle?" I asked.

"I expected trouble and was afraid of his losing his nerve."

Before we reached Charlotte he returned to the subject which I had not dared to reopen and gave me valuable hints regarding the location of big blocks of the bonds I needed.

Often chance brings about the pleasantest friendships and fate was good to me on my homeward journey from Charlotte. Between Richmond and Washington I had so pleasant a conversation with a man who sat beside me in the car that I inquired his name.

"Stone," was the reply.

"Are you by any chance Gen. Charles P. Stone?" and his smile gave the answer I hoped for. It was then less than five years after Appomattox and less than nine since Gen. Winfield S. Scott had put his favorite, General Stone, in military command of Washington. I gave my new
friend small chance to stop talking for I plied him with questions at every opportunity. As we neared Washington I asked,

"Where do you stop in Washington, General?"

"Where do you stop, yourself? I thought of Willard's."

"I think of Willard's, too," said I.

But we really didn't stop anywhere, for we walked the streets during what was left of the night while he pointed out the military purpose in the original laying out of the streets and then filled the hours with incidents of the early days of the war which were recalled by nearly every square in the city. We took an early train for my home in Elizabeth where he made the first of many visits to me, always to the delight of my family and myself. Whenever he came to New York his first and last calls were at my office. One such call stands out in my memory. We had just said good-bye and I asked the usual question,

"When will I see you again?"
“Next time I am in New York. My first call will be here as usual.”

“When is that likely to be, General?”

“Ten years, or perhaps twenty. I am going to Egypt to reorganize the army of the Khedive.”

He was the best raconteur I ever met, but I will make no attempt to illustrate this and will only crudely outline two or three incidents of the hundreds that impressed through his telling.

Washington was in danger at the outbreak of the war and troops from the North for its defense had to pass through disaffected Maryland. Railroad tracks were torn up to prevent the passage of soldiers and one of Stone’s most important duties was to send out workmen, with guards to protect them, to restore the tracks. An engineer arriving from the North with an engine and freight cars was ordered to return with rails and workmen. The engineer refused to get into his cab and a soldier was ordered to shoot him if he hesitated. Then Stone ordered two soldiers to get on the tender and instructed
them to shoot the engineer if any accident happened to the train.

"But," exclaimed the distressed rebel, "it won't be my fault if there is an accident."

"It may not be your fault, but it will be your misfortune," was the reply.

Stone was with Scott through the Mexican War and one of the stories he told of him suggested quicker thought than was usually ascribed to that general.

It was just after the storming of the heights of Chapultepec that Stone was with the Fourth Artillery, the members of which were wildly cheering as they gathered about two captured guns. Scott rode toward them, a magnificent figure upon his great white horse. His mind was occupied with plans for the great work of the following day, but he grasped the situation before him. There were the captured guns and a glance at their carriages told him they had once belonged to his army. But two such guns had been lost and they were of the Fourth Artillery whose members were now gathered about them. It was
in Scott's mind, too, that the men in charge of the guns when they were captured had died at their posts. There was silence on the field as Scott reined in his horse and removing his hat exclaimed in slow, solemn tones,

"Honor to the Fourth Artillery! These guns shall be the property of this regiment forever, and on them shall be inscribed, 'Lost without dishonor, retaken with glory!'"

General Scott lived for a time in Elizabeth, and Santa Anna had a friend in the same place, one Baez, whom he used to visit. I have seen the two men in the streets of that city, but not in the same year. I wish they could have met and I have been there to see! What a wonderful contrast the meeting would have shown, between the splendid figure of the great general and the weazened form of the Mexican shrimp.

That crossing of the Catawba reminds me of a night off the Atlantic coast. In January, 1871, I was sending a small steam yacht, the Anna, to Nassau, to serve as a tender when our big boats could not enter the harbor. Happening to be at
our dock at Pier 4, to see the craft off, the impulse possessed me to take a short run down the coast. I sent word to the office and the house that I would probably be home the next night, and half an hour after the idea struck me the yacht was pointing for the Narrows. I had thought to put in to Delaware Bay in the morning, but a strong wind from the north was helping us on and I decided to stick to the yacht for a few hours more. The wind increased through the day and the barometer threatened, while the captain looked anxious and said he must make for Chesapeake Bay and wait at Norfolk for better weather before venturing off Hatteras in a craft that couldn't more than float her own engine and boilers.

When the sun went down a gale was blowing and the sea stood our tub of a boat on head and tail alternately, while the rolling was enough to make one dizzy. I crawled into my berth in the little cabin, bracing myself to keep from being thrown out, and managed to get a little sleep. It was the fixed gaze of the Captain that wakened
me as he lay resting on his elbows on the floor with the chart before him and his face turned up to mine.

"Where are we, Captain?" I asked, and he said, "Come here and I'll show you."

I sprawled out on the floor beside him, while with ruler and dividers he plotted out our course, finally driving a leg of the latter through the chart into the floor and exclaiming, "We are there if the compass is right and I know it isn't."

Though it looked as if we might be drowned we arrived safely at Norfolk three days after leaving New York.

It's a feast or a famine in the steamship business. I have known one of our boats to clear twenty-five thousand dollars on a trip and then eat her head off for months at a time. Long before the pool had floored me I had grub-staked a friend to a line to the Magdalena River. He bought the Estrella, which had cost $125,000, at a sacrifice price and started in. I knew Garrison slightly at that time and as he had seemed to like me I consulted him, when it was too late. His
advice was of a kind that one never forgets. He told me that if I would draw my own check for ten thousand dollars and give it to any man who would take the boat off my hands as a gift I would save money.

The boat paid Irish dividends from the start and its repair bills footed up like a construction account. Its last kick was in West Indian waters where it fell into the hands of the libelling and libelous pirates of Kingston. When the first bill came in, possibly for a jug of aguardiente, I would have given up the boat for the amount of the bill. I did give up the boat, but I received nothing for it.

Sometimes a steamship line can navigate the water of Wall Street to better advantage than the ocean for which it was built. Stockwell, who controlled the Pacific Mail Steamship Company, was a power in the Wall Street market and the stocks he fathered or favored were in the blue chip class. I knew that a tip from him would send any stock whirling upward and I suggested that he boom Atlantic Mail. He was pleased
with the idea and it was arranged that I protect him from loss, or a corner, by giving a call on substantially all the capital stock, and that I deposit the stock in the United States Trust Company to the joint order of his broker, James D. Smith, and myself. The profits were to be divided into three parts, one to go to Smith for giving out the orders and manipulating the Stock Exchange part of the deal, one to me for supplying the material, and one to Stockwell for making the market. I took the stock from those who held it as security for loans to me, giving receipts in its place and my promise to return it within a month. The shares were deposited with the Trust Company as arranged, subject to the joint order of Smith and myself, and Stockwell was told that it was his move.

He gave the tip to a few of his friends, in the most sacred confidence, that he was going in for a big operation in Atlantic Mail, with the marvelous result that the stock swept upward so wildly that Smith sold more than the capital stock in a few hours. I was jubilant over the amazing de-
mand for the shares that Stockwell had created, Smith was worried because of his excess sales and anxious lest some accident to me over night should tie up the stock in the Trust Company, leaving his firm and himself in the clutches of a close corner.

Stockwell was surprised at the extent of his success in making a market for the stock and chagrined that his share in the profits was not larger. He had not been in Wall Street long enough to become saturated with the virtue which that street instills of living up to the letter and spirit of every contract, whether written or oral. He came to me early in the morning when the shares were to be delivered and said that his share ought to be larger and that if something was not done he would withdraw from the contract and let each one take care of himself. He added that he would be satisfied if I would take his yacht Julia off his hands at the price he paid for it, thirty-five thousand dollars. The yacht, he said, had once belonged to Tweed, to whom its cost had been over a hundred thousand dollars and that
the price at which he offered it to me could easily be obtained but that he hadn't the time to attend to it. He said that the deal could go on if I would promise to take the *Julia* when it was over and that he would take the risk of getting out of Jim Smith what he ought to contribute.

It was mostly bluff and all graft, but the situation was dangerous for in starting the operation Smith had bought thousands of shares through Stockwell's brokers on Stockwell's orders, and if Stockwell had insisted on taking those purchases for himself, denying that they were on account of the pool, he might have had the pool cornered to the serious injury of Smith and myself. I made the concession, the shares were delivered and the operation continued. Smith stood pat on our short sales, waiting for the decline which was as certain to come as the sun to sink to the horizon, but the *vis viva* of the Stockwell boom held it strong for days. We knew the rise was ephemeral, we had watched for years from behind the scenes the machinery that made the quotations and often we had controlled and directed that
machinery. But as Punch and Judy shows seem ever real even to the child who has watched the manipulator, so we larger children never become immune to the story of the tape even when it has been written by ourselves. Smith declared and I agreed with him that the market was too strong to risk remaining short of stock that had to be borrowed in the market. No sooner had he covered these excess sales at a heavy loss than the break came and the whole operation was closed at a profit of some three hundred thousand dollars.

Smith was indignant at the Stockwell hold-up, but said he was glad I hadn't told him, since the President of the Pacific Mail was quite tricky enough to put his best friend in a hole. He sent for Stockwell and denounced him roundly, getting only the merry "Ha, ha!" in reply. I never set foot on my $35,000 purchase, but later transferred it to Smith, who thought he might work something like the purchase price out of it for me, but two thousand dollars is all that ever came back to me for it.

A hundred thousand dollars doesn't go far in
keeping up a decaying line of steamers or developing rural property on a big scale, and as more and more my time was taken up by these enterprises I had to neglect the Wall Street work through which the chief cash chances came.
CHAPTER XI

STEAMSHIPS AND SUBSIDIES

Something must be done to boom trade with the tropics. We carried most of the sugar and tobacco, the oranges and lemons that came to the country, but the passenger traffic needed developing. I filled the Morro Castle, our best steamer, on one trip with personal friends of my own. There were newspaper editors and magazine men, poets and politicians, artists and bank officials, senators and clergymen. We left our dock on the 25th of January, 1872. After two or three days of storm the weather became good to us and it was one happy family that overflowed the quarterdeck. There was music and dancing, song and recitation, with an occasional bit of flirtation, for there were some amazingly pretty girls on board, and excepting myself most of the men were in susceptible mood.
Letters were read from many who were unable to be with us; of notable interest, as I remember them, were those of John Hay and Whitelaw Reid. Tom Nast put the blame of his dereliction on Harper Bros. in a telegram which I received at the dock as we were about to leave. He added that I had better take it out of S. S. Conant, who, with his wife, was to be with us. Conant avoided criticism by pleading that he was the bearer of excuses from Bayard Taylor, including a poem dedicated to his would-be shipmates, a companion piece to his Bedouin love song. Frank Church declared that Taylor was a friend of his and denounced the poem as worthless and a fraud, probably written by Conant himself, and he appealed to William Cullen Bryant to support that view. Bryant decided that it was clearly a forgery, it being much better than the Bedouin song, though he doubted if Conant could have written it.

The night of the 29th made a dent in my memory which will stay there while life lasts. The sea was calm and I think the moon was full. No ship was in sight and the only sound was the
muffled churning of the big paddle wheels. I was sitting on the deck with William D. O'Connor, beside the chair of Mrs. Henry Ward Beecher, whose husband up to almost the last day had hoped to be with us. O'Connor was a brilliant magazine writer and author, of the sixties, but at this time in Government employ where earlier he had been one of a group of choice spirits, the like of which have seldom been assembled. There were Walt Whitman, John Burroughs, W. D. O'Connor, Edmund Clarence Stedman, Thomas Harland, and A. B. Johnson, all of whom I am proud to say are or have been my friends.

It was during war days in Washington that the group held frequent meetings at the room of one of their number and for a time it chanced that Harland was in weekly receipt of proof sheets of Victor Hugo's "Les Misérables," then in process of publication. Each member of the group took the sheets in turn, translating from the French as he read, but losing his turn when he faltered or made a mistake. It is said of Walt
Our wagon was once struck by lightning as we were crossing some flooded prairie in the Big Cypress swamp on our way home from the Everglades.
Whitman that he never lost his turn or hesitated for a word, even turning the patois of the Parisian gamin into Bowery boy slang.

As we sat on the deck a group gathered about us, drawn by the rich tones and the flexible voice of the versatile O'Connor, who kept us vibrating between tears and laughter. Sometimes he spoke in that spirit of beautiful reverence that underlay his "Ghost" and his "Carpenter," following with gorgeous word painting that I have never heard equaled, interspersed with intellectual gems, product of the philosophic, agnostic atmosphere of his Boston home. It was after a brilliant flash of skepticism that a man who had just joined the group, Dr. Samson, then president of Columbian College of Washington, quietly asked if he might reply and was warmly welcomed by O'Connor. I never met the man who was better qualified for the task before him. With slow utterance and measured words, each one fitting its allotted place within the breadth of a hair, the doctor answered every argument, pierced every sophistry, and humorously brushed
aside all mere flowers of oratory. In support of his own position Dr. Samson quoted from recognized authorities, sacred and profane, fortifying his argument until I was sure that no intellectual artillery could pierce the armor of his defense. But when O'Connor's turn came he traversed the doctor's every argument, quoting with his marvelous memory from the very authorities cited by his opponent, passages admitting of a construction antithetical in effect to that sought by Samson.

As the intellectual duel proceeded, the subject broadened until it gave play to all the elements of oratory, to humor and pathos as well as argument and rhetoric, to personal magnetism and an intonation so effective as to amount to acting. Around me, seated on the deck, as near the speakers as they could get, were a score of my guests, while in a circle of chairs about them were twice that number of ladies, while behind them fifty men were standing. The full moon flooded our deck with light, it fell softly on the silent water about us, and made brilliant our foaming wake
which stretched to the horizon, but no eye was turned aside to admire, for all were fixed on the speakers. It was hours before the group broke up and I think there were few who did not feel with me that that night on the Morro Castle was worth a year of life. O'Connor and Samson were friends from that night, though always ready for a passage at arms.

It was only a day or two later at Nassau that the latter amused me by his quick retort to his antagonist. I was standing with them near a cocoa palm which some negroes had climbed and from which they were throwing nuts to the ground. One of these struck a young negro, but without injuring him. "Dr. Samson," said O'Connor, "one of your profession offered in proof of the wisdom and mercy of the Creator that he put the pumpkin on the ground and the acorn on the high tree where its fall would be harmless to man. How about those cannon balls that the Lord has hung on that tree ready to crack the cocoanut of any one who walks under it?"
"Proves the same thing," replied the ready doctor, "for you will observe that in the countries where He has planted those cannon ball trees, He has given the inhabitants skulls capable of resisting the impact of the falling fruit!"

At Havana I found a cable calling me home and when the steamer returned I had to leave my guests in charge of my wife and the officials of the line.

In my brief stay in Havana a trifling incident caused me such bewilderment that my recollections of that city are still confused. After entering the harbor I had occasion to go below and when I returned to the deck the steamer had been turned around. The city of Havana and the fortress Morro Castle had changed places and I never got them straightened out. I hardly dared leave the hotel without a string to guide me back. If I tried to cross a street I was liable to land on the side I started from.

It was hard to say good-bye to the jolly crowd and embark on a lonesome trip. I remember with reverence and affection one of those fare-
wells. Mrs. Beecher was just past sixty while I was not quite thirty and when she held out her hand as I was leaving she said, "You have been good to me and as I am old enough to be your mother I can thank you this way," and she kissed me.

I left Havana in such haste that I neglected to see that my trunk was aboard. My overcoat had been stolen while there and I was poorly fitted (in my summer garments and shoes) to make a northern voyage, even over smooth seas, and the trip was far from that. I had the Captain's house on deck, a big apartment by itself. Dr. Samson, Senator Stark, and two or three others of my guests returned with me; the rest of the passengers were strangers. From the first the weather was stormy and after leaving Nassau we ran into a gale. There had been several wrecks in the Caribbean Sea and at Nassau we picked up the captains of three wrecked craft. I spent most of my time in the pilot house and the conversation of these captains was not cheering. Their own craft had gone to Davy Jones's locker,
and they could see no other destination for the *Morro Castle*.

Hour by hour the velocity of the wind increased. A line was rigged from my room to the pilot house and husky sailors helped me make the trip. Once, as I neared the pilot house, the wind tore my cap from my head and the next instant it was flattened against the taffrail. The gale tore the crests from the waves and stung my face with particles as solid as sleet. In the middle of my room was a double bed and hard work I had to stay in it. Lashed to the bed was a box containing a few dozen cocoanuts which I was taking home. One night the box broke loose and was capsized. When I tried to dress in the morning it was as if my legs were nine-pins at which invisible bowlers were hurling balls. I finally corralled and secured the box and thereafter caught the cocoanuts one at a time as they were flying past me.

Captain Curtis became suddenly insistent for me to go below. I refused, but he urged, "It's pretty near a hurricane, it's beginning to tear us
to pieces, we’re making no headway, and we are at the end of our coal.” We were looking like a wreck, paddle boxes torn away, and the great skeleton paddle wheels laboring as they revolved with many of their paddle boards missing. The captain continued,—“I may have to go about, or try to, any minute and then your house will go overboard the first thing and we’ll be lucky if that is all that happens.”

“Isn’t there plenty of woodwork about the ship that can be taken without weakening her, furniture, my house, and the coal bunkers?”

“It wouldn’t last any time at all. We’ve got several hundred tons of sugar aboard and that burns when the store that holds it is on fire; I never heard of its being tried under a boiler, but it’s all that is left to us.”

“I hope it will work,” I replied, “and the boxes that hold it will help some, but I’m afraid you’ll have a foot of molasses in the fire room in an hour.”

The experiment, unique so far as I ever heard, was an amazing success. Boxes of sugar were
lowered into the fire room, smashed up with axes, and sugar and boxes together shovelled into the furnaces. From that hour 80,000 pounds of sugar, mixed with pieces of boxes, fragments of furniture, and such portions of the boat as could be hewed away without danger to the craft were pitched onto the grates. The gale lessened, the continuous prayer meeting in the cabin became intermittent, and when one night the Highland lights were sighted the passengers were half crazy with joy. Some laughed, some cried, and some danced, all expressive of the same emotion. The first act of the men was to subscribe a liberal sum for the purchase of a gold watch for Captain Curtis which was later duly engraved and ceremoniously presented to him. At the steamship office I learned that there was much anxiety about us and that a steamer was being fitted out to cruise for us.

The *Crescent City* with my guests was to have left Havana for home on the tenth of February, two or three days after we were due in New York, and I knew there would be much appre-
hension among my friends lest the hurricane had proved disastrous to us. I wanted to reassure them as early as possible and determined to meet them in the lower bay from a pilot boat. There was one difficulty about this. On her outward trip the Crescent City had carried away her pilot, rough water having made it too difficult to put him off. The boat was likely to arrive on the night of the fourteenth and as she had a pilot aboard would not be on the lookout for another. That made it necessary for the boat I was on to get in the path of every incoming steamer ready to compel it to stop. We cruised well down in the lower bay all through the afternoon and night of the 14th of February. It was bitterly cold with half a gale of wind and that pilot boat bucked like a bronco and rolled like a porpoise as her course was changed for every speck on the horizon or light that gleamed through the darkness.

For forty years the memory of the temperature that night on the deck of the pilot boat has represented my conception of the cold of interstellar
space. *Per contra*, a red hot stove in the little cabin provided another extreme which I hope to avoid, hereafter. It was afternoon of the 15th when the *Crescent City* was sighted and we had to lie square across her bows to stop her. It was too rough for the small boat which was half filled and nearly swamped while putting me aboard the steamer where I was almost too frozen to talk, which is a strong way of stating the case. There were no apprehensions to be allayed, for my good agent in Havana had "lied like a gentleman," and exhibited to my family and friends a copy of a bogus cablegram announcing our safe arrival in New York, after a somewhat stormy passage.

A single annoying event disturbs an otherwise unclouded memory of the most delightful excursion of which I have ever heard. At the dock when the custom house officers were examining the baggage of the passengers, one of my nearest friends, a man of scrupulous integrity—and I say that to-day despite what I have to tell of him—asked me to have his baggage passed by the Custom House official. At my request that officer
chalked the trunks and it was not until many months thereafter that my friend told me that the trunks which had been passed at my request contained four thousand costly cigars. When I upbraided him he replied that he paid all his debts and his honest taxes and had never wronged any man, but that he wouldn't let even the Government rob him. He argued that he had bought the cigars for his own use and had a right to smoke them either abroad or at home. He knew that I was an enemy of the tariff, but he failed to consider what my position would have been if his smuggling had been discovered.

As that excursion of friends on the Morro Castle stands out in my memory glistening with sunshine, so is the tragedy of the ill-fated Missouri shrouded with gloom. It was soon after our excursion that the Atlantic Mail steamship Missouri was burned at sea and of more than a hundred on board only half a dozen or so were saved.

It was fourteen years later in the Rocky Mountains that the probable cause of that hor-
rible calamity was disclosed to me. I was spending some time in a mining camp in the Needles in which I was interested. One evening I listened to the story, told by himself, of the shameful and shameless life of one of the miners. He neither had nor claimed a conscience, didn’t know the difference between morality and immorality, although showing an instinctive preference for the latter. He filled out chapters of his own iniquities with less emphasis than a schoolboy would give to a perfunctory recitation. In the Civil War he had been a bounty jumper, and must be drawing a dozen pensions now.

His colorless voice took on a trace of emotion as he lamented the hard fate that caught him once as he was getting away and shipped him to Fort Fisher, where he had to stand fire for once. I tried to prove by him that “The way of the transgressor is hard,” but he declined to confirm the argument. He brightened up as he casually informed me that his softest job had been smuggling aguardiente and cigars on my ships. I
must have looked incredulous, for Larkin continued in the same droning tone:

"Don't s'pose you remember how I helped you forrad to the pilot house that time we burned sugar on the Morro?"

I wondered then, half a lifetime after the Missouri tragedy, if the key had been thrust in my hand up there on the crest of the continent, two thousand miles away. For it was a demi-john of aguardiente stowed away above the fire-room of the Missouri, broken as that craft was tossed about in a storm, that caused the calamity. So quickly did the flames spread that men were burned to death in attempting to launch boats on the leeward side as the steamer wallowed in the trough of the sea, while those that were launched on the windward side were dashed to pieces while being lowered. Just a few of those on board were saved by clinging to a small raft that was being carried on deck as freight. Among the lost were two brothers of Grover Cleveland, the elder of whom, Lewis, was on his way to Nassau,
where he was running the Royal Victoria Hotel. Grover Cleveland went down to Nassau by our next boat to take charge of his brother’s affairs.

There was never a thought of omitting any precaution prescribed by law or sanctioned by custom, and no economy was ever knowingly practiced at the peril of human life, yet it was long before I ceased to read editorials suggesting the occasional hanging of a steamship president, “to encourage the others,” or some modification of Punch’s advice to tie a railroad director to the cowcatcher of every locomotive. Especially was it rubbed into me that the Bienville had recently been burned in the same waters and that every passenger had escaped. In such comments it was not mentioned that the Bienville was abandoned in a calm, the passengers embarked at leisure in boats which were afterwards provisioned and supplied with everything that could be thought of in the long hours of opportunity afforded, and that conditions made the whole affair a picnic.

Yet there was one precaution that was not taken, that no real steamship man of those days
would have omitted, and by this I mean men like Commodores Vanderbilt and Garrison, and not such imitations as a yacht club commodore, a president of Pacific Mail, and least of all myself. That precaution, sacred in the minds of many successful men in other lines of enterprise, is:

“Never have anything to do with an unlucky man.”

Garrison himself hammered it into me in the matter of the Missouri, but I smiled at his superstition. Owing to the death of a captain, we had to put some one in command of the Missouri, which was due to sail at once. Captain Green was in port, was familiar with the route, and had long sailed for the Atlantic Mail on its steamer Eagle. This boat while in his command had been wrecked on Body Island. It had been properly in charge of the mate at the time of the disaster and the captain was exonerated of blame by the underwriters. Captain Green was the only man available for our purpose at the moment, there was no reason, only superstition, why we should not engage him, and he was sent out in
command of the *Missouri* only to bravely meet his death a few days later.

The steamship company was steadily running behind, but a plan of betterment occurred to me. An amazing percentage of the revenues of the Government came through the duties collected on the tobacco, sugar, etc., carried in our ships, while our compensation for carrying the mails was niggardly in the extreme. The postage on letters was ten cents, seven of which was for the ocean trip. If the Government would give us this ocean postage, keeping the three cents land postage for itself loss would be turned into profit. To Washington I betook myself to try and influence legislation in this direction.

I became a member of the Third House and within the next few months established an exhaustive political acquaintance. I don't think a Senator or Member of the House escaped me. I was in with the correspondents, and had an unusual acquaintance with journalistic New York. I remember Dana's sarcastic smile as he blue penciled the list of Senators to whom I wished
"The tern that left her flock to perch on my finger."
letters from him. Whitelaw Reid sent me a bunch of introductions for which I had asked, with a note saying that he had omitted writing to Conklin for reasons that the excellent Roscoe would doubtless furnish if asked. I was able to be of service to Col. Tom Scott and in return got his good word in quarters where it was needed, besides the offer of his private car whenever I could use it to help my plans.

Stockwell was seeking a subsidy for Pacific Mail, but I could neither help nor be helped by him. The work was obnoxious to begin with and Stockwell's only thought was to buy the votes he wanted. He succeeded in this and bought his subsidy for something like a million dollars. Garrison was offered a Brazil Mail subsidy for half a million dollars, but went home using lurid language.

I was principled against buying legislation and besides I hadn't the money. All I asked of the Government was a fair division of our joint earnings, ocean postage to us, land postage to Uncle Sam. Of course I gave dinners, oodles of them,
mostly of much informality, but with Sam Ward, the famous *bon vivant*, in charge and the viands always flavored with Attic salt. For there were brilliant correspondents, essayists, poets, men of letters, like Swinton, Townsend, Piatt, O'Con-
nor, Walt Whitman, and many others, always ready to be drawn upon. Sometimes the charm of a dinner to me was in what followed it, when a little group of men like Walt Whitman, O'Con-
nor, and Swinton remained to continue some dis-
cussion that had been started at the table.

I can never forget one night when the group broke up because the house wanted to close and Walt Whitman took my arm for a walk on Pennsylvania Avenue. We walked to the Capitol and back to the Willard House, where Whitman sat down on the curb with his feet in the gutter and I took my place beside him. For an hour we conversed, that is he talked and I listened in rapt attention. The Spirit of Poetry dominated him that night and the pathos of his great "My Cap-
tain" possessed him. Poetry, philosophy, his
hospital and other experiences were drawn upon to play upon my heart strings.

Often men high in the army were present at these dinners and from them many a military and political secret found their way to the press in such form that their authors could technically deny responsibility for the publication they had eagerly sought. The correspondents were a loyal lot and many a grave secret they buried, but it was hard to muzzle William Swinton in military matters after once giving him an opening, and I recall how he annoyed General Banks by a two-column display in the New York Times of twice as much as the General intended to have published. George Alfred Townsend filed everything he heard in his capacious memory and up to his recent death was the repository of more political secrets of the time of which I am writing than any other man.

It was about this time that I dined at his house with Blaine, who, on Townsend’s initiative, talked all through the dinner and evening on his
own presidential chances. This was the first time I had heard his name mentioned as a candidate and it is a coincidence that at a dinner which I gave about the same time I proposed "the health of Gen. James A. Garfield, the future President of the United States."

The last time I was in Washington a lady invited me, with others of the family, to dine out with her. When dinner was served she reminded me of what I already suspected, that we were in the self-same room where many years before she had heard me propose the health of Garfield as the future President of the United States. I told her then what I had concealed before that the dinner was given because Garfield had asked to be introduced to that beautiful girl with the auburn hair who sat in the gallery with me during his speech. The lady's grown up sons roared at this till she blushed as naturally as in the long ago. And now as I write the stork brings me a card which tells that the girl is a grandmother now. There were plenty of beautiful girls in the families I knew and if chaperons ran short
it was easy to borrow the wife of a senator or a general or some one else of distinction and it was cheering to contemplate the lighting up of the face of the most ancient statesman when he was placed beside a pretty and piquant child.

When I counted noses I was sure of winning, but inertia which is greater than majorities worked against me. Many who voted for Stockwell's subsidy for a consideration were committed to the support of my measure for nothing, but there was no vis viva in their advocacy of it. It was dangerously late in the session when the bill came to the front and it was knifed by a New York senator who had promised to support it, but who prevented its consideration by talking against time on the measure that preceded it.

Conklin always afterwards denied to me that he intended to defeat my bill, but averred that the one against which he talked was utterly corrupt and I have little doubt now of his sincerity. He had ability and irascibility in equal proportions and sufficient vanity to submerge in personal matters any sense of humor which he may
have possessed. I remember working through a summer night, the hottest of a hot season, in a room in the Hoffman House with Robert G. Ingersoll and Roscoe Conklin. We were trying to straighten out a telegraph tangle, complicated by the claims and obstructions of many warring interests. Ingersoll was dripping in his shirt sleeves, while Conklin was immaculate. At one time Ingersoll sat back in his chair and sipping from a tumbler of cracked ice and apollinaris exclaimed:

"I can't make head or tail of the controversy over these contracts."

"Maybe the Senator can tell you, for he has been on both sides of them," said I, and turning to Conklin I added playfully, "Pity there isn't a third side of this case for you to get on, Senator, isn't it?"

We had a small thunderstorm in that room, for a few minutes, while Conklin stood up and talked as if he were addressing the Senate and Ingersoll leaned back and roared, punctuating
the oration with bits of humor that were irresistible to me, but not to the senator. It was a fascinating contest but Ingersoll was the bigger man and when he became serious Conklin subsided.
CHAPTER XII

FROM THE STREET TO THE WILDS

The panic of 1873 was approaching, the panic which will always be associated with the name of Jay Cooke, because the succumbing to the inevitable of his great enterprise marked the culmination of a great inflation.

I had warning of the coming calamity for my own extended enterprises served as aerial conductors bringing wireless messages of the inevitable disaster that drew nearer day by day. I closed up Wall Street interests as far as possible, reduced steamship expenses wherever it could be done, and made desperate efforts to realize on real estate. But it was dead, dead. On paper I was rich again, but oh, the hollowness of it! I offered dazzling terms to men with money to come in and share my success. An offer of property worth half a million dollars, at current
quotations, for two hundred thousand dollars was accepted by one capitalist who withdrew at the eleventh hour. Two other large deals fell through after nothing was left to arrange but details. How the suspense did last! I envied Damocles for it was possible that the hair which suspended the sword above his head might hold. But the panic came, the hair broke and the sword fell.

During my early business activities I was regardless of my health, eating and sleeping when convenient, often working until daylight for consecutive nights and then sleeping the clock around on Sunday. Sometimes when I had remained late at the office and was asked the next morning where I had dined on the previous day I had to confess that I hadn't dined at all. Occasionally this brought me into the hands of a doctor and I remember the advice of one who was connected with a big life insurance company:

"You are burning the candle at both ends. Cut loose from the office for a month. You like to hunt. Go into the woods where even mes-
sengers can’t reach you, unless you prefer to go to—Heaven.”

I took his advice and plunged into the Adirondack wilds, but the trail I left was so broad that a messenger followed and found me in camp at Tupper’s Lake. It was not the million dollar so-called camp of to-day, but only a tent in the wilderness. There was not another habitation on the lake and the nearest resident lived in a hut some miles distant. I came upon his place while hunting and found him working in his patch of a garden. He asked many questions about my home in New York and I fancied I had impressed him by my replies. Yet his final comment, made while leaning on his hoe as I took my leave, was:

“Don’t yer kinder hate ter live so fur off?”

This was just before Adirondack Murray introduced these wilds to an ailing world which filled every cabin with invalids and piled Saratoga trunks around it and which set up innumerable tents for those whose only hope was in a miracle.
Always the wilderness worked miracles with me and in times of physical ailment or mental depression I had longed for the solace of the woods, the mountains, the prairies, or the waters of the wild. I knew Mayne Reid’s stories by heart and could almost have reproduced Cooper’s Leather Stocking series from my memory. It was a dream of my youth to visit the scenes of these stories, a dream that has since been substantially realized.

A buffalo hunt on the plains had been planned for years by my nearest friend and myself. His chance to carry out this project came at the time of my deepest distress when I could see no hope on the horizon. I needed the respite and the tonic of the trip to restore shattered nerves that had banished sleep, and bring back the mental poise and renew the hope that must possess me before tackling the world again.

While in Washington I had made pleasant acquaintances with many army officers and received frequent invitations to visit army posts, while my friend, J. Q. A. Ward, had similar
ones. We were advised to go to Fort Sill, in the Indian Territory, and start on our buffalo hunt from there. We took letters of introduction from General Sheridan and others, but when we presented them some days after our arrival at the Post they were waved aside by our courteous hosts who assured us we were most welcome on our own account and needed no letters. I recall the amusement of a group of officers when I told them I had had letters of introduction turned down before and instanced several from Gen. Benjamin F. Butler which he had given me for presentation to friends in Charleston and other Southern cities.

We went first to Detroit where I had a little property that needed attention and thence to Chicago. Here an old friend tried to shunt us off from our program, and begged us to go with him over the ground where he and I had hunted some years before. He almost succeeded, for the memory of that other trip was enticing. Lyons was a friend of my boyhood in New England who had become a broker in Chicago.
Among his customers were railroad men, especially conductors on lines running out of Chicago. Conductors owned the railroads in those days and the thought of friends of theirs paying toll on their lines would have sounded the depth of inhospitality. On this earlier trip our party was of four men and two dogs. I am quite sure that not a dollar was expended for railroad fares for not only did Lyons's conductor friends pass us on their own lines but they passed the word to conductors on other lines and nods and smiles on such lines took the place of the usual request for tickets.

Always we were advised where to stop and always some hospitable home was opened to us with a team and local hunter as driver and guide at our disposal. I remember with especial interest our stay at Marshalltown, Iowa, where now is a considerable city. We drove at will over the farms on the prairie, constantly getting out of the wagon as the dogs pointed prairie chickens. I am ashamed to think of our massacre of the birds, but conservation had not then been
invented. If we encountered a farmer the conversation was likely to be:

"Where's the watermelon patch?"

"Just over that rise about a quarter."

When dinner time came we stopped at the nearest farmhouse and were welcomed like long-lost brothers.

From Chicago Ward and I went to St. Louis and bought tickets from there to Caddo, but were persuaded by some car acquaintances to stop at Schell City, Missouri, for a few days. On our first day there our new friends, Messrs. Lansing and Sherburn, took us out in a wagon on the prairie with a boy to drive. It was a day of amusing misadventure. Our wagon was a box with boards laid across it for seats. Ward shot several plover from the wagon and then firing at a passing duck lost his balance and fell flat on his back in the bottom of the box with his legs pointing to the zenith. Our hosts were gentlemen and polite, but I fear I was neither after I found that my friend wasn't hurt.

Prairie chickens were abundant and Ward
hunted them with Lansing and his dog while I went with Sherburn and his pointer. We had fair success and were working near each other when both dogs pointed the same flock of birds. As we advanced, our positions represented roughly the corners of a square with the birds in the center. The dogs were excited and ignored the commands:

"Steady!" and part of the flock rose at long range. Four guns roared harmlessly, the dogs rushed in, the rest of the flock rose and the four remaining barrels were discharged, each one with effect. I missed the bird I fired at, but hit Ward; he missed his bird and me, but stung with his shot the boy who was driving our team at a distance of about a hundred yards. Lansing and Sherburn each fired at his own dog in punishment of disobedience.

The next day we hunted from horseback and Sherburn was so much better rider than I that his hits must have equalled my misses, which is distinctly high praise for him.

From Schell City we took a train to Caddo, a
station where bull-whackers, as they were called, brought their teams to get supplies for the army post. It was a wretched place of a few board shanties and I was glad to learn that the stage for Fort Sill would start the next morning. Bugs in my bed were like Macbeth for they murdered sleep and I got up at midnight to visit a bull-whacker's camp from which came pistol shots followed by roars of laughter. Every teamster wore a big revolver, but the shots were not from these. There were two rival camps and they were playing a rough game with their whips of two feet of handle and thirteen of lash. The crack of one of these whips was like the report of a rifle and the game was for the champion of one camp to snatch the hat from the hand of one of the other from a distance of twelve feet with the lash of his whip. The penalty if the man holding the hat was touched was the privilege of a return shot at a designated part of the champion's body.

It was a rough-looking gang and I feared that as a tenderfoot I might be the victim of some un-
Dick Washakie, Crown Prince of the Shoshones.
pleasant joke. Yet I walked up to one of the men who standing in the light of the big campfire was playfully cracking his whip, missing only by inches some of his companions who were sitting and smoking nearby. As I approached he was threatening to cut the pipe out of the mouth of a man who warned him of dire things that would happen if he were touched by the lash. When I held out my hand for the whip it was given to me, but when I started to snap it a restraining hand was laid upon me and the bullwhacker said:

"If you ain't used to those whips you'll hurt yourself!"

I thanked him for the warning, but said I would be careful and then drawing back the lash as I had seen him do it felt its business end curl about my forehead with a never-to-be-forgotten sting. Was there a shout of laughter from the rough onlookers? Not a bit of it, nothing but sympathy, and when I declared that the hurt was nothing and insisted on learning how to do the trick I had kindly advice and assistance until
I got so that I could crack the whip without cracking my head, but it never was safe for bystanders.

Upon the frontiers and in the wilds I have met many rough classes of men with not a few of ill-repute as murderers, but I have never been assaulted nor can I recall any insult from such people. Courtesy has been customary, foul language rebuked by companions, and even profanity modified in my presence. Of course I haven't made the fool mistake known as "putting on airs."

From Caddo we took a stage for a nearly two hundred mile ride to Fort Sill. Excepting short stops for meals at stage stations and an hour at Governor Harris's of the Chickasaw nation, the ride was continuous. Ward with an itinerant preacher slept in the body of the stage while my couch was in the boot on the mail bags beneath the feet of the driver.

We were welcomed royally at Fort Sill and were likely to be killed with kindness so far as our hunting hopes were concerned. Entertain-
ments were planned and nearby excursions proposed while the Indians and buffaloes we wanted were kept out of sight and avoided in conversation. A formal party, a wolf hunt, a ride to Medicine Bluff, and a visit to some Caddo and Kiowa camps were crowded into our first two days.

General Davidson, who was in command of the Post, entertained us one day and his daughter accepted my invitation to a drive. When I appeared with the ambulance outfit which was the proper thing to do, Miss Davidson asked:

"Where is your revolver?"

"I hadn't thought of wearing it while driving with a lady."

"Then I cannot go with you," said she and the General appearing emphasized her statement and privately explained to me the duty of a man to a lady in his charge if they chanced to be attacked by Indians and capture was inevitable. He added that even an officer was not blamed if in a battle with Indians he saved his last shot for himself. When I spoke of this to one of his cap-
tains he took from his pocket a derringer, saying:

“You needn’t mention this, but I guess most of us carry them.”

Several officers applied for leave to accompany us on a buffalo hunt with Quirtz Quip, chief of the Yamparico Comanches, and his band. We were ready to start the next morning when a blow fell upon me in the shape of a telegram which the stage brought in calling me back to meet a messenger who had important papers for me to sign.

I hated that two hundred miles by stage but when at the end of it I found my messenger and signed the papers that it was thought were needed I rejoiced at the prospect of taking the trip for the third time. Throughout this journey the drivers and I had the stage to ourselves. One afternoon between Smith Paul Valley and Elm Springs we saw a balloon slowly settling and sinking down beyond a roll in the prairie about three miles south of us. The driver was obdurate when I begged him to drive across the
prairie to the relief of whoever might be in the balloon. He said that he carried the United States mail and had no right to leave his route. I proposed to take one of his horses and ride to where the balloon had fallen, but he refused, adding that we were in an Indian country where it wasn't safe for a white man to travel alone. Long afterward I was sorry that I had not been more insistent for I read of the discovery of the collapsed balloon and I believe the body of one of the aëronauts.

At Fort Sill I heard with dismay that Ward and the officers had been gone with the Indians for two days, that it was not likely that they could be found, and that it would not be safe to attempt it since there was trouble with the Kiowas and there were plenty of them in the country where the hunt was to be. General Davidson advised me not to go, but I was urgent and he good-natured and he told me I could have the best horse at the post, that Jack Stillwell would jump at the chance to go with me, and that he could find the hunting party if any one living
could. It was dusk when I got his consent and half an hour later we were off. I don't remember what baggage I took excepting the Spencer rifle and army revolver which with cartridges I carried and the shotgun which Stillwell carried for me.

The orderly who was instructed to get for me the best horse at the post must have understood that it was the biggest that was wanted. The brute I bestrode was seventeen hands, or perhaps it was seventeen feet, high and it had the gait of a camel. As I rode beside Stillwell whom I couldn't see through the blackness of the night I felt that riding a trip hammer for a while would have been a relief. We had ridden forty miles and it was near morning when Stillwell suggested camping until daylight.

"Why not go on and have it over with?" I asked.

"I don't like to ride up to an Indian camp in the night. They might not hit us, but they'd be likely to try."
"How do you know their camp is near here?"

"I don't, but they can't be very far away if they came where I think they did. There is a creek not far ahead and it is likely they camped by that. Our camp will have to be dry and we can't build a fire either."

"Won't it be safe to have fire?"

"It'll be safer not to have it."

I followed his example as he slid from his saddle, which he placed on the ground for a pillow and tied one end of the lariat around his pony's neck and the other to his own wrist. He told me that I could sleep if I wanted to, that his pony was a good watch-dog and could smell an Indian a mile.

It was a dry and chilly camp. Our canteens had been empty for hours and fire was barred. Every bone in my body ached from the all-night pounding of the big brute that I had borrowed at Fort Sill. The saddle had skinned me, the Spencer rifle in its sheath had bruised the flesh
of my leg, and my heavy army revolver had hammered my hip to a jelly. I couldn't swallow the dry bread that scratched my parched throat, but I was happy, supremely happy.

The realization of my boyhood dreams was around me. The Spirit of the prairies possessed my soul and shucked off the metropolitan husk that was smothering it.

Jack Stillwell, my companion, though yet a boy in years, was the best scout in the Indian country, and five years before at the Alamo of the plains, Beecher's Island, had saved Forsythe's command, by a deed as daring as was ever performed by a human being.

As we lay side by side on the prairie that night beneath the stars, in a silence broken at times by the far-off howl of a great gray wolf, the nearby cry of a yelping coyote, the rustling of heavy wings as unseen birds flew over us, and the occasional stamp of a restless pony, Jack told the wonderful story. In words that burned and tones, the memory of which thrill me to-day, he described the terrible charge of the Cheyennes,
led by Roman Nose, upon the little band which they outnumbered more than ten to one, while from the banks above thirty times their number of Arapahoe, Sioux, Comanche, and Kiowa savages poured upon the fated few a plunging fire.

He pictured a charge that broke only when the flashes from the weapons of the assailed burned the bodies of the foremost assailants and has never been paralleled in the history of Indian warfare.

He spoke of a night spent in creeping among, and past, hostile camps, and a day in lying under the blazing sun within a few hundred feet of scores of hostile Indians, with death by torture the sure result of the discovery that seemed inevitable. Jack's voice was tense as he talked of Beecher and of his death in this, his last camp; and then, in return, I told him of Fred Beecher's first camp of ten years before, when he and I, schoolmates in far-off Andover, had slept in the deep snow through an unforgettable February night beside our first campfire, freezing but happy, dreaming even then of some future,
far-away camp on the very prairies where then we were lying.

Stiff and sore from my long night ride, in the first rosy light of dawn, I climbed painfully upon my horse and when the sun rose I was in the Comanche camp.
CHAPTER XIII
CAMPING WITH COMANCHE

Ward and the officers cheered mightily as I rode into camp, prodding my Bucephalus to his most picturesque efforts, while even the stern visage of Iron Mountain, a Comanche chief, broke into a smile. Ward, in the interests of art and history, outlined the sketch which should adorn these pages. My legs were as short as my horse's were long, and when I could reach the stirrup from the ground I couldn't from the saddle. So I used the long stirrup as a stepladder to climb aboard, and for a stirrup put my foot between the straps that supported it.

Breakfast was on when we arrived and after swallowing a quart of hot coffee I made the acquaintance of buffalo hump and buffalo marrow, by eating most of the ribs that composed the former and spreading slices of bread with thick
layers of the latter. I said "How!" to the Indians about me and started a long-time friendship with our interpreter, Horace Jones, ex-editor and ex-invalid from St. Louis, but now Cocha Pareivo, "Buffalo Chief" of the Comanches, with similar titles in other tribes, for he was like Hay's Jim Bludsoe with "one wife in Natchez under the hill and another one down in Pike." He would jabber with Indians of many tribes, talk with the toughest teamster, or correct a misquotation of Burns or Byron, Shakespeare or Solomon. His chiefest treasure was a pack of wonderful greyhounds, the gift of an Englishman whom he had served. He had the beautiful creatures with him and surely the sport they gave us was never exceeded on earth.

While we finished our breakfast the Indians were preparing to attack a herd of buffalo that were grazing among some mesquite trees near the horizon. One after another of the Indians mounted his pony, naked as when he was born. He carried in his hand his bow and the quiver of arrows hung on his shoulder. My own tired
horse was picketed out and I was given a buffalo pony with a gait like a rocking horse. I wanted to stop and shoot the animated trip-hammer that had tortured me so cruelly all night, but I hadn't time.

As we swept across the prairie at an easy lope, *Tavetossa*, White Sun, a young Comanche, rode beside me, and with hands that talked told me how to play the game. Even when the herd took fright and every pony was dashing for it at his utmost speed, the youth stayed by me. In my struggles to guide the creature I rode, to dodge mesquite trees, whose out-thrusting branches threatened to tear me from my pony, to avoid prairie dog holes, and follow the game all at the same time, I was falling hopelessly behind. Tavetossa saw my trouble and throwing the rope which served him for a bridle upon his pony's neck motioned to me to do the same. In despair I threw down the reins and put my trust in Providence and the pony.

Relieved of restraint, the pony flew as if on wings, and as we overtook the herd the young
Indian, with a nod and a smile to me, dashed in and out among the buffaloes driving arrow after arrow into victim after victim. The pony that bore me, grateful that I had given him his head, carried me beside a great, lumbering beast, shaggy of coat and fierce of beard. He was so near that I could have laid my hand upon his shoulder and I thrust my revolver against his ribs and fired. As my pony dodged the side thrust of the wounded animal, I was only saved from falling beneath his hoofs by clutching my saddle.

Near me an Indian boy of ten years, on his first hunt, as graceful on his pony as I was awkward on mine, was riding beside a buffalo and making a pincushion of him with arrows which he had not strength to drive into his vitals. When the chase was over and this papoose had worried his victim to death, he strutted about with his blanket worn as if it were the toga of a Roman emperor, and with an expression of dignity greater than any emperor ever dared assume.
After the hunt a procession of squaws with ponies, papooses, and tepees, trailed across the prairie and made a new camp near the carcasses, the flesh of which they dried and smoked, and pegging out the hides fleshed and tanned them in Indian fashion to the softness and pliability of a woolen blanket.

I was watching one day the squaw of Quirtz Quip as she worked over a fire or pegged out a skin, while her nursing child toddled after her, clutching her as opportunity offered and getting his supper at intervals, a mouthful at a time, from the parent who seemed neither to help nor to hinder him. I made signs to the squaw to give the papoose a chance, and motioned to her to take him in her arms. She shook her head and then picking up the infant by one arm dropped him in my lap with the request, expressed by unmistakable signs, that I attend to her duty of feeding him. As she went laughing back to her work, even the petrified face of her husband broke into a half-smile.

Ward was an excellent rider, measured by the
white man's standard, and he carried his rifle in the buffalo chase and killed his bull in good shape. It was after the day's work was done and we were sitting near the big fire where the squaws were roasting huge pieces of buffalo for dinner that Quirtz Quip took up my Spencer rifle and asked Jones why I didn't carry it and if it was because I couldn't shoot it. Jones stood up for his color and said I could beat him and his rifle with it. A match was made, a certain number of pistol cartridges against a bead needle case. He chose a distance of about forty yards and Ward fastened a card to a tree by pinning it with his knife. Quirtz Quip rested his muzzle loader on a stump and missed the paper while my off-hand shot ruined Ward's knife. That shot ought to have earned me an Indian name, the equivalent of "Sure Shot" for example, but Jones told me that to them I was "The Man with Four Eyes," because of the spectacles I wore.

We were camped by a little stream bordered by trees to which wild turkeys came from the prairie to roost. Jones told me that Tavetossa
“It is forty years since last I saw the Blue Hole,” said John Burroughs, “but I can go through the woods straight to it to-day.” And he did.
could find where the turkeys roosted and that with my shotgun I could kill a barrel of them. I did better than that, though now I would call it worse. One night Tavetossa and I rode two or three miles down the creek. He then led me into a clump of trees and pointing upward showed me a score or two of black bunches which I knew to be turkeys. My shots were point blank for I couldn’t see the sight of my gun, a pin-fire Westley Richards. I dropped the turkey on the lowest branch with the first shot and thereafter fired as fast as I could stuff cartridges into the gun. The birds were confused or stupid, for they were slow to fly. They were so crowded that at first I must have killed two or three at a shot while many later shots failed to get any. For a time it rained turkeys while the barrels of my gun became blisteringly hot.

When the carnage was over we gathered up eleven wild turkeys. We packed them on our ponies but when we were near the camp I had them all hung upon my pony and myself and rode up to the camp fire around which my friends
were sitting, almost hidden by more than my own weight of turkeys. The boisterous congratulations of men of my own race were as nothing to the distinction conferred upon me by the copper-colored native Americans. Jones told me that the Indians had agreed that I was “Heap Damn Big Turkey Chief” and was to be known by that title thereafter. He added, humorously, that a few remarks addressed to them in the Comanche tongue would be appropriate and appreciated by them. This much can be said in defense of my massacre of the turkeys, that not a pound of their flesh went to waste. Iron Mountain alone accounted for most of one gobbler at a meal.

Running buffaloes was rare sport for a time, though the graceful control of their ponies by the Indians made my clumsy horsemanship a continuous mortification and sometimes even a danger to me. There was no limit to the number of the creatures that could be killed, but there was to the meat that could be cured and the hides that could be cared for. The Indians of that day were conservationists in comparison with
white men whom I knew. Two Englishmen, one of whom wore a title, showed me little bell punches each click of which recorded the death of a buffalo which was then left on the ground to rot.

While the game was on I stalked and shot several buffalo bulls which excepting in one instance was devoid of sporting interest.

On that occasion I was crawling through the grass toward a fine bull which was feeding alone on the prairie. The great beast was watchful. I had to lie low and was creeping slowly toward him when my ears were filled with the loud warning of a diamond back whose head waved gracefully before my face almost or quite within striking distance. The time that it took me to back slowly out of reach of the horrible thing is not measured in my memory by minutes but presents itself as an indefinite period of dreadful suspense.

When I felt safe I made a wide detour and soon was within fair range of the buffalo which was then standing broadside to me. Resting
upon the ground as I was I could have put a
dozen consecutive bullets within a four inch cir-
cle at that distance, but the missile I sent with
careful aim produced no visible effect. The buff-
falo stood unmoved by shock of missile or report
of rifle. It had ceased feeding and my wonder-
ing gaze rested upon it for minutes as it seemed
to me. Then throwing a cartridge from maga-
zine to barrel I was again taking careful aim
when the grand old bull sank slowly to the earth,
dead, with a bullet through his heart!

Several times in the past forty years have I
witnessed a similar phenomenon. In Colorado
I sent a bullet through the heart of an elk which
stood unmoving until I had followed it with four
others and later found that the palm of my hand
would have covered the five bullet holes in the
body of the creature. With a similar result I
struck a tarpon with a harpoon off Cape Sable.
Instead of the leap that would not have failed to
follow once in a thousand times, the tarpon lay
dead with no more motion of fin or muscle than
if it had been chiseled from the silver that it resembled.

Ward had taken with him a lot of wax and spent his spare hours modeling a buffalo bull while admiring Comanches stood around as if awestricken by the work of the Great White Medicine Man. Often the squaws turned aside from their work of curing the meat and fleshing the hides to gaze on the wonder worker. Tavetossa and I became great chums and rode over the prairie and tramped through the scant belt of woods from morning until night. His sense of the presence of game was uncanny. He held up his hand for caution as we approached game that he could not have seen and must have only divined their presence. He saw coyotes before they saw him and before I could see them when he pointed them out. He knew where the wild turkeys were without looking and no bunch of grass was thick enough to hide the rattlesnake from him. Yet he had the superstition, common among the Indians I have known, that calamity
would follow the killing of one of these reptiles. Neither the jack rabbit on the ground nor the eagle in the tree escaped his sight. When he laid his hand on my arm and whispered "Quahada!" no antelope could be seen by me until we had crept many yards nearer and the creature was within easy range. I shot it against Tavetossa's protest, for being, like other Indians, a poor shot himself, he always sought to get needlessly near the game.

Just once was his instinct at fault, but that gave me the red letter day of the hunt. We were walking slowly and silently in a bit of open woods studying each tree before us, when the Indian's hand rested on my shoulder with a sharp pressure that enjoined silence and attention. His own silence told me that the game was too near to permit him to speak and as we stood motionless, scarcely daring to breathe, my eyes studied the nearby trees. As they casually rested on a tree within less than fifteen feet of me there flashed upon them the form of a panther crouched on its lowest limb. It was called a pan-
ther then, but I know it as a mountain lion now. The creature must have been in full sight for minutes and in another minute I should have been within reach of its claws but for the Indian, for I was studying trees that were more distant.

I didn't know then how little danger there was from the fierce-looking cowardly brute, but I am sure that my nerves were steady during the tense ten seconds I took to raise my rifle until its sights were aligned on the creature's head. As the bullet passed through his brain a convulsive movement threw him clear of the branch, but he was dead when he touched the ground.

When the panther skin was brought to the camp for Quirtz Quip's squaw to dress I felt sure of my Indian promotion. I thought I might trade off my turkey title for something like "Slayer of Wild Beasts," but Jones told me that killing a panther that was within a rod of me or shooting an antelope or running down a dozen buffalo wasn't half as big a thing as bringing in a cart load of turkeys.

"The Indians are not used to shotguns," said
he, "and what you did was 'Big Medicine,' which you are not likely to beat to their minds. Your turkey name is going to stick."

But it didn't, for the very next day an eagle lit near the top of a tree which was fifty-five yards from where I stood and I killed it with my revolver. When Jones reported that the Indians were amazed at the shot, which happily had been made in the presence of several of them, he added,

"You have earned your new name and you are 'Queena Pareivo,' or Eagle Chief, to the Comanches, but I'd like to bet that you couldn't make that shot once in a hundred times."

I turned the eagle over to Tavetossa and never saw him thereafter without some of its feathers in his hair.

When the hunt was over we started on a slow trail for Fort Sill. The Indian ponies, excepting those used for running buffalo or on less peaceful occasions as war ponies, were heavily burdened and their pace was slow. Jack Stillwell had days before gone back with the officers to
the Post and Jones rode at the head of the cavalcade. His disciplined greyhounds kept near him and jack rabbits could start up at their feet or a band of antelopes gaze at them from within easy rifle range without being noticed.

About once a day there came from Jones a wild call which I never succeeded in imitating well enough to fool those hounds. Before the cry could have reached the ears of the quarry every greyhound had leaped in air and in a second was bounding toward the band of antelopes which Jones had in mind when he made the call. Yet the dogs were scarcely quicker than the ponies after the first chase had told them what was meant by the cry. My own pony was crazily eager for the fray and I think it would have broken his heart to have been held back. After the start the greyhounds settled down with bellies close to the ground, with their long, slim bodies sweeping like shadows across the prairie.

Did we yell?

When that cry was heard everybody yelled, white men, Indians, squaws, papooses, and those
of us who followed the hounds never stopped while the chase was on. The antelopes did not hold to a straight course and we saved many yards by taking the chord of the arc of their line of flight. The prairie spread out before us, carpeted with short buffalo grass, with only slight rolls between us and the horizon. There was an occasional little arroya over which the ponies leaped, or a larger one down and up which they scrambled while I clutched the saddle and happily was not thrown, while the Comanches riding without saddle or bridle could no more have been separated from their steeds than the human half of a centaur could have fallen from the equine legs. The ponies needed no urging, yet the quirt was sometimes used as when two Indians, racing neck and neck, tried to forge ahead of each other. On one such occasion when Tavetossa had beaten Onawia (Gap-in-the-salt), the latter challenged the former to a regular race after camp had been made that evening.

To one who doubted the Indian’s sense of humor the gravity of Tavetossa’s demeanor as he
told Jones he wanted *catoka* (candles) would have been enlightening.

“What do you want candles for?” asked Jones and the Indian’s reply as translated was:

“Want them for Onawia. He will be so badly beaten that it will be dark when he gets in and he will need them to see his way.”

Running antelopes was a humane amusement which even the antelopes enjoyed for none were ever caught when we hunted them, although the pack had the reputation of having run down several.

Tavetossa was a fun-loving Indian and he daily challenged me to lasso him. We careered over the prairie at such speed as I could manage while I chased and he dodged as I swung the lasso. Always he was reckless and out of scores of casts a few caught pony or man, until Jones told me that Quirtz Quip was afraid that I would hurt his young man because I couldn’t control my pony. This was a blow to my pride for I had just made up my mind that I could really ride.
Another blow awaited me. I was riding ahead of the procession when I met a strange Indian who passed within a few feet of me, looking neither to the right nor the left. He spoke to Tavetossa who was following me and that Indian laughed. Thereupon I led Tavetossa to Jones to learn what the strange Indian had said. Jones' translation was:

"He said you no wano (no good), ride like this," and he flapped his elbows in imitation.

The joyous life in the open obsessed me and even its memory brings a cry of the spirit that responds to the words in Lasca:

"I want free life and I want fresh air."
CHAPTER XIV

HISTORIC INDIAN COUNCILS

Our last camp with the Indians was at Sixteen Mile Creek, about that distance from Fort Sill. It was in a beautiful tree-surrounded glade, in the center of which burned what Jones told us was a council fire. He said that this was our last night together and that the Indians wanted to hold a council with us.

I never attended a more formal gathering nor one that approached it in romantic surroundings and interest. Old warriors and young braves sat in a great circle around the council fire, beneath the mystic rays of the round, full moon.

For an hour not a word was spoken. Slowly the pipe was passed, smoked by each in turn, filled, passed, and smoked again. I began by thinking of it as a joke, then as of some strange, impressive mummery, but at last I was carried
away by some spirit of the past and I lived in the legends I had heard and was a part of the tales I had read. Leather Stocking was real to me, the wise Chingachgook was in our circle, and crafty Mingoes were all about us. Even Hiawatha wasn't quite a dream and when at last Booeyaktoyou (Iron Mountain), a great chief of the Comanches, rose, slowly bared his scarred breast, and lifting his hand burst into oratory, I forgot that I knew little of his language, since I didn't need, for I understood him. Yet the words of his speech came to us, for as pauses between sentences were extended, Jones had time to translate them to us. The speech was long and the attempt to summarize it for cold type is disappointing for the words will sound conventional and the appeal at the end of the speech jars upon its sentiment when read as it did not do when delivered.

"You have come from the home of the Great White Father to see how we poor prairie Indians live. We are few and weak with our faces turned toward the setting sun. You come
from where it rises and are like the blades of grass on the prairie. We are only poor Indians, but we want to be friendly to your people. We have taken you to our home to show you how we live. We have tired our ponies to show you how we kill buffalo and dress their hides. We have given you moccasins and arrows and all the things that you want. If we had more we would give more to you. You have many horses, food, clothing, and everything. We are going back to our people and they will ask us how our white friends were pleased and they will know how much you were pleased from the things we will show them that you have given us."

Quirtz Quip’s speech was on similar lines and Ward first made reply:

“You are not poor for you have great hearts and your tongues are not forked. You are brave and many of you have good wives and children and these are better than big wigwams and fine clothes. You have been kind and we thank you and we shall find some things to give you to show how we feel toward you. We have heard
of the Comanches for many years, that they were the bravest people on the plains and we are glad to see that we heard truth, and we are glad that they have such great chiefs as Iron Mountain and Quirtz Quip. We are glad that this great people are friendly to the pale faces and we shall tell our friends when we go home, and the great chiefs of the pale faces when we see them that the Comanches want to be at peace with the white man and will always treat them well."

On our arrival at Fort Sill we found the Post excited over the coming of Governor Davis of Texas with Satanta, a Kiowa Chief, and Big Tree, a member of that tribe, as prisoners. These Indians had been captured while raiding in Texas and were held in durance by that State. The Federal Government had given promise of the release of the prisoners to their tribe and the Governor had brought them to Fort Sill without, however, having fully decided to surrender them. A council with the Indians was appointed for three days thereafter during which time Ward modeled a head of Satanta's son, a
Camp Beaver, Gros Ventre River, Wyoming, in 1887, showing Dick Washakie, our Shoshone guide, the Menominee half-breed, and our bronco-buster.
fine-looking Kiowa, while I rode off to visit the Apache and Comanche camps in search of Indian arrows and other curiosities. Happening to look back when a mile or two from the Post, I saw a lot of cavalrymen riding at full speed toward me. I waited until they reached me and then said to the officer in charge:

"Are you looking for me, Lieutenant?"

"The General sends word that there is so much disaffection over the Satanta trouble that it isn't safe for you to go out of sight of the Post and he has made me responsible for you, so I'm going wherever you go."

"I'm glad of that, but was that all the General said?"

"I understood him to observe, quite unofficially, however, that he didn't mind your being killed so much as he did the chance of criticism from headquarters."

The lieutenant helped me in my trading at the Apache camp and at the Comanche camp I found Tavetossa. I was collecting arrows from different tribes and I made signs that I wanted
some from Tavetossa. He was not very well up in the sign language and understood that I was asking for his bow which he brought me, but I let the mistake pass without correction.

The first council took place at Fort Sill, October 4th, 1873. Long speeches were made by Lone Wolf, Kicking Bird, and other Kiowas, but Governor Davis was not ready to give up the prisoners and tension was high when the council adjourned. The following day was Sunday and Governor Davis, General Davidson, U. S. Commissioner Smith, Ward, and I rode horseback in the morning to Medicine Bluff. The officials discussed the situation and it was urged that Satanta and Big Tree be given back to their tribe as had been promised, but Governor Davis said his people were very much incensed over the numerous Indian raids into their State and that he must have something to show in return for his release of the captives. He was willing to give them up if other raiders could be arrested in their places.

On October 6th another council was held at
which nearly two hundred armed Indians from several tribes were present, and less than half that number of unarmed whites. Commissioner Smith spoke sharply to the Indians, exciting them greatly, and replies, mostly denouncing the Government for its bad faith, were made by Lone Wolf, Kicking Bird, Asatowyet, Buffalo Good, Quirtz Quip, Satanta's father, Warluka, and others. Commissioner Smith replied by definitely demanding that five alleged Comanche raiders be given up and refusing until that was done to release Satanta and Big Tree. The feeling among the Indians when the council closed was so intense that it was obvious that a spark would have started a terrible conflagration. The feeling of the officers of the Post was voiced to me by one of the captains:

"If the Government stands by the Commissioner an Indian war is going to begin right here."

The officers were a loyal lot and in the presence of soldiers or citizens kept mum on all matters connected with Government policy, but I
was taken into the inner circle with the implication, stronger than a pledge, that I would respect their confidence. I saw none of the feeling ascribed to Sheridan that the good Indian is a dead Indian, but always I found sympathy for these wards of the nation. They had as little respect for many of the Indian Agents and as little confidence in the contractors with the Indian Department as had the Indians themselves.

One captain said to me:

"The contractors rob the Indians, the Indian Agents stand in with the contractors, and when the Indians resent it the army is turned loose to kill the poor devils."

The universal opinion of the officers was that the Indians were right in their demand that Satanta and Big Tree be given back to their tribe and that coupling their release with a condition that other Indians be given up in their place was an act of bad faith on the part of the Government which had promised their tribe an unconditional release of the Kiowa captives.
“What can be done if Davis refuses to give up these Indians?” I asked the ranking officer who was present.

“He must be persuaded not to refuse, for the sake of our own people as well as the Indians. The Government should have made no pledge without knowing it could carry it out, for the Indians cannot be made to believe that it couldn’t keep its promise if it wanted to.”

There were officers at Fort Sill who understood the Indians and were especially friendly to them, who had become experts in the use of their sign language, and whom the Indians had come to trust. Governor Davis talked much with one of these and became convinced of the gravity of the situation and the imperative need of convincing the tribes of the good faith of the Government.

Finally he consented to give up Satanta and Big Tree, but it was a real sacrifice. In return for the concession the Commissioner agreed to make a later demand for the arrest of the raiders for whom the Governor had bargained. Davis knew very well from those best acquainted with
the Indian character and with the Comanches in particular how unlikely it was that the Commissioner could succeed in persuading or compelling the Comanches to surrender five of their people, and he took long chances of having an unpleasant explanation to make to his fellow citizens of the Lone Star State.

Another council was called for the 8th of October, at which a lesser number of Indians appeared, but they were the picked fighting men of their tribes and all were armed to the teeth. The soldiers too were under arms in their barracks and a field piece was ready for service.

The rejoicing was great when the council opened with the giving up to their tribe of the Kiowas, Satanta and Big Tree. The release was unconditional and nothing was said of the demand for Comanche raiders. That came up in the afternoon at the Indian Agency one and a half miles from the Post. At this meeting there were twelve white men and sixty Indians, mostly Comanches. The demand was made by the Commissioner, to which the Indians made savage
replies but promised that the chief members of the tribe would be present on the following day.

The Commissioner was warned not to hold the council of October 9th at the Indian Agency, far from possible help from the Post. He was reminded of the Canby massacre of only six months before, which happened while peace negotiations were in progress. He refused to listen and the council was held.

There were present at this council Commissioner Smith, his interpreter McCloskey, Dr. Clary, Jack Stillwell, and myself. If there was another white man I do not recall him. Ward was sick and when I looked for a companion I was told that no one with any sense would go unless he had to. I did not borrow a pony for the trip but walked to the Indian Agency. The Commissioner was there talking to McCloskey, who looked worried. The room was filled with Indians, most of whom had a surly or savage look. My only comfort was that Iron Mountain, Quirtz Quip, and some of his band were there. I saw Jack Stillwell sitting on a bench by a window.
"How does it look, Jack?" I asked.
"Bad."
"What are you going to do about it?"
"This is my pony by the window. If I am alive after the first shot I'll be through the window and on his back."
"Is it as bad as that?"
"Look for yourself. See how they are armed, every one of them, rifles, revolvers, bows,—and watch that fellow handling his knife as if he was in a hurry to use it. Lone Wolf there is looking at us with his hand near that silver-plated revolver of his. Wonder how he killed the man he took it from."
"Who is likely to start the trouble?"
"The Commissioner. If he doesn't change his tune he'll never see Washington again. The Comanches won't give those fellows up and they are right about it, and the other Indians will stand by them."
"I wonder what McCloskey is saying to him so earnestly."
"He is earnest! He knows. He is telling
him just what I am telling you. Ah, that looks bad, the Commissioner is shaking his head!"

I saw Black Beaver, a Delaware Indian, with whom I had struck up quite a friendship standing near me and I asked him:

"What is the trouble, Beaver?"

"Injun very mad. You go way, now!"

Maybe I thought of going, but I had gone there for adventure and I had found it. Then how could I face my friends at the Post if I sneaked away? Most of the Indians were standing and there was but one unoccupied seat. It was on a bench beside Lone Wolf, the cruelest Indian on the plains, and I took it but in no very hopeful mood.

The Commissioner was a brave man, for he could not have mistaken his imminent danger, yet he made clear his demand that the five Comanches accused of raiding in Texas must be given up. He told the Indians that this was the command of the Great Father, that if it was not obeyed the soldiers would come,—more soldiers than they had ever seen,—and the men would be taken,
even if it meant war that would make the name of Comanche forgotten on the plains.

Before McCloskey had fully interpreted the Commissioner's threat, Black Horse, with utter lack of the decorum that obtains in Indian councils, sprang forward and with uplifted hand burst into a flood of impassioned oratory:

"Here are the men you want! Why don't you take them? We will never give them up! You say it will be war if we refuse! Then let it begin now!"

The declaration of war by Black Horse needed no interpretation; it was written on the faces of his hearers and the hand of many an Indian sought his weapon. Life to me looked like a matter of seconds only. Recalling Stillwell's prediction, I glanced toward him. He had risen from his seat and was leaning toward the window through which he expected to leap, but his chance of escape seemed next to nothing. I was unarmed excepting for the little derringer in my vest pocket which was useless save as it gave me the grim chance of taking Lone Wolf with me on
my last journey. I slipped the weapon into my hand which I rested in my lap, and waited for the signal which seemed near, the first shot to be fired.

Suddenly I felt a heavy hand on my shoulder and I saw Iron Mountain’s face above me as I was drawn close to that Indian’s breast. Quickly I was pressed to the nearby corner of the room, where Iron Mountain, Quirtz Quip, and a dozen of their band were massed before me. With a quick pulse of gratitude I realized that they sought to save my life in the massacre that seemed certain.

But instead of a signal shot there broke on the air the voice of Toshaway, oldest chief of the Comanches. Commanding Black Horse to be silent and stretching both hands toward his people, he exclaimed,—

“Let Toshaway speak!”

Turning to Commissioner Smith he said,—

“We will do all the Great Father asks that is just. We cannot give up our young men who have done no wrong. If any of our people have done wrong we will give them to you to be pun-
ished. You say that some of our young men are in Texas now. They shall be given up. Our warriors will go with your soldiers and find them, and they shall be punished as the Great Father wishes."

Toshaway's speech was that of a statesman. It quieted the passions of his people. It gave the Commissioner a chance to save his face. The offer was at once accepted. The terrible tensity relaxed and again we breathed freely. The storm cloud passed from the faces of the Indians, the council quietly dispersed. Thus was a massacre averted by the masterly tact of Toshaway.

A few days later a detachment of soldiers and officers in command of Colonel Lawson, accompanied by a band of Comanches, started for Red River and beyond. It was a purely junketing trip, for the thought of finding a raiding redskin never entered the mind of the most sanguine.

For forty years my own thought of the Indians has been colored by my memory of Iron Mountain's band of Comanches, who in loyalty to our
brief friendship sought to protect me from their own tribe.

From Montana to New Mexico, from Arizona to the Everglades of Florida, I have always found the Indian responsive to kindness. For his deep distrust of the Government there has been too much good reason. From Comanche and Shoshone, from Navajo and Hopi, I have carried pleas to official Washington. The Florida Seminoles who have received the least consideration while meriting the most, have long refused to ask anything of the Government, excepting to be let alone. For years I have sought to call public attention to their needs and the effort has not been without fruit.

Thirty years after the council with the Comanches and Kiowas I thought to visit my friends of the former tribe.

Not a familiar face, not a familiar place did I find. The only inhabitants that were unchanged were the few prairie dogs that were left. Where the council met were the stations of two great railroad systems. Where I had camped
far from the habitation of a white man were cities with churches and colleges, elevators and electric lights, banks and opera houses. Where then buffalo grazed in herds of thousands and tens of thousands were fields of corn and cotton by the square mile, farmed by white men who leased them from their Indian owners. The wealthy Indian proprietors drove around the country with their families in conveyances of every description, not even excepting an occasional hearse.

The wildest and most interesting Indian on the plains had been spoiled. My son Julian had gone with me to see the wild Indian of whom I had talked. Civilization had driven him away and we turned toward the setting sun in pursuit of him. We came upon many mongrels but it was not until we reached the hogans of the Navajos, in far-away Arizona that we found what we sought.
CHAPTER XV

BUFFALO AND DUCK SHOOTING

Ward and I had arranged to leave Fort Sill and the officers had given an all-night ball in our honor when he suddenly decided to accept an invitation to join the Red River expedition.

I took the stage for a more than three hundred mile ride to a railroad station in Kansas, but couldn't stay in it through the second day's ride. For from near a stage station called Skeleton Creek I could see herds of buffaloes, thousands of them, stretching out on the prairies to the horizon. The temptation was not to be resisted, I hauled my trunk off from the stage, said good-bye to the driver, and made swift acquaintance with Isaac Walker, the keeper of the station. He was a quiet, likeable man who had come from the East and chanced to know friends of mine. As we were smoking after the good dinner he gave me I asked if he were ever lonesome.

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“Why should I be?” he inquired. “Twice a week two stage drivers stop to change horses.”

“Are those all the callers you have?”

“No, I had another last week. He’s out there now,” and Walker nodded toward a freshly made grave nearby.

“Yes, I heard of that from the driver. Tell me the story yourself.”

“It was the man who drove you who told me that he had passed a man on a tired horse who was headed this way. He said the man was a Mexican and he thought a murderer whom a party were after, just a few miles back. Soon after the driver left the man came along and as he was sliding from his saddle to the ground I took my rifle from the corner there to hold him up but he was too quick for me and the bullet that struck the jamb there came near being the end of me. He didn’t get a chance for another shot.”

“You must have taken a quick aim yourself.”

“Didn’t take any, fired from my hip, bullet went through that plate on the belt you see hang-
"I sent a bullet through the brain of the nearest one and as he threw his body half out of water I pressed the bulb of the camera with my teeth."

(This plate shows seventy-three living alligators. The wounded one is just jumping at the left of the picture. Taken among the Ten Thousand Islands, Fla., March 13, 1887.)
ing there. The belt belonged to a man he killed; fellows told me about it.”

“What fellows?”

“Fellows that were hunting him. They came along in an hour or two, thanked me for saving them trouble, ate a big dinner, and were going away when I called them back. ‘When a man saves you the trouble of killing your own meat, do you expect him to bury it, too?’ said I. They apologized, borrowed a shovel, dug a nice grave, put him in, and covered him up handsomely.”

“How near do you suppose I can get to those buffalo?” I asked, pointing to a herd that began a quarter of a mile away and ended at the horizon.

“Near as you like. I’ll go with you.”

We walked a short distance in the open, then took to a ravine that brought us within little more than a hundred yards of the herd. From there we crept on hands and knees through the short grass, stopping whenever there were signs of alarm or the buffaloes nearest us looked too steadily our way. We were about forty yards from
the nearest when a grand old bull walked toward us and stopping within twenty yards of us began to paw the ground viciously.

"He thinks we are wolves and you may have to shoot him."

It wasn't so easy to shoot him. As the brute faced us there was nothing to fire at but the big head or the thin leg. And that head,—with the thick masses of matted hair that hung on the forehead, the tough hide, and the thick frontal bone! Already I had flattened bullets on those skulls, for the Spencer was not like the rifle of to-day. But my chance came. Slowly the bull turned till his shoulder was opposite me and a bullet behind it brought him to the ground. The buffaloes near us ran a few yards but seeing that their leader had quietly lain down they resumed their grazing. We crawled up to the bull and lay beside him for two hours, watching the herd as it wandered about us, sometimes a hundred within as many yards. I wished then that I were an artist. I wish now that I could have then bor-
rowed from the years to come a modern camera, perchance one of the motion picture kind.

As the buffalo grazed about me they seemed so much like cattle that I didn't care to shoot another, but when night was near and we were ready to go home, Walker suggested that a piece of tender cow would make a better supper than anything we could carve out of the bull. Thereupon a cow was shot, meat enough for days carried to the station, and a great feast left for the wolves, which could be heard howling through most of the hours of the night. But ah, that night! That miserable ending of a happy day! For soon after I lay down for the night on the lounge that was to be my couch, the walls of the cabin changed color, taking on the hue of the moving host that covered them. The tide flowed over me and I scraped and scratched and struggled in vain. I was grateful to a friendly cat that sat on my chest and licked my face as if to save that much of me from the vermin that seemed likely to get the rest.
When I could stand it no longer I took a blanket and went out in the rain where I stayed through the rest of a sodden night. It was clear in the morning and I explained to my host that I had become so accustomed to sleeping out of doors that it was sometimes hard to get to sleep in a house. He said:

"I was afraid that the bugs were bothering you. We do have a few and they trouble some folks until they get used to them."

The horizon was dotted with buffalo in the morning and there were groups of them grazing within four hundred yards. My blood tingled with the memory of the Comanches, the buffaloes, and the chase on another prairie only a few short weeks before and I exclaimed almost involuntarily:

"Wouldn't I like to be on a pony chasing those fellows!"

"You can be there as soon as you are ready," said Walker.

"But I can't ride a stage horse."

"I can," said he, "and I've got the sweetest
little mare for you that ever stood on four legs. Her gait is like a cradle and she would rather run buffalo than eat.”

The mare was all he had pictured her and I had a glorious gallop, but she didn’t put me beside the quarry so neatly as the pony that an Indian had trained. My shots were fired from five yards instead of from one and though I brought the buffalo to the ground I emptied my revolver in doing it. Walker killed his buffalo but it was in spite of the horse he rode instead of by its aid. For the animal was slow and so fractious when near the game that Walker slid from its back and fired his rifle from the ground.

When we got back to the cabin we found a band of Osages squatted outside and with them was Clemah, the chief of the tribe. Clemah carried a rifle, as did some others of his band, but most of them were armed with bows and arrows for hunting. The chief spoke English and talked with freedom and intelligence and when I asked him to contribute to my collection of arrows he got a handful from his followers and
offered them to me. I only wanted two which I took and then I showed him what I already had and asked if he knew where they came from. He half-smiled at the question.

"Poca Nahbo?" (Painted Feather) I asked as I showed him an arrow with a broad, short head.

"Cheyenne," he replied, ignoring my attempt at the Indian name, then touching an arrow with a long, slim head, said, "Arapahoe," and in quick succession of three others that to me looked much alike, said: "Comanche (Snake), Kiowa (Foolish People), Apache (Whetstone)," and then shaking his head as he picked up another said, "War arrow." The head of this arrow which was like the blade of a knife was set at right angles to the notch which was made for the string. As the bow was held vertically when the arrow was discharged the blade-like head was in position to pass between a man's ribs which lie horizontally as he stands, while the hunting arrow with its blade running parallel to notch and bow is in position to kill buffalo or deer whose ribs stand vertically as they run.
Skeleton Creek abounded in game. Prairie chickens were plentiful on the prairie, bands of antelope could be found within ten minutes' ride, ducks and geese were constantly flying past and frequently stopping at the creek, while I saw a number of swans and killed one while there. There was no end to the sport I was having and one more day was left before the stage I proposed to take was due when Walker asked if I would keep the station and let him go away to visit a friend at the next station. He said he would be back the next day and all I would have to do would be to feed and water the stage horses. Of course I agreed at once to his suggestion and then asked:

"How about the Indians?"

"The Osages may come but you know them and there may be some Cheyennes but they won't bother you."

"But suppose other Indians come and act ugly?"

"Send them away, tell them to clear out, make this sign to them."
“Suppose they won’t go?”

“They will go fast enough when you take up your rifle and show them that you mean business.”

I understood this as mere pleasantry and the only Indians who came were Cheyennes who were friendly but showed ignorance of the sign language when I tried to converse with them. There was nothing to cause apprehension and I felt none while there. The Indians always seemed friendly yet about a fortnight later two teamsters were seized by them near Skeleton Creek, tied to their wagons, and burned to death.

From Skeleton Creek to my home was to be an uninterrupted journey by stage and rail, yet the misfortune of meeting a conductor of my own name on a train near Atchison lengthened my itinerary by a day but gave me a quail hunt over two wonderful dogs, who made it easy for me to bag two score of the birds.

The straight and narrow path of my journey was again interrupted when at Bureau, Illinois, I saw forty dozen of ducks which had come from
Henry on the Illinois River, where Phil Sheridan was shooting. I wanted especially to see the General and then, too, I wanted the ducks. My trunk was hustled out of the baggage car while the train waited and I hastened by wagon to Henry only to just miss Sheridan. But the ducks were there and I hunted up a hunter, one Peterman by name, and we loaded up 150 cartridges that night which to the very last one I used up the next day.

We started at four o’clock in the morning and I was stationed in a skiff in a great jungle of tall reeds. I was in a big, submerged island-meadow, bounded on the east by the Illinois River and on the west by a slough that separated us from land. Peterman and his brother in another skiff rowed and sculled among the reeds, stirring up the birds. I shot and I shot and I shot, making little forays from time to time to pick up the dead and capture the wounded game.

Then it chanced that the ducks ceased to come and I waded out in the knee-deep water to find others. I had tied my handkerchief to the end
of an oar which I fixed upright in the skiff to guide me back if I became in doubt as to my course. Ducks rose near me or flew over me and I shot them. With each bird that I shot I changed my course and finally when I found myself burdened with some fifty pounds of them I thought to return to my skiff. But where was the skiff? I wandered blindly about. The Illinois River lay to the east of me and the water deepened as I traveled that way. To the west was the slough of deep water over bottomless mud and to swim to and through it among close-growing reeds, stems of wild rice and bunches of lily pads, was impossible unless I threw away gun, game, and possibly clothing. I was hopelessly lost and growing more confused minute by minute.

I have often been lost, in the Rockies, in a Florida swamp, and in a western cornfield while shooting prairie chickens. From the mountain you can descend to the valley and follow ravine or river till you come to one that you know. Strike west from within a Florida swamp and
you will reach the coast or some river that will lead you there. A few miles’ walk in the line of the furrows will lead you out of even an Iowa cornfield. My one resource seemed to be to wait for the hue and cry and submit to the humiliation of being located through shoutings and shootings. As I was about to give up the struggle to find the skiff I came upon a muskrat mound some four or five feet in height. From the top of the mound I saw the handkerchief that floated above the skiff. I took its bearings with exactness and, with eyes that were glued to the compass I carried, veered neither to right nor to left until I ran into the skiff.

When the Petermans found me one of them asked if I had not been away from the skiff, that he thought he heard me shooting at some distance from it.

"Yes," I replied, "I got tired of sitting still and I waded around a bit. I picked up quite a lot of birds that way."

"I meant to have told you," said he, "that it wouldn’t be safe for you to leave the boat."
People who don't know these grounds mighty well are pretty sure to get lost in them."

"Strange how little sense of direction some folks have," I replied. "Just to think of anybody getting lost in a place like this."

The duck shooting of that day was the best, or from my conservationist standpoint of to-day, the worst, I had had for ten years. The story of the other occasion may be worth the telling.

I started from New York with a friend, bound for Good Ground, via the Long Island Railroad, and a day of wild-fowl shooting. Breech-loading shot guns were novelties then and I carried a No. 10 pin-fire made by Jeffries of London, a weapon which later burst in my hands. I remember that I loaded my cartridges with four and one-half drams of powder and one and three quarter ounces of shot, proportions that seem queer to-day.

We crossed the East River late in the day, with half an hour to spare for our train according to the published schedule. But the railroad
time table had been changed without notice and when we reached the station the train had de-
parted. Owing to a very bad cold I could only talk in a whisper, but I managed to impress the
official in charge, who after protesting that he hadn’t an engine to send out, complied with my
demand and telegraphed to the president of the road. A message came back:

“Give them a handcar. Charlick.”

The official’s comment as he showed me the despatch was:

“You can’t stand a ride to Riverhead against this wind!”

“Just get out that handcar and see!” was my whispered reply.

Discipline on the Long Island Railroad at that time, from Oliver Charlick down, was on a go-as-
you-please basis and the handcar men discussed the president’s orders with the official for fifteen
minutes. The last remark of one of the men was:
“S’pose the fellers is dead when we get to Yaphank, shall we keep on and deliver ’em at Riverhead?”

“Get them there, dead or alive, I don’t care which!” and we started.

The wind was from the northeast, blowing a gale, and in half an hour we were fighting our way through a blinding snowstorm. Often we got off and clinging to the car ran behind it, to keep from freezing. Soon it became so dark that we could no longer run behind the car for fear of breaking our legs in a cattle guard. We changed places with the men every few minutes or took hold and worked with them. The wind came in fierce gusts that at times almost stopped the car, and the men urged us to give up trying to reach Riverhead, saying it was impossible to make it against the gale.

I would have turned back, but for my memory of the official’s sneer when I refused to take his advice. All through that horrible night we struggled with the wind, the cold, and the exhausting labor. It was day when we reached
Yaphank and the men insisted on stopping to rest, but I told them it would be at the cost of the fee I had promised them for the trip. I knew that if I got off that handcar the day would be lost for I could not have got on it again. During the hours remaining before Riverhead was reached, I was of little use in the car. The cold was in my bones, I shivered as with an ague and was so choked with my cold that I could scarcely breathe.

At Riverhead we found a man with a team who took us to Foster's at Good Ground where we arrived after noon. I was nearly in a state of collapse when Will Foster gave me a nightcap and put me to bed, promising to call me in time for some early morning shooting the next day. In what seemed but a few minutes he awakened me, and, with the toothache in every muscle, my head splitting, and my cold worse I struggled into my clothes.

Two hours later, when the day broke, three of us were sitting in a blind on the shore of the bay beside a bunch of decoys, while nearby was
anchored a wing-tipped wild goose. As the light increased we could make out passing flocks of duck and brant. A flock of redheads turned in the air and swooped down on the decoys.

"Wait till they light," said Foster, and we waited.

"Now!" he exclaimed after the birds had settled down, and we raked them on the water with our right barrels and soaked them with the left as they rose. A few minutes later a flock of brant swept toward the decoys, but caught sight of us as they were about to light. As they turned away we cut loose with our guns and three brant dropped out of the flock. I don't know who killed them, but I do know who didn't for I shot a decoy with my first barrel and fired my second so long after the birds were out of range that Foster remarked:

"Must think you're shootin' a rifle!"

I was ashamed enough at the time, but was made happy a few minutes later when a single bluebill swept past me, swift as a swallow, and I cut him down.
"We spent a week with a colony of birds until many repaid our friendship with fearlessness."
“Good shot!” exclaimed Foster as the bird sailed with stiffened wings, straight as a grouse that is shot through the heart, striking the water more than a hundred yards from us. Ducks and brant now came fast, singly, in little bunches, and in flocks. Often my gun was hot to the touch, while the water was covered with our victims. From time to time Foster waded out, on retriever duty, as far as his long rubber boots would permit.

It was late when there came from the wing-tipped wild goose loud cries of “Honk! Honk!” and from Foster the call, “Lie low! Lie low!”

Far away in the sky I could see a great white harrow. Nearer and nearer it came, until it seemed to fill the air, while our decoy goose continued its cry. Then the leader of the army of geese, curving downward and to one side, came straight toward us. The whole surrounding atmosphere was filled with geese and I feared being smashed and smothered by the mass of them. I was lifting my gun in self defence when I was checked by Foster’s,—“Not yet! Not yet!”
A moment later there was a splashing and crashing in the water and the whole bay near us was covered with wild geese. At Foster’s cry of “Now!” we gave them our first barrels, followed by the second before they were fairly out of the water. In their confusion the geese were slow about getting away and the six shots from our reloaded weapons must have nearly doubled the count of our victims. It rained geese for a time and when it ceased the water was covered with their bodies, and crippled geese gyrated in the air and fluttered away over the surface of the bay.

The shooting for the day was over, the boat was brought up, and dead and dying birds were collected. We counted the geese and I would like to state the number of the slain, but all this happened so long ago that I fear the count may have grown in my memory. My best recollection gives figures that so strain my own credulity that I forbear to name them.

On my way from the blind on the bay to the house of Foster, near Shinnecock Light, I was
seized with symptoms of starvation. Happily dinner was ready when we entered the house, excepting for the redhead ducks which we brought with us. Five minutes on the coals put these in order and the repast began.

I have since eaten buffalo hump, al fresco, with Comanches, beaver tail with Shoshones, musquash stew with Chippewas, moose-meat with Ojibways, broiled pony with Navajos, roasted rattlesnake with a Seminole, elk head baked in the ground by a Menominee; the choicest game of field, forest, and stream, lake and mountain, all with the outdoor hunger sauce; but when memory is called upon to name the choicest meal, the most soul-and-body-satisfying feast of my life, it brings to me the vision of that lightly broiled red-head duck which I devoured to the last clinging filament of flesh on its bones.

When I rose from that table the cruelest cold of my life had been frozen or feasted out of my body.

It was years before I visited Good Ground again and by a strange coincidence a change in
the time table once more caused me to miss the train, but times were different with me then and it was with confidence that I told the official to wire the president that I wanted an engine to take me to Riverhead.

"It won't be any use, but I'll send the message," said he. His comment when the reply came, "Give him a special and anything else he wants. Charlick," was to this effect, "You must have a pull with the old man."

There was a reason which the official didn't know. At that time I was running a line up Long Island Sound which stopped at Sag Harbor, the eastern terminus of the Long Island Railroad, and Charlick was then negotiating with me to put on a steamer which should give him a Boston connection.
CHAPTER XVI

PHYSICS AND PHILOSOPHY

Those wonderful Western experiences put new life into me. I came back to poverty and poverty can never be pleasant, but I had courage to face it. I marshalled my assets and swapped them off for my obligations, leaving only my cherished library and furniture enough for a home in the country. I hoped to realize something from lightly encumbered properties, but the panic of 1873 left no such equities. Houses that cost tens of thousands to build were offered at one-tenth of that cost. My prospective income was represented by zero, but I knew a town in Massachusetts where I could almost live upon that and thither I moved my family. I don't like to dwell upon the fact that I remained behind for some days from literal lack of money for traveling expenses.
It was a new era in my life and presaged a change of thought and action. I had need to pray "Give us this day our daily bread" for I was far from being sure of it. I had no means and no prospects and the future was dark, but I have never been happier in my life. I understood how Sindbad felt after he had shaken off the Old Man of the Sea and smashed his head. I no longer watched the clock to see if it was 1 or 2.15 or 3 p. m. and I didn’t dread to open my mail, nor care if money was one per cent a minute.

I reveled in my books and often I read all night, reviewing and advancing in the studies I loved, mathematics and mechanics, chemistry and physics. Bits of money drifted in, from unexpected, often forgotten, sources. I had never refused to forgive an indebtedness and from the hundreds of thousands of dollars thus treated some trifling sums drifted back, but always from the least well to do. Wealthy friends became shy while others whose manifestations of regard had been most unobtrusive displayed an affection that was touching.
One such incident is worth reciting. Before I was fairly settled in my new home an old friend from New York dropped in most unexpectedly. His conversation was casual and his stay short, for he had to take the next train for home, but as he was leaving he awkwardly thrust into my hands a big roll of currency which represented all the savings he could lay his hands upon. As he asked me to accept it as a favor to himself there were tears in his voice and eyes, and I am sure there were the same in mine as I tried to explain how impossible it was for me to accept anything but the affection that went with the proffered gift. He owed me nothing, our relations had been of pure friendship, and if favors had been footed up a large balance would have stood to his credit. Others remember John Swinton as the brilliant journalist, long on the editorial staff of the New York Times, later managing editor of the Sun, and yet later when driven by his love for humanity into Socialist ranks he ran his own, John Swinton's Paper, but I think of him as he left that little town, making
a final effort to force upon his friend his own hard earnings.

Shelburne Falls was a manufacturing town, chiefly of cutlery, locks, and the like, and as one of the factories was owned by a friend of mine I had the run of the shop. It was a wonderful school of mechanics and I studied and practiced processes from pattern and foundry work to the delicate fitting of fine lock machinery. When the big wheel started in the morning I was on hand and when it stopped at night I reluctantly turned away from the lathe or planer which I chanced to be using. Often the wheel turned and the shafting ran half an hour extra for me while some workman lost that much time, but it was all for love, for even if I could have spared tips for the service those independent New Englanders would have resented their tender. Always some eye of intelligence was on me ready to bring skilled assistance when needed.

When near the beginning of my work I attempted to rough out a piece of wood on a power lathe and the loosely held gouge was snatched
from my hand and sent flying through a window, just missing a workman’s head, instead of upbraiding me the man came to my aid and for ten minutes gave me a series of practical lessons that would serve me to-day. He told me why the gouge had caught in the wood, he pushed the slide rest closer to the work and making me lower the hand that held the tool said: “Now hold it firmly and don’t be afraid,” and I followed his instructions while the shavings flew until I had a fairly true cylinder before me.

I rejoiced that I had mastered the theory of turning by hand and needed only a little practice to become an adept, but another lesson was awaiting me. My instructor had just put a razor edge on a turning chisel and taking his place at the lathe swept the tool the length of the work from which streamed an almost unbroken shaving while the perfect cylinder of wood that was left could scarcely have been improved by polishing. He gave me the chisel with careful instructions how to use it and the
result was so creditable that I was complacent over my conquest of another tool.

But the workman warned me, “If ever you let the upper corner of that chisel touch the wood you’ll have trouble.” “I won’t forget,” said I. “You’d forget in five minutes if I didn’t give you a lesson. Now hold the chisel tight and let the corner touch the work,” and I did as he said. The chisel didn’t get away but it jarred my arm to the shoulder as it tore a great gash in the work which broke loose from the chuck and was sent flying across the room. “That was the only way to make you remember it, and you may need another lesson yet,” was the workman’s comment. I was a fairly apt pupil and got out of the kindergarten department early, but even to the last I received from the workmen many practical solutions of problems that worried me. I will give a single and simple example of this.

I was turning a cylinder in an engine lathe from bronze of a composition with which I was experimenting. The broad-nosed tool with
which I was seeking to finish it chattered so that the surface of the cylinder was as smooth as a nutmeg grater. I reformed and retempered the tool, changing its cutting angle several times and always finishing it with an oilstone to a perfect edge, but it continued to chatter. As I held it in my hand wondering what to do next the foreman took it from me and drawing an oilstone across the edge that I had produced with such care rounded it off until it was as dull as my wits appeared to me a minute later.

"Now you've fixed it so it wouldn't cut cheese," said I. "Try it," said he, and when I had fixed it in the tool post and thrown on the belt it slowly traveled the length of that cylinder without a chatter, leaving a perfectly mirror-like surface behind it.

Of course these details sound trivial, like the jackstraws of children, but they were part of my life and as interesting as Wall Street had been. Friends wondered how I managed to kill time in so slow a place, while I mourned each departing day, lamenting that it didn't contain
forty-eight hours. I economized on sleep, working late at night in the little laboratory which I had fitted up where I gave lectures on chemistry to a class from some nearby school. I made this exciting and informative if not interesting to the scholars, for I had harmless hydrogen pistols scattered about and if a too amorous youth preferred whispering to a girl to absorbing the wisdom which I was disseminating, the touch of a button exploded a bomb under his chair, and the retribution of an electric shock often followed the forbidden handling of apparatus.

At the shop I made mechanical, physical and chemical apparatus to assist or illustrate my study of those sciences. The work varied from making a small steam engine to a polariscope, from constructing an electrical engine that when power was applied would develop electricity, or conversely would convert the current of a battery into available power, to making a Ruhmkorff coil with twelve miles of secondary wire.

The employees were interested in all my work,
but that coil must have lowered the efficiency of the shop by several per cent. The wire for the secondary coil was about as small as a hair and insulated with fine silk thread. To wind it with perfect smoothness on the coil cylinder I fixed the latter between the centers of a screw-cutting lathe and fed to it the wire through a guide attached to the tool post, having adjusted the lathe as if to cut one hundred threads to the inch. After starting the lathe my hand never left the pulley shifter nor my eye the wire until a full layer had been wound, excepting when the overriding of the wire compelled me to turn back. The insulated wire was then as even as the thread on a spool of silk and after being painted with a rubber solution, wound with gutta percha tissue and coated with shellac the feed was reversed and the winding of the second layer proceeded, this time from left to right if the first had been the other way.

But after each winding and before its insulation it was imperative to test the conductivity of the coil since a single break in the wire, which
the insulation might conceal, if not repaired before another layer went on, would spell ruin to the coil. It was my method of testing for these breaks which provided perennial excitement in the shop. I interposed a small battery in the primary coil and attached a coarse file to one of the poles. Then when I drew the wire of the other pole lengthwise of that file I caused a rapid making and breaking of the circuit. The average boy of the present day would smile at the thought of getting a shock through a primary coil of two hundred feet of big wire attached to a small battery, but that same boy would shake his sophisticated head if you suggested his touching the tiny wires of the secondary coil, even though he knew no battery was in the circuit.

When I had wound the first layer I attached the terminals of the coil to pieces of metal which I asked the workman nearest me to hold. As I drew the wire across the file I asked if he felt anything and he remarked that he did. As another layer was wound I tried him again until
he became too shy to take the metals from me but he proposed to provide a substitute which he did. As the work progressed it became more and more difficult to find subjects, until finally after every floor of the factory had been exhausted a man was found in the wheel pit who hadn't heard of the game. When he was brought in there was nothing doing on the floor though every man seemed to be busy, but all had a spare eye for the experiment. When I drew the wire across the file the man fell to the floor and until his recovery a moment later I felt as Cain should have felt after smiting his brother Abel.

It was not all scientific study that held me to the place. Art, literature, and philosophy were there in a single family whose presence had done much to attract us to that particular town and there were Sundays of mountain climbing, forest wandering, geologizing, and botanizing, for “The groves were God’s first temples,” as our gentle leader was fond of quoting. We took to the fields and the forests on the slightest provo-
cation, from the beckoning of wild flowers and fruit, the temptation of a mountain trout brook and the mandate of opening chestnut burrs to the fall of a meteorite, the search for which occupied a full day. I carried the bag for specimens on our geological outings and I am sure our collection made up in avoirdupois whatever it may have lacked in rarity.

I recall the humorous smile of our chief as after having struggled a few steps with a boulder she laid it on the bag that I was to tote, with the remark, "There, thank heaven that's home!" For once the joke was on her. A friend who knew of her interest in the subject sent her a geological specimen which was beautiful but not rare, with the comment:

"If it were not like offering you a cobble stone or a brick I would ask you to add this to your collection."

On the following day she came home from her usual morning walk down to the little village, in much excitement, exclaiming, "Just look at this specimen that Dr. Severance gave me, and
We were friends of the creatures of the wild, and Tom, our lynx, was wild all right.
would you believe it, he said as he gave it that he supposed it was like offering me a cobble stone or a brick, but he thought I might like it for my collection. There must be some psychological reason for the similarity of expressions. It is beyond ordinary coincidence.” We all shook our heads with gravity befitting the situation and assured her we were quite of her view.

When the circle assembled the next evening she addressed herself to me:

“The mystery of that coincidence, which I thought affected all of you strangely last evening has deepened. When I was in the village I delivered that note of yours to our druggist who has never before been known to smile. He showed me the note in which you asked him to fill two small vials with homeopathic pills and to label one nux vomica and the other belladonna. He asked what I supposed you meant and when I replied that I had never known you to mean anything by what you said, he reached under his counter and brought out this rock, saying,
"'If it were not like offering you a cobblestone or a brick, Mrs. Yale—'
"'That will do,' said I, interrupting, 'I know the rest of it.'
"'Then I went to the butcher and said,—
"'How is your liver to-day?' or it might have been chops, but before he could answer my inquiry he had to get those cobblestones and bricks off his mind. I couldn't buy a paper of pins without having a cobblestone thrown in and every friend I have in town was waiting for me with a brick."

A friend of Emerson and of other leaders of thought of her day, she created an atmosphere about her family and friends that was infinitely soothing to battered nerves and made the shoutings of the Exchange and the jargon of Wall Street sound like voices from the pit. And yet I was going back. Kipling may write of the call of the East, London of the call of the wild, but both are mere sentimental suggestions compared to the Call of the Street.
CHAPTER XVII

THE CALL OF THE STREET

Leaving my family in Shelburne Falls, I opened an office in Wall Street and began again in the smallest way. Getting into the running was slow work and I had lost much of my love for the game. I missed the shop, the laboratory, and my library. Business was distressingly slow and the novel sensation of time to spare sent me back to my friends in Park Row. Many and many an evening I spent in the editorial room of a great journal, just a fly on the wheel of the mighty machine, but feeling that I was a part of its throbbing, palpitating life. Always my welcome was cordial and I was ingeniously and ingenuously made to feel at home and of service by reference to me of questions of financial policy.

At this time a new acquaintance added much to the spice of my life. There was boarding at
the same house as I a young man with his wife and little child. He was correspondent for a San Francisco paper and the most versatile man intellectually I have ever met. His disregard of money was phenomenal. He had squandered two moderate fortunes and was often at a loss for money to pay for his baby's milk. Aside from his precarious pay as correspondent he had a tiny income, payable quarterly.

On one occasion, after receiving his quarterly check, something like twenty-five dollars, he called at the office and invited me out to dine. I tried to escape for I felt what was coming, but I could no more do so than I could avert what followed, excepting at the cost of our friendship. He was a perfect host and he made an intellectual dream of that dinner. Yet I sat through it in distress for he expended the check for which his family and himself were suffering, down to the last dollar or two and these he gave to the waiter.

A few days after the dinner, on the hottest Sunday of the year his wife handed me a manuscript, saying:
"Don't you think Mayo can do better with this than to send it to San Francisco?"

I lay down on a lounge by the window, manuscript in hand, expecting to fall asleep, for I was very drowsy, but I didn't, and a minute or two later I was sitting up and taking notice. With increasing delight I read and reread the paper and then wrote to Charles A. Dana a letter that must have made him laugh at my enthusiasm. A briefer note of introduction was given my friend to present with his manuscript and from that day to the hour of his death, Mayo W. Hazletine was a feature of the Sun. As a reviewer and editorial writer his pay became unique and later, much later, from another publication he received an annual salary in addition to that paid him by the Sun, of ten thousand dollars for his unsigned work.

Among my newspaper friends was Henry J. Macdonald, an uncle of Rudyard Kipling and the financial editor of the World. We took our simple mid-day lunch together in the basement of a New Street restaurant, and we ought to have
paid rent for often we occupied our table for hours. It required a serious call from the office to withdraw me from the fascinations of his humorous characterizations of the men most in the lime-light of the street and his caustic comments on the ethics of his own profession as handed down to him from the publication office. He was a dreamer of dreams and in one of our symposiums which lasted until going-home time he began with the hopes and history of ancient alchemists, which I supplemented as well as I could with the accomplishments of modern chemists in analogous lines and between us we worked out a theory that later sent me off on a tangent of chemical experiments from which I only withdrew after feeling the suction of the whirlpool that has drawn to destruction all followers of the phantom of the philosopher's stone in any of its protean forms.

The crystallization of carbon was our thought, although our theory was not sustained by the conditions surrounding the diamond mines of the world. Our conclusion was that in marsh gas we
had carbon in one of its simplest and least stable combinations, roughly one equivalent of hydrogen to three of carbon, that if to a measured quantity of the gas the chlorine equivalent of its hydrogen content were presented under proper conditions of isolation and pressure the chlorine and hydrogen would combine, leaving the carbon in condition to crystallize.

I had brought my family back to Elizabeth and fitted up a working laboratory and a small machine shop in my house. My office hours were so few that I had much time for experimentation and I started in to work out our crystallization of carbon theory. The gases were made, measured, and mixed in proper proportions and I forced them into soda water bottles at increasing pressures until for the sake of safety I enclosed the bottles in wire cages. Some were kept in darkness and others exposed to sunshine and I watched the growth of one diamond with intensest interest until I discovered that instead of a diamond it was only a slight defect in the bottle.

I got a more powerful pump and stronger
bottles and tried a number of devices for the better sealing of them. My dreams were of diamonds and I became secretive about my work for I think my subconscious self was warning me that I was losing my wits and wasting my money in pursuit of a will-o’-the-wisp. It was a hard struggle to overcome my hallucination, but in a moment of sanity I began smashing everything connected with the experiment and thereafter avoided the painful subject.

About this time it happened that Generals Corse and Barnum, with George Alfred Townsend, perhaps the best known of our great war correspondents, were spending the night with me. It was an occasion never-to-be-forgotten by me. Townsend’s capacious memory, which never allowed a fact to escape, was drawn upon to coax from Barnum the story of the Battle of Malvern Hill, the last of the great Seven Days’ Fight, up to the time when he was carried from the field. Corse’s reminiscences, especially of the Battle Above the Clouds were thrilling. Here it was that he was so nearly surrounded that when an
officer was shot by his side and he ordered a soldier to take him to the rear the reply came:
“Good God, General, there is no rear!”

He told of the famous signal from Sherman: “Hold the fort!” and of his reply.

The former has been made part of an evangelistic hymn, “Hold the fort for I am coming!” but the latter has never received that distinction. As Corse quoted it to me it was:—
“I’m shot, but I can whip hell out of Johnny Hood!”

It was the thirteenth of April, 1875, the anniversary of the fall of Sumter, the beginning of the Civil War, and it was proposed that we celebrate by driving the next morning to Menlo Park and interviewing Thomas A. Edison, which we did.

The visit to Menlo Park was a great pleasure to us and I am sure Mr. Edison enjoyed it as well for as telegraph operator he had received many a message relating to both the Generals and he told Townsend that he had taken his stuff by the hour many a time. He talked of his work
and showed us the phonograph he was making, shouting into the mouthpiece of the machine,— "Mary had a little lamb," or something from Marco Bozzaris, while he turned the crank. I still have a lot of the tinfoil on which he registered his talk that day.

It was the cylinder machine at which he was working, but he talked of a disc machine he was going to make of which the record of Shakespeare's works could be carried in the pocket.

My work in my shop was cut out for a month to come and at last the phonograph I made would talk. Of course there was nothing original about it or that any fair machinist could not have made, but it was nothing less than a miracle to me when it first gave back my words.

There was no suggestion of business success in my life at this time and living was on a most economical scale, but never in my life was I richer in friends. All the pure gold of the friendship of my prosperous days stayed by me and only the dross was swept away. I was hand in glove with the journalistic crowd and they were a fascinat-
ing lot, many of them given to dropping in upon me for an evening, with delightful unexpectedness. So, too, with many of the acquaintances I had made in Washington.

Most interesting of these was Albert Brisbane, to whom I was introduced by Horace Greeley, who told me that he had more brains than the rest of Washington taken together. Brisbane had been the personal friend of Goethe and Heine, was one of the Brook Farm colony and the great American Fourrierite who paid the Tribune a big sum for publishing writings little more radical than those for which his son receives a princely salary. He was always riding a hobby and could usually charm me into having faith in it.

The best story-teller of those who favored me with their visits was Proctor Knott. There was no more exquisite humor in any part of his famous Duluth speech than in the account he gave me of the way in which he got a chance to deliver it. His stories of his experiences when riding on circuit were exhaustless and inimitable.
D. R. Locke, whose writings as Petroleum V. Nasby were recognized by Lincoln as being of great service to the Union cause, was a conversationalist of rare humor and when he was with us we seldom retired before 2 A. M.

General Grant used to visit in Elizabeth and on such occasions I was apt to have a half hour call from him. There was little flow of conversation then, merely a quiet smoke in the library and a desultory chat. Once he asked me some questions about Black Friday in a way that showed that he hadn’t forgotten the attempt of the Erie Gang, Fisk and Gould, to make a cat’s-paw of him.

Business gradually increased and I took in as partner a son-in-law of General John H. Devereux, then president of the Cleveland, Columbus, Cincinnati and Indianapolis R. R. Later I was able to be of service to this road to our mutual advantage. Its president came to New York with a lot of bonds of the road on which to borrow money of their agent, the United States Trust Company, or in default of getting the cash
to put the road in the hands of a receiver. The Trust Company refused to lend the money, but I took enough of the bonds to avert the receivership. General Devereux was a railroad man from the ground up and his services as such to the Union during the Civil War were great, but when in behalf of a great road, driven by an apparent necessity, he made that world-famous rebate contract with Rockefeller, he opened the box of Pandora and laid up a store of remorse that haunted him to his dying day.

In a year or so as profits permitted I bought a house in 49th Street, New York, to which I put up a three story addition, fitting out the first floor as a machine shop, with a twelve horse power engine, and the second as a chemical laboratory. Thereafter if matters were dull in the street there was always something to be done in the shop and often my engine ran half the night, while if any worry interfered with my sleep it was but a step from my room to the laboratory which trouble never invaded. Among the thousands of chemical experiments which I recorded
were a number with uranium and I am chagrined
to-day at the thought that radium must have pre-
sented itself to my blind side.

In the machine shop I made physical appara-
tus and models of many kinds, utilizing the fall
of water from attic to basement for the construc-
tion of an air pump and an air blast, both con-
tinuous and responding to the opening of a water
valve.

Sometimes I thought I invented things, but
after the models had been made I usually found
that they had either been invented already or
were not worth inventing. My neglect of social
duties was forgiven by my friends—after they
had looked at my hands—but there wasn’t one,
even of the most Vere de Vere caste, who didn’t
prefer shop or laboratory, to a conventional par-
lor.

A relative was made a partner and then an-
other, and a branch office established in Newark
with telephonic connection, perhaps the first
long distance telephone, though of only ten miles,
for commercial use. Another branch was
opened in Fifth Avenue and orders poured in. Transactions increased until they were many thousand shares a day and yet the business was precarious.Margins were smaller in those days and brokers were more imprudent, or less hard-hearted, according to one's angle of view, and while profits rolled up, bad debts accumulated, through carrying customers beyond their margins, debts that footed up several hundred thousand dollars in a few years. There were other losses, fairly ascribable to the "easy come, easy go" rule that seems to obtain in money matters.

To use a word that I dislike, I undertook to "finance" the building of the Washington City and Point Lookout Railroad. S. T. Suit, an old friend of mine, was the enthusiastic projector of the line, but it chanced that one Smoot, a rival of Suit, had a similar project. While we were grading and bridging and laying ties toward the Point Lookout end of the Washington City and Point Lookout road, Smoot was doing the same near the Washington end of the Southern Maryland. Later the rival roads were laying parallel
tracks within a mile of each other. After a hundred thousand dollars or thereabout had slipped away it seemed time for an issue of bonds to be made in furtherance of the financing plan.

Money ran short with our rival while work on our line proceeded merrily and when we offered our issue of bonds to English capitalists the engineers they sent over to examine the property and consider its prospects reported favorably. Our offer was accepted and the bonds shipped to our agent in London. Before they could be delivered the rumor was published that the Southern Maryland had obtained a large loan abroad and our frightened English friends backed out.

Then began a series of negotiations for a railroad alliance the most important of which was with Robert Garrett in behalf of the Baltimore and Ohio with which we already had a leasehold interest. The plans were perfected up to laying them before John W. Garrett, the father of Robert and the President of the Baltimore and Ohio, who promptly knocked them endwise. We learned later that this was his fatherly custom,
At Charley Tiger Tail's camp in the Everglades Julian curried favor with some young squaws by putting on a Seminole shirt and showing them photographs.
and after many deals with the B. & O. Telegraph Company, on behalf of the Bankers and Merchants Telegraph Company it became a commonplace with the latter that an agreement with the Superintendent of the former company was kept until Robert Garrett heard of it and that a contract with Robert held until John W. got a chance to kick it over. Thereafter I advanced money slowly to the railroad and work was cut down and finally stopped. There were no conflicting interests of ownership to hire lawyers to get receivers and assess stockholders for their benefit under the guise of reorganization. When, through my becoming helpless, the road became hopeless, in easy-going Southern fashion the rails were picked up and the piles of ties carted away for the building of the Washington and Chesapeake R. R.

In the last of the seventies my Wall Street business was just confining enough to keep me from any but short excursions into the wilds. A few days off for ducks or quail, partridges or rail, was all I could compass and keeping my armory
in good order was becoming a task. There was some interest in rifle shooting at this time and a good many matches came off at Creedmoor where a rifle range had been established in 1871. Chief among the promoters of this enterprise were William C. Church and George W. Wingate. I had been one of the original trustees to hold the property and occasionally took part in a match on the grounds.

On one occasion I entered the competition for three prizes, one of which was offered by the Stock Exchange Rifle Club. The three prizes went home with me that night together with the conviction that I was the original Leatherstocking. Pride like mine seldom long precedes a fall and mine came with the next competition. When it came my turn to fire I was looked upon with interest and I especially enjoyed hearing the President of our National Rifle Association say to some ladies who were with him, "Now you will see some shooting!"

My hand was steady, the trigger of the rifle yielded at that critical fraction of a second when
the sights were aligned on the bull's eye of the target, and I was sure the white disc of the marker would settle upon it, giving me five, the highest count, for my first shot. But the disc that was shown marked the second space and the scorer recorded three for my first shot.

"That was just an accident," said my friend the President to the ladies with him. "You'll see a string of bull's eyes, now."

But what they did see following my next shot was the black disc for which the scorer recorded two and thereafter had nothing to enter for after each of my seven shots that followed, the waving disc told the spectators that there was nothing doing. I had a happy half hour of introductions and listening to conversations that gave kindly reasons for the accident of my failure or pointedly ignored the subject.

I don't know whether I felt better or worse when I found that in loading a lot of cartridges I had omitted the lubricating disc and the barrel of my rifle had become leaded to such an extent that a bullet sent through it would be delivered
with less accuracy than a brick could be thrown by hand. Of course I proposed to redeem my reputation and appeared at a subsequent competition with rifle and cartridges in perfect order. I had even gone farther and that my nerves might be at their steadiest I had given up smoking for the week preceding the event. This caused my downfall, for I was an inveterate smoker at that time and giving up the habit so suddenly put my nerves in a condition that would have been a credit to a victim of St. Vitus' Dance.

At this time the clay pigeon was hardly known in practice and trap shooting was at live birds. I am glad that I can only recall shooting in two matches of this kind. The first was in Long Branch and happened by chance. I was visiting a friend who was entered in a match and as he was not feeling well I took his gun and his place. That I won the match was a great surprise and the score was so good that I fancied myself a second Bogardus.

I soon entered in another event which came off
at the Brinton Rifle Range in New Jersey. My luck was wonderful and I killed ten birds straight, but one of my competitors did the same. In shooting off the tie he missed his bird and the match was thought to be mine. When the trap was sprung the pigeon flew straight as an arrow toward me. I made a clean miss with my first barrel, but the bird came on swift as a swallow for my face. Again I missed, but as the pigeon was passing me shoulder high like a well delivered baseball I swung for it with my gun and knocked it thirty feet, dead. When I looked around for the applause I thought I had earned I saw members of the club lying on the ground yelling with delight. Of course I claimed the bird which I had killed fairly with my gun, having violated no rule which we could find. The decision was against me and my partizans claimed my opponent must have had a pull with the umpire, the justice of which the reader can judge. My opponent killed his next bird while I missed two easy shots at mine and the match, the last of its kind I ever shot, was lost to me.
CHAPTER XVIII

RISE AND FALL OF THE BANKERS AND MERCHANTS

About the time one becomes convinced that he is running his own affairs, Fate is apt to step in and show him that he is merely a pawn in the game. I had made up my mind to a quiet life, with my studies, my books, my hunting excursions, and just enough of Wall Street to take care of my family, when an insignificant move determined the direction of my energies for years.

I was asked by members of the Stock Exchange who had Philadelphia partners to subscribe to a company formed to build a telegraph line between Philadelphia and New York with a view to getting quick service between the Stock Exchanges of the two cities. The project was promoted by arbitrage dealers between the two
markets and they asked each subscriber to take twenty-five shares of the stock of the Bankers and Merchants Telegraph Company at par. I drew my check for $2,500 and gave little thought to the matter beyond attending meetings of directors.

In September, 1881, work having progressed for six months, more capital was required. It was proposed to issue additional stock to holders of record at ninety per cent. It was argued that the promotion of the work was worth ten per cent and that stockholders were entitled to that much discount on their new subscriptions. I was the only one who objected to this watering of the stock and I insisted that if the promotion was worth ten per cent then our stock was worth 110 per cent and ought not to be sold below that price. I had a warm time defending my position against the general opinion that it was only the thought of getting something for nothing that would bring in the subscriptions we needed. I predicted that not a stockholder would refuse to take his proportion and added that I would
take it for him if he did. This expression of confidence stuck me with nine lots of stock from that number of stockholders who refused to subscribe.

On the following December our cable was laid under the North River, as a piece of it on the table before me tells, and on January 16, 1882, we began business between the Exchanges of New York and Philadelphia with a rush. ROLESON, the crack operator in the country, whose record was over fifty words a minute, sat at the Exchange in New York, taking messages from uplifted fingers, ordering purchases and sales in Philadelphia, and reporting their execution, often within the fraction of a minute.

It was arranged to extend our lines to Washington and on May 12, 1882, it was again proposed that cash be provided by issuing new stock to shareholders at less than par. Once more I opposed watering our stock and proposed that we offer our shareholders 100 per cent of their holdings in new stock at 120 per cent. This took away the breath of the board and the meeting
was adjourned from Friday until the following Tuesday. I hoped that the promoters and beneficiaries, the Philadelphians and the arbitragers, would stand by me in carrying through their own enterprise.

A Philadelphian wants more than four days to make up his mind and at the meeting they were noncommittal and waited until I repeated my offer to take the stock that others refused when they agreed that the plan was a good one. This time the stockholders lay down upon me to the amount of ninety thousand dollars, and as some who did subscribe asked me later to buy their lots I found myself the owner of more than half the capital stock.

My control of the company became quickly known and three rivals approached me on three consecutive days. I refused to deal with Jay Gould upon any terms. Robert Garrett sat up with me in my house nearly all of one night trying to persuade me to sell my control to the Baltimore and Ohio. I told him I would submit any bid to my associates, but that it must extend to
all the shares without preference to any one, but that wasn't Robert's style. John B. Alley, of Lynn, was the chief owner of the Postal Telegraph and sent his agent, Bartlett, to buy of me control of the Bankers and Merchants. I refused to make any deal that did not protect my associates and sent him to the Philadelphian who was president of the company.

He agreed to sell our stock to the Postal for 100 per cent in cash, 100 per cent in Postal bonds and 200 per cent in Postal stock and the directors joined me in confirming his action. There was a few days' delay by the Postal beyond the appointed time for rounding up the deal and the president of the Bankers and Merchants refused to carry it out and the Philadelphians followed his lead without knowing why. I went to Philadelphia where we held a meeting and had a monkey and a parrot time. The president said he could make a better contract with the Postal people if we refused to carry out the old agreement. I insisted that we were in honor bound to carry out a contract to which all had
agreed, and not to stand on a mere technicality for the sake of squeezing out better terms. I somewhat intemperately added that if they didn't carry it out I would.

I deserved all the trouble that came to me, for not acting at once on my threat which I could have done in an hour. I had little doubt that all would come to my view until three days later when I heard that the president was getting pledges from stockholders to refuse to carry out the agreement. I found that owing to the sale during my absence from my office of a hundred shares I was a few shares short of control. I went over to the Exchange and got the pledge of three stockholders to stand in with me, which gave me a large majority. Two of the three came to me later saying that their Philadelphia associates had made it a personal matter that they come into the president's pool. I let them off believing I was safe without them and then the third man simply broke his pledge without excuse. The success of the president was astounding. He had corralled every outstand-
ing share of stock and persuaded the owners to deposit them in trust entirely beyond their own control.

When I got from the Postal people the terms of their private agreement with the president of our company it was too late for use. For it had been promised him that his own bonds should be redeemed at par and a further cash consideration paid him for making the original agreement, and it was the refusal of the Postal to pay him a large additional sum that caused his opposition to carrying out our agreement.

The position was a queer one. My interest in the company was equal to that of all the others combined, but I had no control of my own property. Yet, excepting the president, the Philadelphians were square, and a proposition to drop me from the board was promptly vetoed while several of them later expressed to me their regret for their hasty action. Everything became harmonious and my suggestions received the full consideration to which they were entitled.
In December the Bankers and Merchants was listed on the Stock Exchange and thereafter I had fun with my colleagues. For I held all the free stock and could make the price what I pleased. However tempting the quotation I dangled before their eyes, they could not avail of it. Outsiders began to take an interest and the stock became active while the pool members chafed and propositions of settlement came my way. I placed my shares as collateral with conservative old institutions which never called their loans and leaving full bank balances for my business took my family to the west coast of Florida where for three months I hunted and fished, afterwards visiting the Pacific coast.

Overtures were made to me by letter and eight months after the stock had been pooled to block the sale I advocated, it was sold to me upon terms which called for the payment of no cash whatever.

My campaign which began with the purchase of the pooled stock in eight months extended the
lines of the Bankers and Merchants system from the Great Lakes to the Gulf and from the Atlantic to west of the Mississippi.

The Southern Telegraph Company was in financial distress and we bought it, pouring out money for the extension of its lines throughout the South. Everywhere the Western Union fought us. It was especially vicious in Georgia and we fought our way across the State with from two to three gangs of men at each working point, one gang to stay in jail while the others worked. The Western Union secured strips of land and arrested our workmen when we attempted to carry our lines across them. Then another gang was set to work while the first was being bailed out. The sympathy of the people was with us for the Western Union had few friends in the South.

We bought many lesser lines, the Board of Trade between Chicago and St. Louis, the Pacific Mutual, the Lehigh Valley, and many others. I bought the West Shore telegraph line of Calvin S. Brice and Samuel Thomas, but before the
delivery could be made Robert Garrett made them a bigger bid and Brice sent the smooth-tongued Thomas to me to explain what couldn't be explained. We bought the American Rapid Telegraph Company whose lines were extensive but in poor condition and I wish I had back the million or so that I put into repairs and extensions of that plant of Boston multi-millionaires. I had looked for aid from that crowd in work done for our mutual interests, but never did a penny of help come. I regret especially that in response to their urgent appeal I sent my personal check for $125,000 to meet their maturing coupons, at a time when I could ill spare it.

We pushed the building of lines in many directions, buying single lots of twenty thousand miles of wire.

We wanted a ticker and we bought the one now controlled by the New York Stock Exchange which afterwards secured it upon substantially the terms upon which I offered it to them.

We bought the United States Telephone
Company, owner of the McDonough telephone, upon the opinion of distinguished lawyers, one of whom was Roscoe Conklin, that McDonough was the inventor of the telephone and entitled to the patent, his claim having been filed two years before Bell’s. Just one year thereafter we were beaten in Washington upon a theory of sound transmission that McDonough afterwards demonstrated, by a mechanical contrivance as ingenious as the telephone itself, to be untrue. Benjamin F. Butler, too, showed me a device of a client of his which made the theory of the decision ridiculous.

We also owned the Drawbaugh claim, of which there appeared in the New York Sun of November 23, 1913, the following:

“Alexander Graham Bell will go down in history as the inventor of the telephone and comparatively little space will be given to Daniel Drawbaugh, yet Bell and Drawbaugh filed their patent papers the same day, and after eight years of litigation, in which some of the greatest law-
The squaw, looking on the ground glass of the camera, complained that the trader was upside down, whereupon he obligingly stood on his head.
yers in America were engaged, three Justices of the Supreme Court of the United States supported Drawbaugh's claim to priority and four supported Bell. By the narrow margin of one vote Bell was made rich and Drawbaugh continued poor."

Through a decision based upon demonstrated ignorance, or influence, the Bell Company has a thousand millions while the McDonough Company is forgotten.

Our lines were extending in all directions and the rapidity of the growth of the system was beyond precedent. Yet excepting my own capital and credit, which were embarked without reserve in the enterprise, it was without financial backing. There was no pool, no other capitalist, and no thought of exploiting the public. I believed that on its merits it could command the confidence of the community through providing a service hitherto unapproached. The great sums required in construction were provided by my own borrowings.
Six months after I came into control of the company it was on the high road to prosperity. The demand for lease of wires at profitable rates was far in excess of our ability to supply it. Our completed lines were paying well and as extensions remained in construction account until finished we were able to pay dividends to justify the increasing prices at which I subscribed to each new issue of stock. My own business was prospering, extensions were provided for in advance, and soon my cash, current securities, and equities in loans exceeded a million dollars.

Construction was eating up money, millions must be expended before a safe haven could be reached, and until then the millions involved in the enterprise rested upon the life, the health of one man. Then panics were to be reckoned with and although I could weather an ordinary one there were sometimes occasions when money could not be borrowed upon any security. In a time like this when loans were called on big borrowers like Gould and Huntington they could
ignore the calls, knowing that the loaners dare not attempt to enforce them and invite the ruin to themselves and others that would follow the wiping out of hundreds of millions of values in bond and stock issues. When under similar circumstances Chicago banks and capitalists solemnly called Yerkes before them and told him they could carry him no longer, he challenged them to do their worst but promised them "merry hell in the market in the morning" and that he wouldn't leave many of them solvent.

One little incident got on my nerves. I was chatting with the Chairman of the Finance Committee of one of the largest insurance companies in the city, when he told me of large loans they were making on Gould securities and added significantly:

"Gould has made some good turns for me in his Western Union."

I was borrowing a good deal of his company and I had made no turns for him and didn't propose to, but it struck me with the force of a physical blow that if financial trouble came he could
make a great turn for Gould’s Western Union by calling his company’s loans on Bankers and Merchants.

I thought to reduce the perils of the situation by continuing construction with bonds and prepared an issue of ten millions. This was a grave mistake and its result calamitous. For despite all restrictions in the issue of the bonds to contractors and others, they found their way in times of stress to a market not prepared to digest them. I contemplated finding a permanent resting place for the bonds in the vaults of some great institution, but as none of the trustees of such corporations were interested in my enterprise I put off the attempt from time to time until the panic of May, 1884, postponed it to the Greek Kalends.

When work extends over half a continent its call for cash is appalling and I wonder as I look back how I was able to provide the money and keep up full steam on construction. Thirty years ago was not as to-day for you could almost count the millionaires on your fingers while
multi-millionaire was an uncoined word. Excepting the Standard Oil, the Western Union was the most ruthless monopolist in the field and from Wall Street to our construction camps it was in line of battle before us making attacks which never ceased. To the very hour when the panic struck I had overtures from the enemy, but I had pledged myself never to follow in the wake of my predecessors who one after another had challenged the Great Monopoly only to surrender to it in the end.

The big telegraph company had made enemies right and left and powerful interests were ready to cast their lot with us soon as they were convinced of our permanence and independence. The Wall Street end of the work held me down when I needed the time to develop such alliances. I needed help in the field of finance, a man of imagination who could solve new problems as they arose, the kind of man one meets in a blue moon. I wanted yet more a man of technical experience who could measure up to the demands of the great work I dreamed of ac-
complishing. I knew the man, he has done the same work for another company and I would have had him but for the crash that was so near.

How Fate loves to play with us! On April 1st, 1884 (All Fools' Day), a powerful syndicate proposed an alliance with me for the promotion on a big scale of the Bankers and Merchants Telegraph Company. All my plans were to be carried out, though the control of the company was to rest in a committee. In all respects this was what I wanted, for though willing to give mind, body and estate to the work I hated the province of dictator and always wanted some Court of Appeals to review my often hasty decisions. I could hardly sleep that night, and when two days later the representatives of two bond houses spent the evening at my house negotiating for the purchase of all that were unissued of our ten million bond issue, I walked on air. During the next few days I closed many contracts for short lines which had been held up pending the negotiations.

Syndicate matters were to be closed up on
May 1st. In anticipation of the announcement some of the new interests sold Western Union short to an extent that on April 29th broke the price of that stock to 61 from a much higher quotation. Either because of these sales or simply coincidental with them the general market gave way and the failure of Keene on the following day gave an air of panic to the situation. The closing of the syndicate deal went over until the skies should be clear. On the 6th of May the failure of Grant and Ward wrecked the Marine Bank and the panic was on, good and plenty. The office of Grant and Ward at 2 Wall Street adjoined my own and the association was not pleasant.

The days that followed were distressing. Day by day old loans were called while the sources of supply for new ones contracted with each hour. There were a few thousand shares of our stock that I did not own and most of these found their way to my office through sales by brokers for cash when they found themselves in need. Sometimes as three o'clock approached
and I was half-happy in the thought that the troubles of the day were over I was startled by the report of a purchase for cash of shares that depleted by from twenty to fifty thousand dollars a balance that was already inadequate. For no matter how many shares were offered I must buy them. It would have been instant ruin to let the price decline.

On the 14th of May the scarcity of money was such that four per cent per diem was paid for a loan secured by government bonds. I dare not risk drawing checks for loans that were called for the following day and in company with other prominent houses announced my suspension on the morning of the 15th.

The Bankers and Merchants had cash and securities of its own and a desperate attempt was made to carry it on which was most unwise for with my failure its fate was a foregone conclusion. It met its obligations by borrowing on its bonds which depreciated rapidly, thus cutting out value from under the stock.
The day came when the protection of the property from legal harpies became so imperative that all interests joined in the choice of a telegraph man whom they asked the court to appoint as receiver. Stockholders, bondholders, and creditors united in this request, but a Tammany judge refused the request and appointed a notorious Tammany man as receiver. While this was commonly accepted as a Western Union move I have always thought it a typical Tammany trick. The Western Union had sins enough of its own to answer for in the matter without that. For example its men, headed by General Eckert, armed with axes broke into our building and tore away the wires of our system as they led into our offices and put us out of business. This act of burglary was denounced by the courts and heavy damages recovered, but no penny ever found its way to any bondholder or other creditor of the Bankers and Merchants to which it belonged. For the chief of the legal firm that fought our battle was a man of high at-
tainments such as enabled him to charge nearly a million dollars for breaking the will of a friend of mine.

"Wheresoever the carcass is there will the eagles be gathered together," and the skies were darkened with legal birds of prey hastening to the feast. Scores of letters from the lawyers of our system poured in upon me. All began with assurances of sympathy, all closed with an appeal for influence in the writer's behalf which should give them an extra chance at the carcass. The gem of the collection came from a lawyer in an Eastern city to whom I had sent much business. He began with the assurance that he would do anything that would promote my interests, but that as hope for the company was gone it could make no difference to me what became of the wreckage, and with appalling frankness he outlined a scheme of robbery which he proposed to keep entirely within legal lines.

It is profitless to prolong the obsequies after the receiver has been appointed. I mean profitless to the mourners.
CHAPTER XIX

COURTS AND CORRUPTION

On the afternoon of that dreadful day of panic when I decided that I dare not draw another check, I thought to immediately interview the larger creditors, seeing as many as possible during that night and pointing out how little forbearance and support were needed to carry us all through any possible panic. I was weakened in spirit by the suddenness of the impending calamity and I needed the support of a virile mind in the quick campaign I proposed. Unhappily I made the fatal mistake of consulting counsel and it was solemnly urged upon me that in such a storm one should place himself under the protection of the court through an assignment and the appointment of a receiver. This, I was assured, would conserve my resources, prevent any attack upon them and give me rest and time to marshal
my assets and prepare to continue my work after the storm had blown over. How silly it all sounds now that I have learned that a Tammany court is like a beast of the jungle in its protection of any business interest that is thrown upon its mercy. I consented to make the assignment which I didn't believe in then and which I have ever since regarded as a device of the devil and other lawyers.

The great crash came and I held receptions in my late office which creditors attended, bringing their counsel with them, for the law having been appealed to, each creditor feared being placed at a disadvantage unless he had his lawyer with him. Yet despite the obstructive advice of lawyers, the offers of creditors were so kindly and their suggestions so wise that it looked for a time as if by unanimous consent a settlement might be reached, but the lawyers soon made that impossible and a Tammany man who represented a client with a large but inequitable claim found a flaw in the assignment and without notice or
warning threw my office into the hands of a sheriff and his confederates.

The safe was opened and gone through as literally as if by a burglar. The firm's cash was in the bank but among packages of securities belonging to customers was several thousand dollars in bills. These were quickly pocketed. A package of diamonds worth three or four thousand dollars was pocketed. The office of the sheriff of New York City had stolen six or seven thousand dollars and there was no redress. Excepting for the satisfaction of doing it, it doesn't pay to fight Tammany. I have even employed an ex-Tammany judge at a large fee, only to be betrayed by him just prior to his again becoming a Tammany candidate. Twice I have been to the Court of Appeals fighting against a prominent Tammany lawyer, counsel for Richard Croker, for the archbishop in New York of the Catholic Church, and for a Trust Company with Standard Oil affiliations. Each of these cases I lost by a single vote, my only consolation in
one case was hearing the most distinguished ex-judge of the court itself declare, "That decision was a damned outrage."

The other case came later and although of great public importance I will merely outline it here that I may sooner get back to pleasanter subjects.

The small-minded president of a large trust company which was a creditor of mine claimed to have made a personal loss on stock of my company which he had bought, and thereafter he used his influence and the claim of his company to pursue me. This was not prudent for I knew of a breach of trust of his company under his administration through which friends of mine and others had been robbed of fifteen million dollars and when I found time I got busy on the subject. I interviewed many of the victims and found all of them bitter against the trust company and denunciatory of its management, but most of them were hopeless of recovery against an institution so politically and financially entrenched.

One large loser said to me, "I have been the
victim of a confidence game that was worse than highway robbery and the conspirators ought to be punished from the promoter of the scheme down to the trust company officials, but to fight them in the New York courts for my stolen money would be like chasing a rainbow.” Almost, or quite, the ablest of our New York lawyers declared that the trust company was legally as well as morally liable for every dollar lost by the bondholders but that the case was too big for the court, that the liability of the trust company was over twenty million dollars and that our court of last resort would never dare affirm a verdict of such an amount against an institution with Standard Oil backing.

I spent much time in effecting an organization of the bondholders of the Oregon Pacific Railroad Company, for the canvass extended abroad, where one house alone, Hope and Co. of Amsterdam, held $300,000 of the bonds. My big success was in Philadelphia where the Investment Company signed for the $1,243,000 in bonds on which it had lost and the Finance for $695,000,
while the president of the latter company, George H. Earle, Jr., undertook the legal direction of the case and put it in the hands of his personal counsel. The suit was brought in the name of Frederick W. Rhinelander for himself and other bondholders.

For three years the litigation proceeded before reaching the Court of Appeals which then took six months to render its decision. That decision was unanimously against the trust company on the merits of the case. It had been guilty of a gross breach of trust and was legally liable to the wronged bondholders to the extent of their injuries, some twenty million dollars. There was no palliation of the wrong, none was possible, no impeachment of the justice of a verdict against the defendant, but a hole must be found to crawl out of and four members of the court found the hole, or rather made one, for their plea was an insult to the intelligence of a child. If the decision had established a principle of law instead of being a mere subterfuge for the occasion it would have destroyed the faith of inves-
"When a hooked tarpon wrecked my canoe Julian worked like mad with his plates and rescued me when he had time."

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tors in all bonds protected by trusteeships under the laws of New York, for it cuts the ground from under all such alleged securities. The decision was rendered December 8, 1902, and the scathing minority report is especially illuminating.

It is curious how tightly I was tied up. I had assigned away all property and rights and could hardly lift a finger legally. Then everything had been taken from my assignee and he could do nothing but make motions in court which always went against him. When a distinguished member of the bar was engaged to appear for him he returned from the court room to report:

"The case was decided before it was argued. It is a change of court and not of counsel that you need."

I like to deal with principals and I took my legal trouble to the most prominent Tammany judge in the city. I wondered what his attitude would be, in view of the fact that his last meeting with me had been in my steamship office, fifteen years before, where he had called for $5,000,
his customary retainer for looking after our taxes. He received me in his Chambers and was just as chatty and agreeable as a judge as he had been when as a Tammany lawyer he called upon me for a check. Cases waited in his court while I told him my story to which he listened attentively.

"I should burn my fingers if I interfered," said he, "and it wouldn't do you any good. Don't be quixotic and don't kick against the pricks. Let your creditors fight their own battles."

I consulted another prominent Tammany judge who often spent evenings at my house where he was given to making cynical comments on his own wise dictums while wearing the ermine. His expressions were more guarded than usual, but the substance of his advice was that of his brother on the bench.

In the long struggle for a settlement with creditors there were strong forces that battled for me and soon the signatures of ninety per cent were obtained. My enemy of the trust company
was forced into line by pressure from quarters which he dare not oppose and it was only when less than one per cent of the total indebtedness was unpledged that the effort was finally blocked by a bank with the smallest claim. The two men who controlled it openly declared that their claim was so small that big creditors could afford to concede their payment in cash rather than permit the settlement to fail. To this suggestion one creditor voiced the indignation of all by saying—but there was too much profanity in the remark to justify its repetition here.

I have reached the end of the Wall Street part of my story. If it had to be begun again it would not be written. As memory unrolled the film it was like a continuous nightmare, the triumphs were so paltry and the failures so vivid that the physical pain came back, the heart throbs, the goose flesh as the blood seemed to chill in the veins and the flesh to creep.

For more than half a century I have known the men of the hour and their methods and have seen their feet of clay. Consolidations, stock
waterings, manipulations of public funds and of funds of the public, I have known the inside of and their purposes ever since the crazy-quilt currency foisted on the country during the war made such schemes profitable. Among old-time associates with whom I had intimate relations were great merchants, importers, manufacturers, promoters, and capitalists, as well as politicians, legislators, and lobbyists. To one who has stood behind the scenes and watched the machinery, the glamour the imposture possesses for those before the curtain is incredible.

Demonstrating to the people that the tariff robbed them of two billions a year, confiscating one-fourth of the earnings of every laborer in the country, showing them in detail where and how the boodle had gone and who still held it never made a dent in their intelligence. Pointing out that a single branch of the tariff iniquity had been capitalized by Wall Street methods into a billion dollar tax on industry only resulted in a mixture of worship and dull envy of the promoters of the spoliation.
I have listened hundreds of times to cynical admissions of beneficiaries of Government promoted graft, as they expressed contempt for the intelligence of the people. A great manufacturer was conducting me over his mills as he spoke with startling frankness, giving full details of the cost to himself of keeping Washington straight on the tariff.

"But there will come an end to all that," I exclaimed. "'You can't fool all the people all the time.'"

"Can't we?" said he. "I will stand by you while you talk to my people and tell them what you and I know to be true and when you are through I'll undo all you have said with a smile and a shake of my head."

During more than a score of years I have fought the financial fallacies of the day with pen and tongue. For many months I contributed to a widely circulated journal a weekly column devoted to denunciation of the tariff and kindred iniquities. The only thing I am sure of having accomplished by my work is securing the scorn-
ful repute of being a free-trader, a visionary, and a socialist.

Time brings its revenges and the people are flocking to the standard under which the patient few have waited. The character of the heathenish, yes, the taboo, tariff is becoming understood and the plea of its supporters now is that the cancerous growth should be extirpated slowly.

I urged that the Post Office Department, which is the only great business in this country which is beneficently run, establish, or take over, its natural adjuncts, the telegraph and the telephone. The latter was in its infancy then and the delay in establishing it as a Government function has worked a vast loss to the people, but glory be, they are soon coming into their rights. How futile was my plea for a parcels post was clear when the representative of the Express Trust in the Senate of the United States could sneer down the call of a Postmaster General in behalf of the people. Now at the first tentative tilt between a Government department and the Express Trust the latter was unhorsed while the
Mail, telegraph, and telephone service are the nerves of the nation's business and but for the Government control of the former it is beyond
the mind of man to conceive of the burdens monopoly would have laid upon the people.

Transportation, which is the life-blood of commerce, has been less fortunate. I wasted energy and invited opprobrium when I hammered away at the fact that the people had paid promoters for transcontinental lines down to the last dollar of construction; that huge bonuses were given in addition; and that finally this property for which the people had paid was presented to monopolists with privateer license to levy tribute upon them. The wrongs of the past must remain unrighted, but they should serve as warnings for the future. Transportation is the people's business and rests on their right of eminent domain. It should be conducted in their sole interest by their own agents. To allow Trusts to exploit it for their own ends and trust to Commerce Commissions or any other device to work out justice for the people is as fantastic as it is foolish.

My plea that the people's representatives should establish for them oppositions to oppressive Trusts was derided as Socialism but it is the
Navajo children caring for their flocks. The boy is holding a nanny-goat while his sister sees that she feeds a motherless lamb.
coming doctrine with its handwriting upon the wall which thinking men are already interpreting. There is no oppressive Trust or monopoly in the land which cannot be dealt with promptly, effectively, honestly, and to the furtherance of every just human interest throughout the country.

Some day the people may send men of simple honesty and plain business intelligence to Washington. When this is done it will mark the millennium. No such man would vote for the pension graft which has literally robbed the people of a sum so colossal as to bankrupt the imagination. Brigandage under cover of River and Harbor, public building and other bills would cease. With business sense and integrity in the Capitol no trust could ever oppress the citizen. No man would lack work and no woman or child go hungry in the Republic. There is opportunity, work, food, and many luxuries for all and an honest apportionment of opportunity, and of distribution of results based on the value of work done calls for no superhuman ability.

The first weapons which the people need in
their battle against greed and corruption are perhaps the Initiative, Referendum, and Recall, especially the Recall.

Since the foregoing was written the stars in their courses have fought for the finances of the United States.

Cunning men and their dupes had contrived a system of expansion through which to control the cash and credit of the country as John Law controlled the finances of France just two hundred years ago. Of course it worked smoothly at first. So did John Law’s scheme and for three years he rode upon a rising tide of prosperity until he was accounted a demigod by the people. The crash of his system was as sudden and complete as its rise had been meteoric.

Happily for our own experiment the world war has introduced new elements of such potency that all ordinary checks and balances through the shipments of products and the workings of exchange were overwhelmed. There came a sudden, abnormal and tremendous demand for our products, together with a wiping out of competition in
many lines which has flooded our country with an embarrassment of riches and made the great warring nations our debtors. We may contemplate with calmness the working out of this trouble, the clearing of the roiled waters.

But there is a phase of the situation more unpleasant to contemplate. Where do we stand morally in the great death-grapple between civilization and barbarism? Would there be territorial lines of resistance if the "Black Death" reappeared? That greatest of all epidemics carried off 300,000 men, women and children in five months of the seventeenth century.

The victims of the greater plague, made in Germany, have already been ten times that number. Innocent men, women and children have been bayoneted and burned, starved, poisoned and drowned through this malignant infection of fiendishness matured through an incubation of forty years.

Slavery in its worst form has followed the rape of Belgium and France, where women and children are starved and men murdered if they fail to
perform their tasks of making munitions of war to be used against their own people.

This Frankenstein monster proposes to extend similar slavery throughout the earth, through many spokesmen he has boasted of it and his design is not to be doubted. His threats have extended specifically to our country, his murderous hands have been laid upon our citizens and German journals make significant comment that the distance from Bremen to New York is less than that from Wilhelmshaven to the Dardanelles and is quite within the radius of a submarine.

Germany may be bankrupt but she will fight on, in the hope of looting Paris and London, trampling England under her feet as she has Belgium and exacting a gigantic indemnity, which will be the least of the horrors inflicted upon her helpless victims. This result is as certain as the rising of the sun, if the heroes of France and England who are offering their lives in the trenches succumb to the rain of shells or the poison of gas.

The fall of England, which carries with it the
fate of Canada, puts us, *ipso facto*, in the path of a triumphant foe unless we are prepared to swallow our Monroe Doctrine, and even that will not save us from German militarism, drunk with success and enriched with the wealth of England. How many billions of indemnity will be demanded of us because American bullets were found in the bodies of German conscripts?

This is no fanciful danger, our wisest men, our best informed citizens recognize it and are clamoring for armies and armament to meet it. But this would take years of gigantic expenditure and would be too late for its purpose. Common sense and common humanity point out a better, a safer and a just policy which would quickly restore peace to the world, make of us the benefactors of our race and end forever that competitive armament which has ruined Europe and threatens us.

We alone of the great nations, in a contest peculiarly ours, stand aloof, watchfully waiting, calmly investigating, challenging the citizenship of murdered Americans and denying the right of
the allies, our allies, to keep from the common enemy the copper and the cotton for its shells and the supplies for its armies, that our people may coin the misery of the world into unholy dollars.

The enemy of the world cast international law into the scrap heap and made a fetish of diabolism and now Christianity, justice and humanity, no less than patriotism and self respect point clearly to our duty. Our foundries should blaze and our factories run night and day to flood Russia with munitions of war and supply any deficiency on the western battle line of our allies while we should count it a privilege as it is our duty to humanity to feed their armies and make safe their finances.

We should seek the alliance of all now neutral nations to draw a line of non-intercourse about the Kaiser's dominions until the upas shadow of Prussian militarism has vanished from the earth. No other earthly policy would so quickly end the war, save millions of human lives in the coming year and uncounted millions in the future.

For great peoples are grateful and no nation
would then refuse our demand for disarmament
down to a police force and for a federation, in
whose councils we would stand high, with power
to enforce its decrees and banish war forever
from the earth.

We have the unquenchable hatred of the mili-
tary caste that dominates Germany because we
abhor its piracy and poisoning, its breaking of
faith and its murder of noncombatants. We
have earned the contempt of nations whose sons
are dying for our cause because we never voiced
a protest against such atrocities until a pirate
commander made a hundred of our people walk
the plank. Then our protest was made, hat in
hand, with expressions of distinguished consider-
ation for the double-dyed murderer. Even Mex-
ico taunts us with cowardice, which is nothing—
unless we deserve it.

Andrew Jackson once gave a lesson in diplo-
macy to our minister to Turkey:

"Ask nothing but what is right and submit to
nothing that is wrong, by the Eternal!" When
our flag was trampled upon in Constantinople the
crisis was so defiantly met that our flag was saluted, the guilty soldiers bastinadoed and their officer ate out of the minister's hand, before the sun went down. Our modern Moses was not in command of the State Department at this time.

It is the day of great accomplishments and the opportunity of the ages is ours, to measure up to as the benefactors of our race, or to sink beneath in weak timidity and slimy selfishness.
CHAPTER XX

MINING CAMPS AND DYNAMITE

It was the dream of my life to live in the wilds, and even during my greatest activity in business I was looking forward to a time when my taste could be gratified. The opportunity came in the seventies, for while on a fishing trip I found a valley in the Catskills so surrounded by mountains and shut in by trees that it promised all the seclusion I could ask. I secured the needed acreage for a song and inviting some friends to join me we set up our lodge in the wilderness.

From the first I spent all the time I could spare at the cabin and when burdens seemed greater than I could bear and there was no sleep for me in the city I had only to start for the woods and as the nearest station to the cabin was

1 Some of the experiences found in this chapter have been narrated by the author in "Dick Among the Miners" of the Boy Explorers' series.
reached, and but ten miles of mountain road, ravine, and valley remained to be traveled my troubles fell away as the burden of Bunyan’s Christian rolled from his shoulders, and my strength came back as it came to Antæus after contact with his Mother Earth.

I ran a telegraph wire through the woods from the nearest station and the sounder in my room was a comfort when it didn’t sound. My family were happy in their sylvan surroundings but they came to hate that sounder, for they learned its language and knew when it called me to the city in tones not to be disregarded.

On one such occasion I started in the blackness of a rainy night for a ten mile tramp over a dangerous road to the little village of Shokan. It was near midnight when I arrived, the town was asleep, and I had to arouse several people before I could find one who would drive me to Rondout, eighteen miles away. At that place I hired a negro to commandeer a boat, in the owner’s absence, and row me across the Hudson to Wheatsheaf, where I hired another man to take
me to Poughkeepsie, reaching that town in time
to take the owl train for New York.

To the restless body and active mind the pleasures of Paradise would pall without an occasional foray outside the gates and when the opportunity came to me to explore and exploit or examine and condemn a group of alleged mines in Colorado I availed of the offer. These mines were high up in the Needles, the most picturesque part of the State, and on paper there were more than a score of them. Much money had been spent on prospects but the real mining had been in New York. Shafts had been sunk and tunnels driven and names given to these holes in the ground which were scattered over more than a square mile. The mining had been unscientific beyond belief. It was doubtful which was the richer, or the poorer, the stacked up ore or the dump pile. Not even a blowpipe assay, so far as I could learn, had been made of any of the ore which had been taken out. The same happy-go-lucky system obtained among the few other mines in the district.
Men working in couples sunk shafts with the vaguest idea of what they sought, while others frankly and cynically admitted that they were looking for a sucker. One miner urged me to visit his camp where he and his partner were working. It happened that as we approached the mine, which was merely an open cut, a blast was fired.

"My partner has just put in a shot. Let's see if he has got anything," said my companion upon whose invitation I was there. When we reached the cut the working miner handed me a specimen which he had just picked out from the smoking debris. I subsequently assayed the sample and found it abnormally rich, but the salting of the mine was so clumsy that it wouldn't have deceived a child. Most miners are self-deceived, and, blinded by the possible prize, cannot see how small is their chance of winning it. Two brothers with property and a business in Ohio spent five months of the year camping beside the hole they were digging not far from one of our mines. Year after year they kept up the
work and if life and strength hold out they will yet be heard from in China.

My friend Ned Whiton who was with me represented an interest in the property and we decided to concentrate the work on two of the more developed mines which were situated in different basins and nearly a mile apart. Ned took samples of ore to Silverton from most of the mines on which the assessment work had been done to have assays made and it is a commentary upon the mining morals of that time that one of the experts asked if he wanted a good or a bad report. The returns were poor enough, running from ten ounces to the ton down to a mere trace of silver. The silver carried no lead and none of the veins were rich enough and large enough to make smelting profitable as then conducted.

We used trains of burros to ship the ore as we got it out to sampling works in Silverton, but the returns like the assays were unsatisfactory and as I had a theoretical knowledge of assaying and a practical knowledge of chemical analysis we sent for the necessary apparatus and fitted up an
assay office. My only anxiety was about the fuel, but from my first charcoal pit came twenty-five bushels of as good charcoal as I could have asked for. When the work had been done, the furnace set up, and I was ready to test a sample of ore from the Black Giant mine I was nervous as a witch, more than I remembered having been when dealing in big sums on the Gold Exchange. I knew the theory of the assaying I was to attempt, had books to help me and in my own laboratory had done the same thing but this seemed real and my previous work a dream.

The ore was pulverized, averaged, and twelve grains of the pulp carefully weighed out to be mixed with lead and borax for fusion in the scoriifier. When the slag had been separated from the cooled button of lead and silver the latter was placed on a red-hot cupel in the muffle. The alloy melted, greasy-looking drops of litharge formed on its surface, and over it light clouds played as the oxide of lead vaporized while other portions were absorbed by the cupel. Soon iridescent colors played over the tiny globule
and in an instant its sudden brightening told that the operation was over. When the button had been weighed and the result indicated nine ounces of silver to the ton I was greatly gratified to find that the result closely approximated the report of the assayers in whom previously I had no confidence. When analysis by the wet process confirmed the result I developed the assurance of an old assayer and thereafter made regular assays of ore from the mines as we developed them besides sampling the ore from every undeveloped mine or outcropping on which work had been done.

I was not a mining engineer yet I got the credit of being one through a single incident. The Black Giant mine consisted of a tunnel some two hundred feet long running in from the vertical face of the mountain. It was sought to ventilate it through a pipe which ran along the roof of the tunnel from the breast to the mouth, where it was connected with a stove pipe some thirty feet long rising from a stove in which a fire was kept burning. The heated column of air was expected to
pump the air from the horizontal pipe which would draw its supply from the breast of the tunnel. It worked very poorly and as the mine was above timber line fuel had to be packed from a long distance.

It chanced that the tunnel had tapped a spring and that a stream of water fell down the cliff from its mouth. When the foreman complained that the men lost much time waiting for the fumes to dissipate after every blast I surprised him by telling him to dismantle the stove, turn the pipe vertically down the cliff, connect the elbow that had led from the stove, with the air pipe from the tunnel, and turn the stream of water which was flowing from the tunnel into the vertical pipe through the tee that had been used to connect with the air pipe. I had a bucket so placed at the delivery end of the vertical pipe as to keep that end submerged and make it impossible for air to flow back through the pipe. Then making a little dam from the mud of the drills and partly blocking the intake pipe till the water rose above it I told the foreman to take a look at
A call reached me from Dr. Hornaday for more pelicans for the Zoo. The camera-man has caught the quizzical expressions of the birds as they talked of the journey from their coral island to the New York playground. Sand-fly Pass, Florida.
the breast. Several miners started into the tunnel with him, partly impressed by my own confidence but yet more by the hissing of the air wherever the pipe leaked which warned them that something was doing.

"How is the ventilation, now?" I asked the foreman as he came back with his eyes bulging.

"Never saw anything like it. We'll have to chain the drills to the breast to keep 'em out of the pipe."

The principle was simple enough, being that of the Sprengel air pump which I had employed in many ways in my laboratory and which is in use for exhausting the air in the glass bulbs used for electric lighting.

Ned and I varied the monotony of our work by doing a little mining ourselves. Our drilling was single-handed for although I had the nerve to hold the drill while my companion wielded the sledge, I could never strike an efficient blow while he held the drill. Then I never acquired the true miner's nonchalant air as I crimped with my teeth the fulminating cap on the fuse. I couldn't
help thinking what a mess my brains would make on the walls of the tunnel if I happened to bite a bit too hard. One becomes a fatalist regarding dynamite in a mining camp. There is no other way to preserve his peace of mind. As I was leaving the camp one morning to ride over the divide to the Iowa Basin, Tim, the superintendent, asked me if I would take some stuff over to the Iowa mine. He then proceeded to tie a forty pound package to the cantle of my saddle.

"What you got there, Tim?" I asked.

"Giant," was the reply.

I was riding Bay Billy, who had an obsession that any black stump was likely to prove a black bear and was given to executing a buck jump whenever he met one too suddenly. On such occasions I went up with the pony but returning landed anywhere from pommel to cantle. During the ride I meditated upon the possible result of my landing like a pile driver upon that mass of dynamite.

A few mornings later I was wakened by a dynamite explosion that shook the cabin.
Hastily dressing I found that the miners had arranged to celebrate my birthday. A hole had been bored in a great pine about eighty yards from the cabin, a dynamite cartridge placed in it with a piece of white paper fixed over it as a target, and I was expected to explode the cartridge with a bullet from my rifle. I had already begun photographing the creatures of the wild and thought a tree in the air would go well with my collection so I handed my camera to Ned, giving him careful instructions.

Could I hit that tiny bit of paper, a speck which I could scarcely see at that distance? I doubted it, and most of the miners who were looking on doubted it too and said so, but Tim Hart was my defender and scouted the idea that I could miss. I was burdened with anxiety far beyond any possible importance of the occasion, but I always shot best under pressure and when I fired there was a great roar and the big tree shot up in the air. I was pleased as Punch and thought of the picture I would have to show of the explosion and the tree in the air. But Ned
had pulled too earnestly the string that worked the shutter and the clumsy contrivance had been torn from the tube of the camera.

I returned to the cabin where Tom, our boy-miner cook, was frying pancakes for our breakfast. I washed my hands in a basin of ice and water outside the door and thought to warm them in the oven of the stove. To my horror I saw that the oven was half full of dynamite cartridges. To my peremptory order to Tom to remove them he exclaimed:

"There ain't no danger in giant, see this," and taking a stick of the deadly explosive in one hand and a match in the other was about to illustrate his theory when I gave him something else to think about.

Tom was the pet of the camp and always a joy to me. When I wanted the stovepipe chimney wired to the thirty-foot pole which had been set up for it, it was Tom who volunteered for the job and did it. He loved to scale peaks from which fine views could be had and carry my camera for me. Across the narrow valley from
our cabin Mt. Eolus lifted its cap of snow 2400 feet above our own elevation of 11,500, if my triangulation was correct. Two scientists failed in their attempt to climb it and after they had given it up Tom’s comment to me was:

“Scientific fellers can’t climb, it takes a miner boy for that. I’ll take you to the top to-morrow if you’ll go with me and I’ll carry your camera for you, too.”

“But, Tom, to-morrow will be Sunday.”

“Ain’t no Sunday above timber line! Will you go?”

Tom once asked for a vacation of three days and after he had gone I learned why he wanted it. A friend of his was advertised to run a race in Silverton. It was a hundred-yard dash, best two in three, and Tom’s friend told him that the other fellow had been paid to throw it. But it was Tom’s friend who threw it and lost in two straight heats. Tom walked home, leaving in Silverton not only his own money but that of the whole mining camp.

Mining, like other forms of gambling, dangles
prizes before the eyes of its dupes and sometimes an assay or a series of them gave me wild hopes of striking a bonanza. But always the rich ore was in pockets or the vein was so narrow that it was too costly to follow it through the hard country rock. Yet at each council of war we decided to go on, though more and more I left the collecting of samples to the foremen and with Ned went away for a day or more at a time. For he was a hunter born and loved to wander afield with his rifle while I was crazy over the coming weapon and only used the rifle when the distance was too great for the camera.
CHAPTER XXI

HUNTING AND PROSPECTING IN THE ROCKIES

I wanted more food for my camera and Ned thought he would like a hunt, so we decided to cross the divide to the Vallecito on a prospecting tour. We took with us Tim Hart and Mackenzie, who was a miner by profession and a hunter by occupation. A tent, tools, and provisions were packed on a burro and after crossing the divide Ned led the procession down the steep trail to the Vallecito. I had fastened rifle and camera to Bay Billy’s saddle for the trail was so steep that I wanted both hands free. I was just behind my companion when he shouted,—

“Two ungodly grizzlies, bigger than oxen!”

I could see the great brutes as they shambled up the narrow trail shouldering one another, and already within a hundred feet of us. I slipped down between my pony and the almost vertical
precipice above us while he stood on the very edge of a sheer fall of a hundred or so feet. There was no time to be frightened and nothing to be done if I were, but there was a glorious chance for a picture and I clutched at the fastenings of my camera, praying that the straps would come loose quickly. Ned was as earnest about his rifle as I with my camera if I may judge from the ejaculations that reached my ears. He remarked to me later that it was no credit to a man to be cool when it was his friend who was to be eaten first.

There seemed no escape from a hand to hand encounter, but the grizzlies found one and managed to crawl up a crumbled ledge of rock to a bench thirty feet above the trail. We scrambled after them and reached the bench with hearts beating like trip hammers in wild efforts to feed our lungs with oxygen from the rarefied air. The grizzlies were climbing over the crest of a mountain some two hundred yards away and I am sure Ned’s shot went wild, while even with the camera I missed. The expression of my companion’s indignation was addressed equally
A Navajo hogan in Arizona, where in 1903 Julian and I were welcomed and ate broiled pony and bread mixed in the blood of a sheep instead of with water.
to the bears and to me. To the former he shouted,—

"Come back! Come back! I'll give you a thousand dollars to come back. I'll fight you with my hands if you'll come."

To me he said,—

"If you were as quick with your rifle as you are with that (participle) camera you'd be of some use in this country."

We camped by the beautiful Vallecito and while the men were doing the camp work we assembled our trout rods and dropped our flies down a twenty-foot precipice of rock into a dark, deep pool in the stream. Fishing with a rod was a farce for scarcely had the three flies of my cast touched the water when each of them was taken by a trout. I lost two in the attempt to land them, which could only be done by lifting them out of the water by the line and hauling them up to where I stood. We discarded our rods and cutting short poles hauled out about two trout a minute in most unsportsmanlike manner.

As we sat by the blazing camp fire that night
our “tummies tiff” with trout, bacon, and hoe cake, we listened to the voice of the siren, who in Mackenzie’s gruff tones told of the wonderful sport to be found on the Limestone Mesa, the long-time hunting ground of the Ute Indians.

“How long would it take us to get there?” I asked.

“We can be there to-morrow night. We are almost at the foot of the mountain now.”

“Then we’ll be on the Mesa to-morrow night,” said I, for it was needless to consult with Ned when a hunting trip was in prospect.

Early on the following day we stood at the foot of a precipitous mountain which I wouldn’t have believed even a goat could climb. Mackenzie and Tim were tightening the girths of the broncos and repacking the burro’s burden, while Ned and I were regaling ourselves on raspberries, with which the bushes about us were laden. The date was September 19, 1886, and in view of what happened a few days later, no incident of that hunt has been more fixed in my mind than
that lunch of raspberries, the very taste of which are still fresh in my memory.

"Say your prayers and come on, boys," said Mackenzie.

"Where is the trail?" I asked.

"Got to make one. If Tim and I go ahead with the burro, can't you take care of yourselves and your ponies?"

Mackenzie led the advance, followed by the burro which Tim punched along. Lastly came Ned and myself. It was a zigzag struggle up the face of the cliff, which my bronco hugged closely while I hugged him. Stones loosened by the feet of the burro fifty feet above us, fell dangerously near. At length a piece of rock that must have weighed a hundred pounds bounded directly over my head and thereafter, as soon as a place was found where it was possible for us to pass Tim and the burro, Ned and I took new positions in the procession. My pony's struggles were painful to see and I tried dismounting and leading him. That I escaped with torn trousers and a slightly bruised leg instead of
a broken one was my great good fortune. A bronco will climb like a cat up the face of a precipice but his forefeet come down like pile drivers and it is most difficult to keep out of their way.

We struggled on and on, often changing our course, for hours. We were checked by an overhanging wall of rock on the face of which Mackenzie found a shelf which a big-horn would have distrusted. I closed my eyes with dizziness while Bay Billy carried me across. All crossed in safety but the burro, whose projecting pack threw his center of gravity outside the shelf just as its end was reached. By great good fortune he landed in the branches of a tree that projected from the precipice forty feet below the shelf and was the only obstacle to a fall of several hundred feet. Lariats and ropes were collected and Tim was lowered into the tree. At the end of some hours of hazardous work both burro and pack had been recovered, but the former was incapable of carrying his load. When his pack had been distributed we all had to walk. The
exertion of climbing 12,000 feet above the sea is very great and when the Mesa was reached I was too exhausted to speak. An hour later with half a Rocky Mountain grouse, a pound of trout, and a quart of tea inside and a tent and big camp-fire outside, life once more seemed worth living.

"Grub's up!" was the welcome call that ushered in the new day, yet breakfast waited while we reveled in the wonderful view. Far beneath us was the silver thread of the Vallecito River; upon each side a strip of vivid green; a broad belt of aspens around the amphitheater of the valley, yellow as ocher in their changing leaves; another belt above rich with the dark green of the fir; the gray rocks above timber line; the snow-capped peaks, dazzling in the sunlight, and all crowned with the brilliant blue of the cloudless sky. Around me and beneath my feet were forty varieties of flowers, few of which I had seen outside of the Rockies and many of them with a delicacy of form and gorgeousness of coloring rarely to be found elsewhere.

We rode the length of the Mesa, some eight
miles, through belts of woods alternating with open fields, over masses of wild flowers and around marshy thickets. Grouse were abundant and the tracks of bear and deer plentiful, but the few of the latter which we saw chanced to be does. They were mule deer although universally called blacktail in that country. The true blacktail is not more than half their weight and is found only near the Pacific coast.

At the lower end of the Mesa Ned and I tied our ponies and started down a ravine on foot, one upon each side. In a few minutes I jumped a big buck within fifty yards and snapped my rifle at him, but the cartridge failed to explode. I had another chance at a hundred yards and again my rifle failed me. I despaired of again seeing the buck, but once more he appeared, this time near the top of the precipice that formed the side of the ravine. Fully two hundred and fifty yards distant he presented a target the like of which has seldom gladdened the eye and heart of a sportsman. As he struggled up the last foot of the ascent his antlers, head, and shoulders were
outlined against the blue sky. For a second he was immovable as the rock he was climbing. My bullet passed directly through his heart and his clear, perpendicular fall was over a hundred feet. We returned to the Mesa, sent Mackenzie and Tim to take care of the meat and mounting our ponies started for our camp. My rifle had failed me once and I lashed it to the saddle, announcing that for the rest of that day I would hunt with the camera.

After riding a mile our broncos became unmanageable and refused to enter a thicket which we desired to penetrate. After a struggle we surrendered, and Ned tied his horse, Gambler, to a tree. Gambler had earned his name through his willingness to take chances. Bay Billy could be relied upon not to desert his companion. We entered the thicket on foot and began to understand the shyness of our animals. The tracks of grizzlies abounded and many square yards of earth had been torn up by their powerful claws. Ned and I separated the better to explore the woods and agreed to meet by our ponies in two
hours. The thicket was dense and although I heard the great creatures several times I only saw one, but he was within a few yards. Yet I had no chance with the camera and it was fortunate I had no rifle since the creature was so hidden behind the brush that I couldn’t have found a vital part to aim at.

While we were hunting, the temperature came down with a run, dense clouds darkened the sky, and a violent snow squall was soon in full blast. We reached our rendezvous almost together only to find that Bay Billy had untied Gambler and that both had decamped. We found afterwards that Bay Billy made a specialty of untying knots with his teeth. In the blinding snow there was no trail to follow and it was long after dark when we caught the light of the camp-fire, guided thereto by the shots of Mackenzie, who was preparing to go in search of us when he heard the report of Ned’s rifle, fired in response to the guide’s signal.

Mackenzie’s alarm at the storm was serious. He told us that it was a year almost to a day since
he had been caught by just such a storm on that same Mesa.

"John Burnet was with me," said he, "and we waited too long to get our horses out and their bones are somewhere on this Mesa yet. All we saved then was a hatchet, a blanket, and our rifles, and we had to make snowshoes to get out on."

"We couldn't possibly get out in the night," said I.

"No, but we ought to start as soon as we can see in the morning," which we did and that night slept in the Vallecito valley, at the mouth of a ravine which led

"'On and up where Nature's heart
Beat strong among the hills,'"

as Ned quoted to me while we sat by the fire planning for the coming day.

We began our prospecting work the next day and rode up the ravine as far as horses could carry us. Then Ned took one side of the ravine and I the other, playfully promising Mackenzie
and Tim that we would keep it clear of grizzlies while they followed with prospecting hammers examining the ledges for signs of ore.

"It may not be as funny as you think," said Mackenzie as we left him and the result proved his remark to be prophetic.

The ravine was filled with great masses of broken rock and boulders ten feet in diameter. As I climbed over and around and slid down them I became pretty nervous for always I was in a cul de sac and if I had met a grizzly I should have been within a few feet of him with more chance of being killed than of killing. I heard a noise near me and got a glimpse of a bit of moving fur between two boulders. It might as well have been a grizzly instead of the ground hog it proved to be so far as my excitement was concerned. But that excitement was quickly displaced by another which alarmed me intensely. There came the report of Ned's rifle and I rejoiced in the thought that he had got a grizzly for I knew that he would fire at nothing less, but soon came a second report, at which I was not surprised for
it would have been unusual to have finished a grizzly with a single shot. But the second shot was followed by others about as fast as they could be fired until my count told me that Ned had fired his last shot.

I shouted, but the trouble was too distant for my voice to carry and no sound came to me. It was slow work crossing the ravine, though in my haste I took many chances and fell several times. The end was a happy one for as I came into the open I saw Ned leaning against a rock, while almost at his feet lay the body of a huge silver-tip, the most savage member of the grizzly family.

"Tell me about it, Ned," said I.

"There isn't much to tell, only that when I came around this rock I saw that grizzly digging in that little green patch over there. It isn't more than eighty yards and you know I can put a bullet just where I want to at that distance."

"Of course you can, but why didn't you?"

"I did, and there is the hole, right behind his fore shoulder, just where I aimed. Well, he just
stood up on his hind legs, raked his claws across his side and roared, *Where is he?* just as plain as you could say it. Perhaps you don't believe it?"

"I'll believe anything, Ned, since you've got the bear to show for it."

"Well, he didn't see me at first but kept turning his head from side to side until I gave him another pill. Then he came for me. How he did come! I emptied my magazine and I don't believe I wasted a shot, but it took the last one to stop him."

"Didn't you feel like running away?"

"Never thought of it. Never thought of anything but killing him."

I have found this to have been the experience of many hunters, as well as my own. Plenty of nervousness before the critical moment, and even after the event, but while the battle is on one thinks only of his rifle and how to put the bullets where they will do the most good.

While we were talking Mackenzie and Tim came hurrying toward us for they had heard the
shots and their fear had been the same as mine. We left them to skin the bear while we continued up the ravine. A mountain sheep showed himself far over our heads and several mule deer started up the ravine ahead of us. We were following them when we came upon a wonderful outcropping of mineral on the face of a tall, vertical ledge.

"There is our bonanza!" exclaimed Ned, and I was no less enthusiastic for the chase of a mine is like hunting a bear, and finding it is quite as exciting. We broke off a few samples of ore and the next day came back with Mackenzie and Tim, who got out fifty pounds of specimens while we posted the legal notices of location. Ned wanted to continue the hunt for a few days, but I wanted to get back to work and especially was I anxious to assay the specimens we had taken from our new discovery.

"Why don't you let Tom or Tim do this rough work?" asked Ned as we were breaking up in preparation for an assay the ore we had brought from the Vallecito.
"Because I don't want any one but you in the assay office and I don't want anybody else within twenty feet of those specimens until I am through with them. The more you don't trust any one in a mining camp the fewer will be your disappointments."

We conducted the assay with much care, averaging the pulp over and over again that we might be sure of a fair result and when at last the button was in the cupel and the oxide of lead evaporating or being absorbed I watched the operation with intensest interest. Sooner than I dared to hope, the button brightened.

"It's a hundred ounces to the ton," I exclaimed, and the balances showed that it was nearly twice that.

"It's a mine!" shouted Ned.

"It is more than that, but you must keep quiet, for see, the button is yellow as gold and I don't believe nitric acid will touch it. My surmise was right and it took *aqua regia* to dissolve it, for the button was nearly pure gold and careful weigh-
ing and estimate showed the ore to be worth nearly three thousand dollars a ton.

“I'll make some more assays of the stuff and then we'll go back and locate everything in sight,” said I to Ned.

“What's the use of another assay?” he asked. “You can't be more careful than you were and a few dollars more or less make no difference. What we've got to do is to get back to that gulch quick as we can and put notices around every streak of ore we can find in that country before any one gets suspicious.”

We told Mackenzie and Tim that the silver ran light in the samples, but as they were taken from the surface we wanted to follow the vein two or three feet to see if it didn't improve but we didn't want the other miners to know what we were doing. We added John Burnet, a close-mouthed miner-hunter, to our party and prepared for another hunting trip. We started with tent, rods, rifles, and provisions, and with two lightly loaded burros. Mackenzie's cabin was near the
beginning of the Vallecito trail and there we found sledges, drills, dynamite, and other mining paraphernalia which we concealed in our packs as well as possible.

We found other outcroppings of ore than the one we had sampled and claims were staked out and notices posted for each one of the party. Ned and I kept the camp supplied with fish, flesh and fowl until two burro loads of ore had been secured.

The talk around the camp-fire each night was of prospects, mines, and great strikes of rich ore. Mackenzie was obsessed with the belief that he knew where the richest ore in the country could be found. He begged us to give up the good-for-nothing veins on which we were working and go with him one day’s march to the northeast to a place on the mountain not far from Wagon Wheel Gap where a great strike could be made. Knowing what the assay had told me about our own strike, his talk interested me but little. Yet the place he was talking of was afterwards known
"The talk around the camp fire each night was of prospects, mines, and great strikes of rich ore. Mackenzie begged us to go with him one day's march to the northeast where a great strike could be made. The place he was talking of was Creede and three years later MacKenzie made his millions out of it."

(In camp on the Vallecito, Colo. Left to right, MacKenzie, A. W. D., and Whiton.)
as Creede and three years later Mackenzie made his millions out of it.

We never returned to the Vallecito to establish, as we had anticipated, extensive and systematic work on our wonderful discovery. The assessment work has never been done and the reader can relocate the mines if he chooses. I devoted a day to assaying, a day filled with pleasurable excitement and anticipation. The ore from the different outcroppings and claims had been labeled and kept separate. It was night when a dozen cupels with their carefully prepared buttons were placed in the glowing muffles. How my heart beat as the fumes began to rise and my eyes roved over the buttons, wondering which of our mines would first proclaim itself a bonanza. I was alone in the office, for Ned seemed strangely lacking in interest.

As the buttons shrank without fulguration below the size of the one which had sent us in such haste to the Vallecito I consoled myself with the thought that I hadn’t really expected so phe-
nomenal a result again and that plenty of room was left for proof that we had discovered a great mine. My heart sank as the seconds passed and I tasted the bitterness of blasted hopes and for the first time realized how I had builded upon them. There was no chance left. There was only a trace of silver when the last of the litharge was absorbed.

Ned had got the hunting excursion in the Vallecito that he wanted at the cost of a filing from a gold piece that he carried, though it was days before I recovered sufficiently from my disappointment to speak of it to him.

Of the more than five hundred assays which I made of our work in the Needles no series of them were promising enough to justify the advice that more money should be put into the mines and the enterprise was dropped for a time. Later it was taken up by others, notably by William Windom, Secretary of the Treasury, and although much money was put in I never learned of any being taken out.
CHAPTER XXII

AN ENCOUNTER WITH A GRIZZLY

"Do you know it's fourteen years since we ran buffaloes with the Comanches, and three since we have had a hunt together?" said Quincy Ward to me as we looked out on a lake in the mountains that we both loved.

"That isn't my fault. I wanted you to go with me last year. You could have got a grizzly if you had gone."

"That was a hunt for mines and I hadn't lost any, but I've got a chance now for both of us."

"Where is it and what is it?"

"In the Rockies, same as yours last year. Gen. Rodney Ward has made up a party, good fellows every one. He's got the most famous old hunter of the plains, the best possible outfit, camp to be run on military lines, and everybody sure of all the game he wants. Will you go?"
"I'll go with you, but not with that crowd," said I.

"They are high muck-a-mucks, in with the Government and every officer at every army post will stand on his head to give us a good time."

"They'll do that anyhow, and if you and I go together there will be only two of us to divide the game. Let's go by ourselves and I'll bet you now that each one of us gets more game than that whole crowd put together."

If Ward had taken the bet he would have lost it, for the big party got almost literally nothing.

We shucked off civilized clothing at Rawlins on the Union Pacific, where we took a stage coach, the wheels of which scarcely ceased to roll for two days and a night when it delivered us at Fort Washakie. The days were solid with dust and the night was arctic on that stage, while feeding places were from two to twenty hours apart with nothing to eat at any of them. Ward and I had shared experiences for so many years that little of the past was left to talk of or listen to. Not
even a holdup could be looked for. The stage owners had looked out for that by taking all the currency of the outfit in exchange for transportation.

But the drivers saved the situation. They spread before us the corpses of bygone jokes and unwrapped the mummies of ancient stories. We were held spellbound by what was left of a driver with two wooden legs, one hand and a hook. He thrilled us with his description of the blizzard in which he lost his way, his limbs, his passengers, male and female, and the most of himself. His effective use of the fragment of anatomy remaining to him was a constant marvel to us, yet his management of reins, whip, and brake, on bad roads and down sharp descents never interfered with his duty to his passengers—his duty to entertain them, to thrust his overcoat on one who chanced to shiver, or to accept cheerfully the tendered flask of another. He had his fun with us, as once when he stopped his team at the top of a really terrifying descent and casually remarked, "We lost a coach off that hill last
month,” and Ward and I were seized with a simultaneous impulse to stretch our legs and view the scenery from the road.

At Fort Washakie we introduced ourselves to the officer in command, never doubting that a letter from General Sheridan had preceded and vouched for us. We were hospitably received and entertained and the courtesy of the officers concealed the fact that no letter from the General had been received.

An early ceremony of our reception was taking us two miles to a hot spring for a bath. The pool was circular in form, of a depth unknown to me and about a hundred yards in diameter. It was entered by a series of steps, each of which was a new torture, for the water was unendurably hot. I had not the fortitude to swim many strokes and in a very few minutes decided that I had been boiled long enough to remove the accumulations of even that stage ride.

Through the kindness of our hosts we were soon properly outfitted with broncos, stores, and two guides, a Menominee half-breed and the
Crown Prince of the Shoshone Indians, Dick Washakie.

What a joy was that first day's ride, over the open prairie to the Wind River! Rabbits and sage hens galore with an occasional coyote provided much entertainment with little hazard to themselves. They were too quick for the rifle and too distant for the camera. Our supper was of Wind River trout, which were deplorably ignorant of the science of angling and ignoring a well tied fly rose freely to a big white scarecrow that would have frightened into fits an educated Eastern trout.

The country became broken, the river had to be frequently forded, and it was deep enough to make me anxious about my sensitive plates, while deer began to show up and on the second night we had buck liver for supper. The third day's ride was along the Bad Lands and we camped under their wonderful cliffs. Rich in color and shade, purple, yellow, and red with a dark gray background, they are worth crossing the continent to see. One fancies he is gazing upon the
handiwork of some old Titanic race. Gigantic, castellated structures with parapets and towers, huge colonnades and carved entrances, wonderful in regularity, infinite in variety, they border the river for many miles. Near the junction of the De Noir and Wind Rivers, an abundance of ducks brought variety in our bill of fare, and dinners of three courses, fish, flesh, and fowl, mitigated the hardships of our pioneer life.

Turning westward and climbing the mountain, we camped on the Continental Divide. Near us was the tent of some Harvard boys, one of whom was Owen Wister. They displayed the skins of three bears as the result of the previous day’s work and said they would get the rest of the family the next day. I started out alone for a hunt the next morning, telling my Indian guide that I was going to get a bear. I gave this up before noon and brought home six squirrels which I laid before Dick, telling him they were bears. It struck that Indian’s sense of humor and after five minutes of meditation he exploded with laughter. Thereafter whenever he saw a squirrel
he pointed it out with extended finger, exclaimed "Bear!" and again burst into laughter.

While camping beside our Harvard friends the group around the camp-fire was increased by the presence of a stranger of unprepossessing appearance who stuck to us like a burr. He asked where we were going next and when told the Snake River valley and the Jackson's Hole country he said he was going that way himself and would go with us. As one of the guides of our Harvard friends told us he had reason to believe that the man was one of a band of horse thieves that were operating between us and the Teton Basin we told him that he could have what provisions he wanted from our larder, but that we preferred to travel by ourselves. He departed before we were up the next morning and with him went all the choice parts of an antelope and deer which comprised our supply of meat. Our half-breed wanted to go after the fellow, but we thought the riddance was cheap.

We camped for a few days in the valley of the Gros Ventre River, which was full of game.
Elk and deer were plentiful and antelope always in sight. On our first day's hunt in the valley Ward and the Indian took the mountain on the east bank of the river and the half-breed and I the one on the west side. We scaled precipices, floundered through morasses, got tangled up in windfalls, and saw fifty antelope, a dozen mule deer, and finally a band of elk in a ravine. Tethering our broncos, we crept up to the ravine, when out of it rose directly before me a great bull elk so near that it was wicked to shoot it with the rifle which I had ready instead of the camera which was slung to my shoulder. Thereafter, excepting when looking for bear, it was the camera which I kept ready.

Ward came to camp empty-handed, but he had had more fun than I, for he had jumped a bear, and although he didn't get him he had had a lovely break-neck race after him. That night the half-breed made a spade of wood with which he dug a pit and built the camp fire over it. He kept up a big fire through the night and then shoveled a great mass of coals out of the baked
earth in the morning. Into this he put the un-skinned elk head, after removing the antlers and covering it with ashes and coals rebuilt the camp-fire above it. It was nearly thirty-six hours later when the fire was raked away and the baked elk head taken from its earthen oven. If the ambrosia of the gods was any better food than that baked elk's head they surely lived high on Olympus.

One morning we woke to find six inches of snow on the ground and started out early on an all day hunt. Ward and the Indian took one side of the valley and the half-breed and I the other. I carried my usual luncheon, a big slab of hoecake in one jacket pocket and a slice of elk tallow of similar size in the other. I don't usually choose tallow for lunch at home but when hunting in the cold of the mountains I have found it delicious, for then the craving for meat and especially the fat of it becomes an obsession.

Throughout the day elk were in sight and often within range of the rifle, but I saw no good chance of stealing near one with the camera.
We saw bands of antelope within two hundred yards, but our larder was overflowing and already the use of the camera had developed humanity in me until I couldn't bear to wantonly kill the beautiful creatures.

It was not until we had turned toward our camp that we found the signs we were seeking and crossed the tracks in the snow of several bears, one of which the half-breed said was the biggest kind of a silver tip.

"I've come two thousand miles for that grizzly and I've got to have him!" I exclaimed almost fiercely to my half-Indian companion.

"You get him," was the sententious reply. I had already met grizzlies, and at short range, but the chance to get one had always passed before I had realized that I had it. Now, the man of Indian blood, who knew these wonderful creatures, said that I could get this splendid specimen and I remembered that killing a grizzly had been my youthful ambition, so long ago that it must have begun in the cradle.
"Shall we follow the trail?" I inquired of my mentor.

"No good, go forty mile. Kill elk for bait, then maybe he come back. We get elk there," and he pointed out two elk which I had not seen that were 250 yards distant.

"I can get one of them from here," said I, and as he shook his head in doubt I slipped to the ground and a few seconds later one of the elk was dead. As the other did not run away I fired again and killed the cow elk, for which I was doubly ashamed when the half-breed said:

"One was enough."

I did not sleep much that night and the next day I rode through a driving snowstorm with the half-breed to inspect the carcasses and found that two bears had been there, one of them being the big grizzly I wanted. The half-breed said he was sure to come back that night and offered to cut some sticks and make a seat in the branches of a tree nearby where I could stay all night and get a shot at the bear when he returned. As it
took two blankets beside my sleeping bag to keep me from freezing to death in camp I objected to roosting all night in a tree in a snowstorm. I proposed to start from camp early enough to be on the ground before daylight.

I felt differently in the morning when I was awakened two hours before dawn. The canvas of the tent was banked high with snow and before I was dressed my fingers and feet were as numb as the stage driver’s wooden legs. Ward had no faith in our success and when I proposed that he come with us he pulled the flap of his sleeping bag over his head, saying that he preferred nap to fur.

A miserable time for me then followed. Our broncos were across a brook from the camp and I slipped and fell in the darkness, getting thoroughly wet. As we rode, the snow-laden bushes slapped my face in the darkness and sent part of their burden down my neck. When we reached the carcass the grizzly had been there and departed. We started on his trail which was plain as a wagon road and followed it down ravines
where our ponies had to slide and up precipices which we had to make detours to surmount. Sometimes it entered thickets so dense that we tied the broncos and followed the trail on foot. In such places there was little snow on the ground and I was always in doubt whether the great beast we were following was ahead of us, beside, or even behind us, and as my companion kept many yards from me while exploring some of the thickets I became obsessed with the idea that the bear was hunting me.

Time passed and the sun became so hot that I discarded coat and vest whenever I dismounted. By noon I had become so tired, discouraged, and even angry that the feeling of dread with which I had entered each thicket and relief when I didn’t find the quarry gave place to an intense anxiety to meet the brute. We were approaching a piece of thick woods when my pony became almost unmanageable and as we dismounted the half-breed whispered to me,

"We’ve got him!"

I went straight for the dense thicket before me,
which my companion entered some twenty yards to my right. It seemed a long time that I walked and crept and peered about me in the gloom of the forest, seeing nothing suspicious, when suddenly—there stood motionless beside me and not twenty feet distant the giant form of a wonderful animal.

It had been a fearsome apparition in my dreams of the previous night, had tinged with dread the hours of the morning ride, and made my heart beat painfully at even the thought of meeting him whenever I had entered the woods in search of him. It was different now. The prize was mine and my only fear was of losing it. I thought long and much in that instant of raising my rifle. The whole creature was before me with the lowered head pointed at me. Should I send a bullet into the eye which I saw or through the heart which I felt capable of doing? But the head might suddenly move as I fired and grizzlies traveled far with bullets near the heart. It never occurred to me that his travel might be in my direction, my only thought was that he might
"Julian always wanted human interest in his pictures, which I usually furnished." Tarpon taken on west coast of Florida.
escape. There seemed one sure way to prevent that—to smash his shoulder so he couldn’t travel, I could attend to the killing later. My rifle was of .40 caliber and its 260 grain bullet was driven by 82 grains of powder and there were reserves in the magazine.

There wasn’t a doubt left in my mind and the bullet struck the grizzly within a hair’s breadth of the point I had selected. With his shoulder broken the crippled monster turned away from me as he sought to escape. A second bullet tore through his body and then he turned and rising upon his hind legs threw himself toward me. As he sprang I fired again and the third bullet entered his chest and penetrated his heart. The great grizzly lay dead before me and I could hear the beating of my heart!

Removing the skin and skull was a big job and levers had to be cut to roll the body over for skinning. It was night when the work was done and after that an hour was wasted in persuading my bronco to allow my trophy to lie across his body. This had to be done for nothing must be omitted
which could add to the triumph of my return to camp.

It added to my rejoicing that I found Owen Wister's Harvard party at our camp on my return. It was the first of the Western trips in which he collected material for his splendid novel, "The Virginian."

We camped beside one another a number of times and his genial personality so pleasantly impressed me that I was glad to continue through correspondence the friendship begun on the crest of the continent. His last letter to me was from Paris and contained this gem:—

"It is pleasant in Paris, but I have not forgotten those days in the mountains and on the plains and I often think, 'Better fifty years of sage brush than a cycle of cafe.'"

Ward's ambition was fired by my success and we scattered elk bait the country round, while he followed bear trails through the snow and wherever the Indian could lead him for days at a time in vain. Fate seemed to sport with him for one day when we had hunted together until both of
US were tired and were resting under a piñon tree before starting for camp, I challenged him to explore on foot with me a bit of promising-looking heavy forest before returning.

“If there was a chance in a million I’d go with you, but there isn’t a bear within ten miles. You can tramp till you’re tired and I’ll wait here and eat piñon nuts.”

I hunted very slowly, stopping five minutes at every fifty yards of advance. During one such wait and while I was yet within two hundred yards of my friend a black bear walked slowly past within twenty yards of me. I counted him as my bear, but for the first, and last, time in my life the hammer of my rifle fell on an already exploded cartridge. Gone was the bear plunging through the woods, while I churned a cartridge from the magazine to the barrel of my Winchester, my soul filled to the depths with chagrin and humiliation. I caught one glimpse of Bruin and sent a bullet that flew wildly his way.

Then I gave him up, but gazed steadily for the
chance that Fate might grant me. It came as at a distance of two hundred yards. A slow-moving black body climbed over the trunk of a fallen tree. My aim was quick, careful, and measured for the distance, but I felt that little short of a miracle could help me and as the bear passed on, it was the merest chance that induced me to walk to the tree the bear had crossed to see if perchance my bullet had struck it. Lying on the tree was a piece of a bone and leading from it was a trail of blood which led to a nearby thicket where lay the body of the bear.

Most camps in the telling are alike, in the living all are different. Each of our thirty camps on this trip from Camp Tenderfoot to Camp Farewell had some special association which memory brings back to me. Often the name of a camp tells its story. Antelope Camp stands for the day when we saw more than a hundred and shot several of these creatures. During our stay at Camp Elk we saw three hundred of these big deer, shot nearly a dozen, and photographed as many. Camp Grizzly was worthy of its name
because of the single one I killed while there, while Camp Moose was so-called because of the photograph of a moose that I took so late in the day that I couldn’t develop it.

There were Camps Shoshone whenever we camped with a hunting party of that tribe, many of which were out for game and piñon nuts. Other camps were of The Three Tetons and Camp Trout, Camps Cliff Dwellers and Continental Divide, Snake River and Smoky Water, Cottonwood and Cottontail, Bear, Beaver, and Buffalo Forks. Near the latter camp we saw geese, swan, ducks, and snipe as well as Rocky Mountain and ruffed grouse, while a picture I took of that camp would classify me as a game hog to-day.

We visited the Yellowstone Park as tourists with unloaded guns and our experiences, like the photographs I took, were conventional. When we came out of the Park we were starved for meat and could have eaten a tourist raw. A few hours of hunting brought us no game and it was nearing night when we saw the smoke of a camp-
fire. We hastened to the camp and found it belonged to two Philadelphians, Charles B. Penrose and D. M. Barringer. We told them we were starving and they loaded us down with bear, deer, and antelope. They were ideal sportsmen, for they guided themselves and ran their own camps without help. Their specialty was bear and I recall that we agreed that the bear was a timid creature that always ran when he had a chance and that the only danger in hunting him was that of not being able to find him. Half a lifetime later Mr. Penrose was carried out of the mountains so seriously wounded by a grizzly that for days his life hung in the balance.
CHAPTER XXIII

PHOTOGRAPHING WILD LIFE

My first lens was a pinhole, my first camera a converted cigar box. Soon I graduated to a lens taken from a toy magic lantern and a home-made camera and slides. Then came a cast-off wet plate outfit. My principal victims were my family. Julian was a baby then, but he earned a princely income by posing for me at a cent a sit. He had his own ideas of art even then and after I had placed him he usually insisted on introducing his toys to give a human interest to the picture.

It was late in the seventies when the introduction of the dry plate made it practicable to go afield for subjects and it was then that the thought of photographing wild life came to me. I began this work at my cabin home in Peeka-mose, but the shutter for fast work had not then
been invented and the blurred results I obtained in the little time I could devote to the work held little of promise for the future. From 1884 I had more time for the work and my collection of pictures began to possess interest. There was a woodchuck and a weasel, a pole cat and a partridge, a flying squirrel caught in the air, and a humming bird feeding her young, as well as pictures of others as they poised over flowers. There were fair pictures of red and ground squirrels and of several kinds of birds, and a specially fine one of an eagle swooping down for his prey, that quite filled the five by eight plate. That we had caught the eagle when wounded and tamed it and that the prey on which it swooped was a chicken leg takes it out of the class of wild life photography, but it made a pretty picture.

In 1886 during some months of my stay in the Rocky Mountains I spent some time seeking to photograph its wild life. I pictured ptarmigan from a distance of ten feet, but their protective coloring made their outlines indistinct. Rocky Mountain grouse and camp robbers I got at short
range and a mule deer came out fairly well, but a mountain sheep was so distant that he showed as a speck on the plate and two huge grizzlies that I tried to take as they reached the top of a cliff didn’t show up on the plate when developed.

In 1887 I began photographing wild life in earnest. In the winter and spring I exposed several hundred 5x8 plates in the Florida wilds and on the west coast. I pictured birds of many kinds, on their nests and in flocks, soaring in the air like osprey and man-o’-war hawks, diving for their prey like pelicans, or stalking it in the shallows like the great white heron. The roll of the porpoise, or dolphin, and the head of loggerhead and green turtle as they came to the surface to breathe were caught by the camera. The cotton mouth coiled among the mangroves as well as the slow-growing oysters on their branches became food for the camera. The leap of the tarpon, the struggles of the stricken sawfish, and the wing tips of the sportive devil fish as they played above the surface were reproduced on the sensitive plate.
With an old alligator hunter I traversed the Big Cypress Swamp in search of game for the camera. Memory has kept for me the date, March 13, 1887, when I crept to the border of a jungle-surrounded pond of a hundred yards in diameter. Its surface was dotted with the eyes or covered with the heads and bodies of scores of alligators. As I close my own eyes to-day my mental picture is vivid of that weird little pond overhung with strange growths and its surface covered with reptilian monsters whose eyes were all turned upon me. It was a wonderful chance and I staged the scene as if for a motion picture.

I fixed and focussed the camera and taking its bulb in my teeth and my rifle in my hand called on my Cracker guide. Most of the alligators had sunk out of sight, but as the hunter imitated the whine of a puppy they came to the surface and began to swim slowly toward me. When the water was well covered with their heads I sent a bullet through the brain of the nearest one and as he threw his body half out of water I pressed the bulb of the camera with my teeth. The plate
developed well and the prints from it show the wounded 'gator partly in the air and seventy-three living alligators in whole or in part on the water.

It isn't all beer and skittles in a mangrove swamp for it is sometimes over warm and I have met mosquitoes there. It was in such a place one day that I found it necessary to refill my plate holders. I improvised a dark room by lying down on the marshy ground and being covered as to head and body by a blanket and such garments as could be spared for the purpose of shutting out such light as found its way even into the dark recesses of the swamp. The light didn't get in, but the mosquitoes did, a few million of them, and a too-thick plate refused to go into the plate holder and broke in my hand, cutting it badly. Thereafter I had an enjoyable quarter of an hour, with blood flowing from my hand and sweat pouring from my face, none of which must touch a plate. Then in half-suffocation I became confused as to what plates had been exposed and what had not.
It was during this year, 1887, that I publicly advocated and seriously began the practice of substituting the camera for the rifle, excepting strictly for the needs of subsistence, in all hunting excursions. Of these needs I took far too liberal a view as this story has shown, but the imperative necessity of the conservation of the wild life of the country had not then appeared.

During my stay in the Rocky Mountains with Ward, my half-breed guide was made to understand that the camera was my chosen weapon. Thereafter he brought marvelous skill to its service. He knew the destination of the distant herd and placed me in its path. He showed me creatures that I wouldn’t have found and sometimes found it hard to see even after he had pointed them out. He took me within long camera range of that shyest of creatures, the antelope, enabled me to picture a pine marten, brought me within range of a band of elk, and crowned his work by helping me to a camera shot at beavers on their dam. And yet the distances were usually too great. To the rifleman a bull
elk at fifty yards bulks big, to the camera man he is too tiny.

Once as we peered over the crest of a little roll of the ground he pointed out a little group of antelope unconscious of our presence and feeding near a little knoll a hundred yards distant. I told him they were too far away but pointed to a little ravine through which I could approach them without being seen. He motioned for me to try it alone which I did. Leatherstocking himself couldn't have crept up on those antelope more silently than did I, but when I reached the knoll the creatures I sought were still grazing unconscious of my presence but still a hundred yards distant by another knoll. Once more I followed them with the same result and if I hadn't left my rifle with my guide I fear I should have broken my own rule of conduct. Yet through failure as well as success I persisted and on two days felt that my reward was great.

I was hunting with the Indian when we jumped a black bear which I wounded and brought to bay. As it faced us with threatening
growls the Indian wanted me to fire again but the chance for the camera was too good to be lost. I handed the Indian my rifle and told him to kill the bear if it jumped at me. Then I carried my camera within ten feet of the fiercely growling creature and took a picture of it which proved more than satisfactory. The date was September 7, 1887, and I mention it because I believe that my photographs of this year, excepting a little work of my own to which I have referred, are the first taken of the creatures of the wild in their native haunts.

Three days later I had another success. I heard the whistling of a bull elk across a ravine near our camp and with camera and rifle went in search of him. It was a terrible climb both down and up the walls of the ravine. Camera and rifle were slung to my shoulders for I needed both hands in the climb. It was the work of hours to reach the farther side and often I nearly gave it up. Resting in a thicket till my heart beats were normal I crawled to within a hundred yards of a band of elk that numbered over fifty. Nearest
of all to me was the great bull I was seeking. There was plenty of cover, but I dragged myself forward and crept as carefully as if there were none. The creature I wanted was grazing on the border of a little open glade and whenever he lifted his head I shrank into the earth.

At last I was within twenty yards of him with nothing between us excepting a single bush some six yards from me. Waiting till the elk's head was down and leaving my rifle while holding my camera ready, I stepped quickly to the bush and standing beside it took my camera shot from a distance of forty feet. With the click of the shutter the elk raised his head but so slow to start away was he that I was sorry I hadn't walked ten feet nearer before pressing the bulb. I was less careful about crossing the ravine on my return and losing my footing fell about twenty feet, bruising myself and breaking my camera, but happily not beyond repair. Fortunately the plate holder was uninjured.

On this Rocky Mountain trip I met Edward Hofer, a guide who was especially familiar with
the country about the Yellowstone. He showed much interest in my camera work and spoke of the great opportunities in that direction which came his way. This is Part I of the story.

On the 8th of April, 1890, I was hunting with the camera on the mainland southeast of Marco in Florida. We were near the Royal Palm Hammock, which my companion had never seen, but were separated from it by a stream of water. We discovered a skiff on the bank which had presumably been left there by hunters. We commandeered that skiff and I left a card pinned to a tree stating that I had borrowed the skiff and would return it within an hour. It was several hours before we got back to find two justly indignant men sitting on the bank waiting for us. The anger of one of them melted away as he reminded me that he was Edward Hofer, erstwhile a Rocky Mountain guide, but now piloting Mr. Andrews through the Ten Thousand Islands of Florida. Again he was interested in my work as I told him of flash-light photographs of alligators
"I carried my camera within ten feet of the fiercely growling creature."

Taken near the Continental Divide, Wyoming, Sept. 7, 1887.
which I had taken only the night before, on the 7th of April. *This is Part II of the story.*

On September 12th, 1893, I entered the Hunter's Cabin of the Chicago Exposition, where a hunter was exhibiting photographs of wild animals. He was addressing a group of visitors and as I approached him he said:

"I was the first to take photographs of wild animals in their native surroundings," then pausing a moment and extending his hand toward me he continued, "excepting that man whom I met years ago in the Rockies and again in Florida engaged in the same work." *This is Part III of the story.*

In 1888 I was fishing for some weeks with Joseph Jefferson on the Miramichi and I held my camera ready for many an hour, hoping for a picture of a leaping salmon with Jefferson on the plate if possible. My patience would have lasted longer but for the insects which were blood-thirsty and remorseless. Black flies, mosquitoes, and sand flies, each one was worse than the others.
Jefferson won a wager of me by betting that I couldn't continue casting for salmon for five minutes without wiping the insects from face or hands. In half the time I was tortured beyond my power of resistance. But though I caught no salmon with my camera and few with my rod, there remains to me the memory of long and delightful evenings running well into the night when I listened to the gentle philosophy and the quiet humor of a most lovable man. When I tried to picture members of his family he said to me:

"Catch 'em when they're not looking," and in that sentence condensed half the philosophy of camera portraiture.

I tried to group his family about a rock for a picture and each effort of mine made matters worse, but a fraction of a minute of his work produced an ideal grouping. Later I spoke to him of the natural way in which the children tumbled about him on the stage in his Rip Van Winkle play.

"The more natural they looked the more
studied they were,” was his reply, and then he told of the infinite pains he had taken with even the least of their attitudes and actions.

Even the most conscientious work is not always appreciated and an English editor who once misjudged me could never be convinced of his error. I was out in my skiff with my boatman, carrying harpoon and camera. We were off Gasparilla Pass in the Gulf of Mexico and I was standing in the bow of the skiff with my harpoon while the boatman sculled. A small sloop that was passing was struck by a squall, capsized, and sunk. Only the top of the mast showed and as it swayed in the water the owner of the craft clung to it. He shouted to us for help and I paddled fiercely with my harpoon to get near him. My boatman was too leisurely in his motions and I called to him:

“Hurry up there, hurry up!”

“There isn’t any hurry, we’ll be there in time to save him,” was the calm reply.

“Save him!” I yelled. “I don’t want to save him, I want to photograph him!”
I took five pictures of the man before we rescued him. One of the prints of these I sent to my friend Edward L. Wilson of Wilson’s Photographic Magazine, who sent it to an English magazine which reproduced it and characterized it as an illustration of American inhumanity. I couldn’t rest under this aspersion and wrote in my own defence to the editor. I explained that I had no thought of imperiling the wrecked man’s life, that the water was warm and he couldn’t take cold, and that although there were big sharks around, yet I was there with my harpoon and if a shark had got the man I would certainly have got him back.

In 1889 Edward L. Wilson suggested that I supplement my fugitive articles advocating the camera as a sportsman’s weapon by something that should be published between covers and thus constitute a record. I wrote for him “Camera vs. Rifle” which was published in Mosaics for 1890 and was, I believe, the first article of its kind to be published. In the article I made use of many of the incidents referred to herein.
Later I have written much on the subject for many magazines and a few books and always my heart grows warmer toward the beautiful children of the wild as I remember the confidence they have shown in response to a little friendliness of mine.

There was the great eagle that swooped down from the distant crag at my call, the little tern that left her flock to perch on my finger, the many birds that fed from my hand, the mink that came fearlessly to my feet, and the wild rabbit that took the crumbs as I dropped them from my breakfast in camp. I like to forget the brutal bags of game I made in the long ago, but the thought of each camera shot brings pleasure. The life history of birds and animals as pictured by the camera contrast curiously with the game bag product of the fowling piece and the bloody trophies of the rifle. One represents conservation and construction, the other destruction alone. I look upon my own little efforts with the camera as belonging to the twentieth century, and upon those days of slaughter of bird
or beast as representing my inheritance from the Cave Dweller.

I continued taking photographs of the creatures of the wild in Canada, New Brunswick, and many parts of the United States, especially in Florida, until the frequent companion of my trips, my son Julian, began to do so much better work than I that I laid the camera aside and tried to make pictures with my pen. Then came the burning of my house one winter’s night, leaving a mass of molten glass to represent 10,000 negatives, 1200 lantern slides, and all the paraphernalia of photograph making and picture projection. With them had gone the trophies, mementoes, curiosities, and collections of a lifetime. I drew on my philosophy to bear it and the philosophy came. Only “things” had gone. The best of life could not be taken from me.
CHAPTER XXIV

THE HAPPY VALLEY

Very literally were the bridges now burned behind me and a new life opened. I could sing with Browning:

"Grow old along with me!
The best is yet to be,
The last of life, for which the first was made:"

The last chapter was to be the best of all. It began with long trips with Julian, who was in the photographic game while I knew many fruitful fields for that work. We were interested in the dependent peoples and we visited, studied, and pictured them, from the Navajo, the Hopi or Moqui, and other Pueblo Indians to the Seminoles; and from the latest importations at Ellis Island to the descendants of the victims of the last slave trade shipment to the Sea Islands of South Carolina. We were friends of the
creatures of the wild and worked for their conservation through all available channels. We spent a week with a colony of birds that could be counted by the hundred thousand until many repaid our friendliness with fearlessness. We captured manatees for the New York Aquarium and caught crocodiles and pelicans for the Zoo.

It was chance that brought the shipment of the manatees, or sea cows. I had looked for them during twenty years without finding one. Then it chanced that I struck a strange creature with my light harpoon, just off of Madeira Hammock. It proved to be my long-sought manatee, eleven feet long and of massive proportions. We were swamped four times while working him into shallow water, where we went overboard with him and handled him until he was unafraid. We made a harness of rope and leaving him fastened to an anchor by a two hundred foot line, in a pasture of manatee grass, sailed for Miami and a telegraph office. I gave the manatee to my friends of the Zoo and of the Aquarium by wire and with great difficulty secured official permis-
“In the winter they coast and wallow through the drifts, or follow the tracks of wild animals on skis or snowshoes.”
sion to ship the creature. But when I returned to where I had left my prize I found that he had broken his bonds and shipped himself to parts unknown. Returning to Miami I wired my apologies and the promise to find another manatee if it took me a year, which it did.

During that year I must have discovered and explored every manatee haunt in the waters between the Gulf of Mexico and the Everglades. I felt that I knew every family of the creatures and was intimate enough with them to call their children by their first names. I pursued them with nets of several kinds, nets that were set in their homes, that were run around them as they swam, and nets that were fitted with a great iron ring to put over them after they had been chased to exhaustion by a little motor boat. We caught a number of the creatures of varying lengths from fourteen feet to four and got two of them safely to the Aquarium. The largest one died in his tank just as he was ready for shipment and the others were turned loose after the camera man’s purpose had been served.
A letter from Dr. Hornaday of the Zoo was the cause of our dispelling several local myths. Old Mose, an alligator twelve and one-half feet long, was the patriarch of the reptile colony at the Zoo. He had a rival in a younger alligator of great ambition but hopelessly deficient in length, being twelve inches shorter than the mammoth Moses. It occurred to the lesser reptile that if he couldn't rise to the height of the great lawgiver of his race he might pull the patriarch down to his own level and he bit off eighteen inches of the tail of the venerable Moses. The long-time ruler of the reptile house fell to the second place, his haughty spirit could not brook the disgrace, and he died, full of years and bitterness.

Dr. Hornaday suggested that the Zoo would like to fill the place of the lamented Moses with something of similar length, say not less than twelve feet. I had myself killed an alligator of fourteen feet and four inches and had heard local rumors that two or three 'gators of similar length were still living. As I followed up the
rumors they grew definite and I found men ready to swear to the length and locality of "Old John" and "Big Ben." The sponsor for Old John had seen the reptile on his bed and had carefully measured the place with the barrel of his rifle, but was not quite sure of the length of the rifle barrel and was distinctly hazy about his method of establishing the exact place which the alligator occupied on his bed. The alligator was found but proved to be less than eleven feet long. Big Ben became more of a myth as we pursued him and finally resolved himself into a tradition which probably had its origin in the ark. One fresh trail led to an Indian who confirmed it,—

"Alpate (alligator) chobee (big) may be so fourteen, ten feet."

The Seminole found that saurian for us, but it wasn't worth taking and he killed it for its hide.

We canoed and camped, fished and photographed for years, Julian and I. He carried the camera and always wanted human interest in his pictures which usually I furnished. When a hooked tarpon, or a harpooned porpoise wrecked
my canoe and we were struggling together in the water, he worked like mad with his plates, and rescued me when he had time. There isn't any real danger in clinging to the flipper of a thousand-pound manatee while he slings you around in the water, but it makes an unusual picture, quite irresistible to a magazine man.

The first editor who saw the illustrations wanted them and then the question of copy was put up to us. Right then our magazine mistakes began. We had a lot of material and we tried to get it all into the first article. The result was neither fish, flesh, nor fowl. The whole magazine office was turned loose upon it. It was carved horizontally, diagonally, and vertically. Finally the office boy ran it through a meat-chopper. I gave up reading the proof of the thing when I came to where a flying devil-fish was paddling a canoe among a herd of frigate pelicans and a broken-winged crocodile thrust his saw through the bottom of the craft while the camera man shouted, "More action, please!"

We wasted a lot of material in those days but
we learned something. I blue-pencilled my own manuscripts freely and thus saved the editor a lot of trouble, while the camera man sent in fewer but more carefully selected illustrations. He mounted these on heavy cardboard as effectively as possible with appropriate captions taken from the manuscript. The result was a heavy package calling for a lot of stamps for transmission and return. This was not altogether an evil for I suspect that many of our offerings were accepted because the editor couldn't make up his mind to let so many stamps get away. Team work gave us a double chance. If the illustrations happened to strike the art editor favorably he bullied the literary man into O.K.-ing the manuscript, and I have even known a kindly editor to persuade his associate to accept illustrations which the camera man had assured me were too bum to send out.

Sometimes we think we know a lot about editors and magazines and then we know that we don't. One magazine never changes even a comma in the copy. Another waits till the page
proofs are made before fitting in the illustrations. This is done by a boy with shears, who cuts chunks out of the print to make room for the pictures. One publication looks upon the text as a necessary evil and doesn’t care if it goes in upside down, but spreads itself upon the illustrations.

The illustrated magazines containing our work are published from New York to New Zealand and include the best known of New York and London, while the published articles run into the hundreds. Sometimes we receive a foreign magazine containing a story of ours in a language which we cannot read and although the sensation is queer it is not unpleasant.

An unearned increment comes to writer and illustrator in the genial atmosphere of the magazine office and the charming, sometimes spicy, correspondence with the wielder of the blue pencil.

Not the least of the pleasures of writing is that it can be conducted amid surroundings far removed from the fevered atmosphere of the Ex-
changes and the keen rivalry in the marts of trade. In the quiet of my simple home, twenty miles from a railroad and half that from a telephone, with a dozen neighbors in as many miles, peace has come to dwell. The successes and the failures of the past have only an impersonal interest. The snow sometimes drifts deeply in our valley and there are days when we walk out only on skis or snowshoes and when even the mail cannot enter, but our living room is always bright with the light of many windows and warm with the blazing of logs on the hearth. Then I write before a vista of ice-bound brook and snow-covered mountain, luminous in the winter's sun.

Our friends, who are always our chiefest joy, know that the latchstring is always out to them,—

"Welcome ever smiles,
And farewell goes out sighing."

There are men in the stress of life, seeking the peace of the valley, coming for friendship's sake and the rest they are sure to find. They are free to dream by the fireside, to climb the rocky cliffs, explore the caves, wander through the
nearby woods—without a gun—or follow with basket and rod the famous old trout-stream to our farthest boundary. They find health and pleasure in the quest as did Charles Dudley Warner, many years ago, when after half a day on our stream, in reply to my question:

"How many trout did you catch?" he answered, "I saw the loveliest trout scenery in the world!"

"But how many trout have you in your basket, Mr. Warner?"

"I made some of the prettiest casts you ever saw."

For our trout are educated and coy to a degree that frequently baffles my most wary approach, but they are a joy to me when they cast supercilious glances on the lures of my magazine friends and those who edit sporting columns telling how trout should be taken. Yet there are those who can write of trout and catch them, like that dean of dry-fly fishermen, Emlyn Gill, or La Branche of the "Dry-Fly and Fast Water" who knows all that the trout knows about himself and then some.
Sylvia's Rock, high above the Happy Valley and pointing toward Mt. Peekamose.
The privacy of which once we were proud has been invaded by the automobile, but we have forgiven it since it makes easier the coming of our friends. There are red letter days which bring to our home men such as Gifford Pinchot with his genius for friendship and a heart that beats for humanity, or William T. Hornaday, apostle of the conservation of wild life, always ready to spend and be spent for the cause. To name all the lovers of the outdoors who are welcome would make this chapter suggestive of a catalogue of the Camp-Fire Club of America.

While reading the proof of this book I had a visit from a well known man who was a clerk in my office fifty years ago, and as he read the story of those exciting days he gleefully reminded me of many amusing or striking incidents which had passed from my memory. Recently the car of a tourist among our beautiful mountains stopped at my door and I looked in the face of a man who gazed silently and inquiringly at me until a quizzical expression in his eye bridged the
chasm of nearly half a century and enabled me to call him by name.

A few days ago a hardy automobilist who had driven the car containing his wife and himself over the impossible Gulf Road between the Ashokan Dam and Peekamose, paused at my home to inquire where a starving pilgrim might find food. I suggested a twenty-mile run to the Yama Farms Inn where my friend Frank Seaman entertains tramps at a hundred dollars a minute. In the chat that followed I learned of adventures of my new friends among the Indians on the Arizona plains, with which I was familiar. I was keeping bachelor's hall for a week, but I divided my luncheon into three parts and thereafter showed my guests photographs of Indians and scenes which were familiar to them, including the very place on the Little Colorado River where the quicksands had caught them. They made the afternoon memorable to me and a few days later the mail brought me a copy of "Star Glow and Song" with an inscription that places it among my treasures:
"To A. W. Dimock:

"Under the old custom, a wandering minstrel who had been welcomed to the table of the Lord of the Demesne made his acknowledgment in song.

"Let the twentieth century revive the grace of the twelfth, and accept these 'measures' in token of remembrance of your hospitality which was unmeasured.

"Charles Buxton Going."

Often a gay party on a Peekamose picnic bent stops long enough for one of their number to present the compliments of his father, an old Wall Street friend of mine, and only the other day an attractive young woman touring with a party on horseback called me by name and reminded me that I used to know her grandfather, Robert B. Roosevelt. If that sort of thing goes any farther, I shall proclaim myself a philosopher and a patriarch.

Often our door swings wide to give joyful entrance to a bunch of young nephews and nieces. In the winter they coast and flounder through
the drifts, or follow the tracks of wild animals on skis or snowshoes. In the long evenings there is music and dancing, or reading aloud before the blazing logs. Cosy suppers are cooked over the coals with occasional popping of corn and cracking of nuts. Apples and cheese, crackers and cider always appear before taps are sounded.

In the summer they climb the mountain to camp on its summit or wander with rods along the brook to our beautiful Blue Hole, broiling their trout at dusk on its rocky ledge.

"It is forty years since I last saw the Blue Hole," said John Burroughs not long ago, "but I can go through the woods straight to it to-day," and he did. He called the pool the loveliest spot in the Catskills and Elaine Goodale Eastman after a recent visit paid it this poetic tribute:

"Wild Nature's gem of changeful luster bright,
    Now turquoise pure, now shadowy malachite,
From its rude setting gleams with elfin light.

Say rather, as the inner vision clears,
    A well of dreams, a bowl of happy tears
Reflecting heaven—the mirror of the years!
How oft in pensive or in prayerful mood,
    My fancy turns to that high solitude,
Above its mystic blue-green depths to brood.

And as the lonely crag above it towers,
    Its hoar brow chapleted with autumn flowers,
So memory wreathes those unforgotten hours!"

The murmur of the stream is in my ear as I write, the towering cliff on its farther side holds my eyes, while at this instant a humming bird hovers among the flowering vines outside the opened window. Now my gaze wanders westward across the lawn, above the green of the nearby forest, to the bluish summit of the mountain beyond, and I realize why our friends exclaim with one voice:

"No wonder you call it 'the Happy Valley!'"

Few of them know that we never so christened it, for it named itself. The words rose to the lips of so many that we came to feel that the name belonged, and so it stayed. The Spirit of the Valley gives to those who seek it the serenity of sages and the hearts of little children.
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