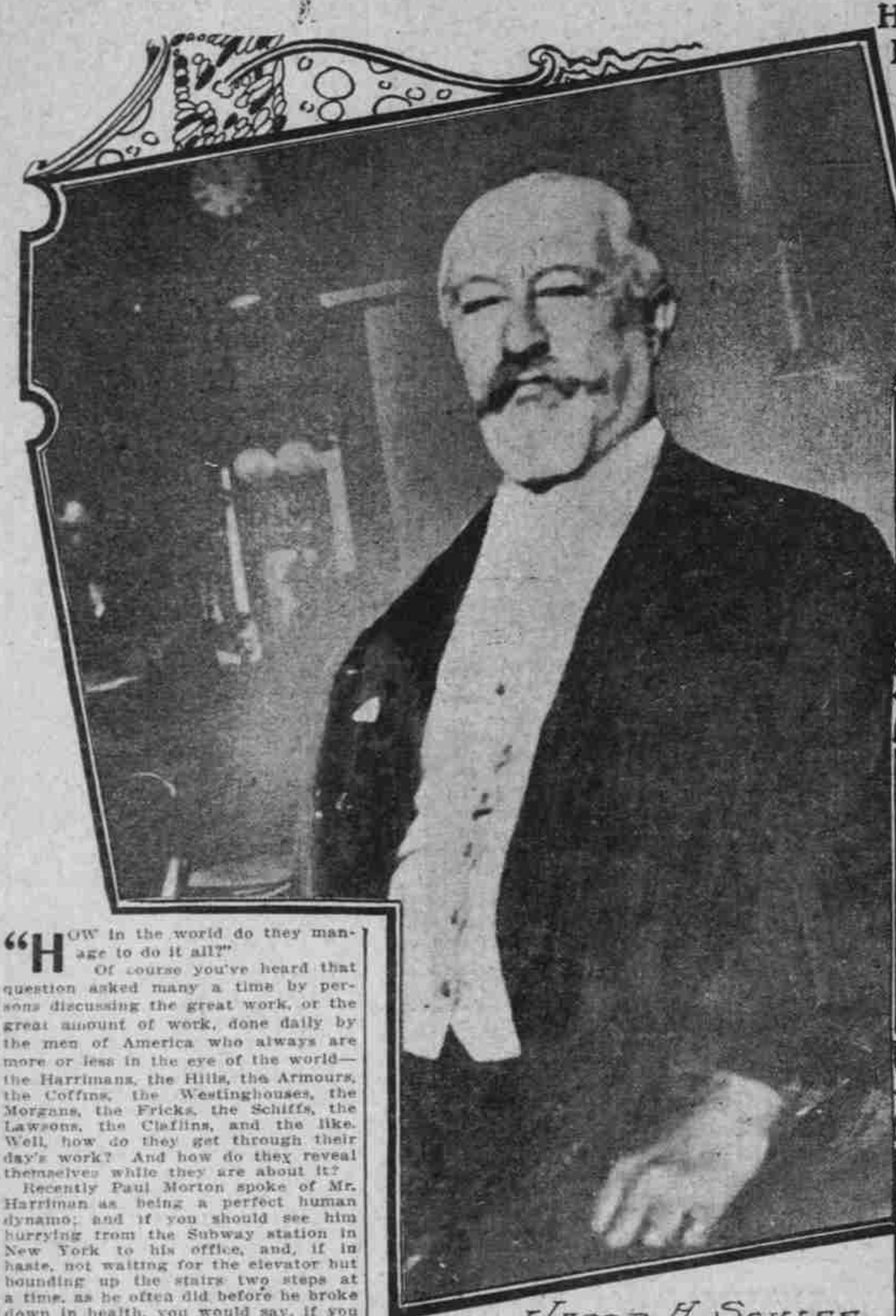
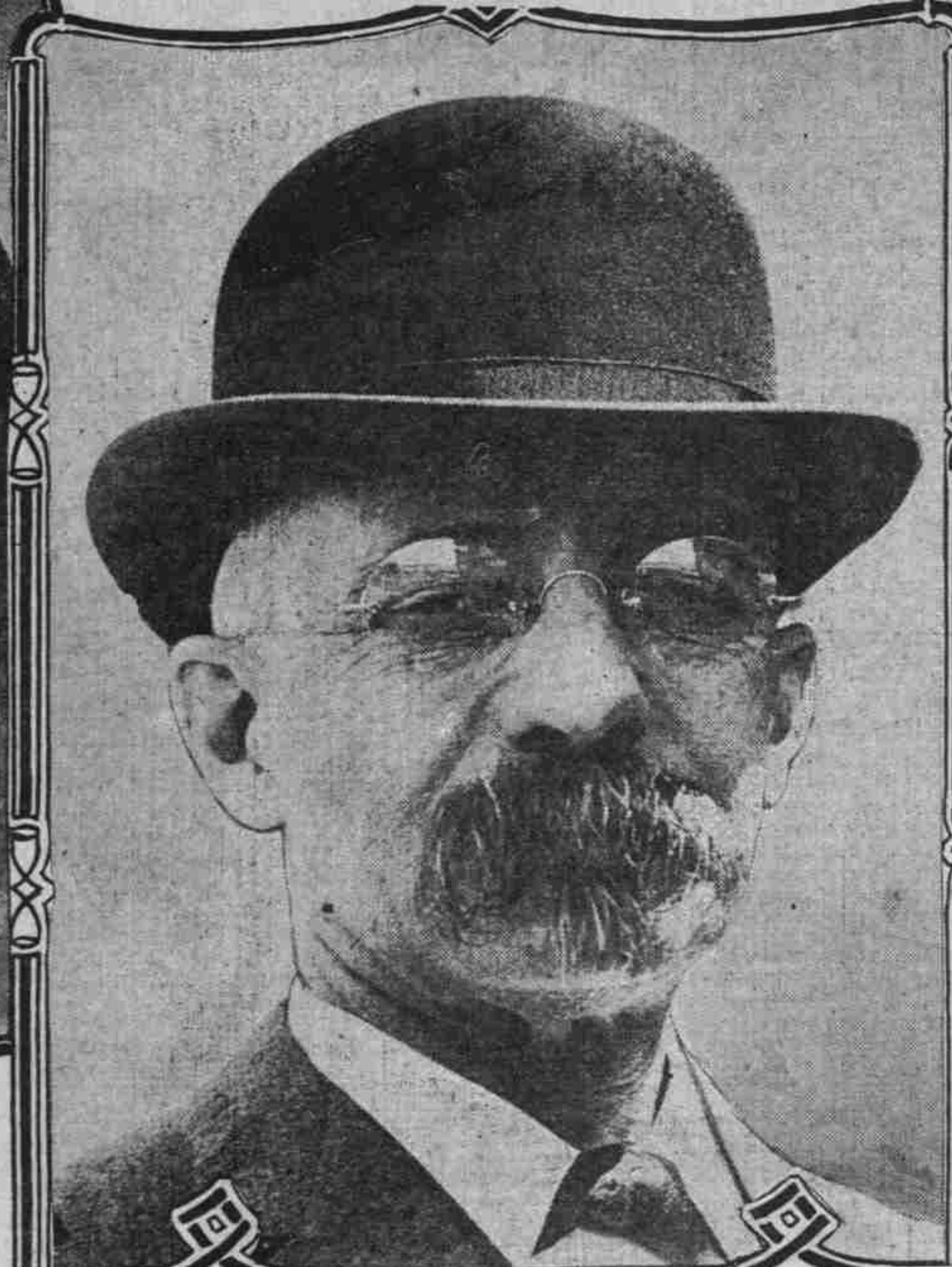
WHEN the WORK WHISTLE BLOWS FOR MEN of MILLIONS

Harriman a "Human Dynamo," Who, in Midst of Most Exacting Work, Snatches Time to Read His Favorite Author—Though Totally Dissimilar Physically, Hill Works in Much the Same Way as His Great Rival.

The Day's Work of Three Typical Financiers, Morgan, Schiff and Lawson—Ogden Armour a Man Who Works Hard Without Appearing to Do So. Westinghouse in Shop and Office—Gary's "Harmony" Method of Conducting Steel Trust.



JACOB H. SCHIFF. A LATE LIKENESS.



E. HARRIMAN - A STUDY. TAKEN THE DAY HE SAILED FOR EUROPE

THOMAS W. LAWSON AND HIS CHILDREN

CHARLES M SCHWAB - RIGHT HIS FATHER AT THE LEFT

JAMES J HILL, DELIVERING HIS SPEECH AT THE OPENING OF THE SEATTLE FAIR

J OGDEN ARMOUR - AT THE LEFT TAKEN WHILE HE WAS IN ENGLAND AT THE COWES YACHT RACES

"HOW in the world do they manage to do it all?"

Of course you've heard that question asked many a time by persons discussing the great work, or the great amount of work, done daily by the men of America who always are more or less in the eye of the world—the Harrimans, the Hills, the Armours, the Coffins, the Westinghouses, the Morgans, the Fricks, the Schiffs, the Lawsons, the Claflins, and the like. Well, how do they get through their day's work? And how do they reveal themselves while they are about it?

Recently Paul Morton spoke of Mr. Harriman as being a perfect human dynamo; and if you should see him hurrying from the Subway station in New York to his office, and, if in haste, not waiting for the elevator but bounding up the stairs two steps at a time, as he often did before he broke down in health, you would say, if you did not know him, "That man is in an awful hurry; he must have some very pressing business." But he is just like that in his office. His nerves are all on the surface, and he is such a little man physically that this activity, this quick, nervous movement, is all the more noticeable.

Another striking thing about Mr. Harriman when he is at work is the extraordinary expression that is in his eyes. They seem fairly to gleam with the reflection of inward fire. You would think that with a pair of eyes like his he could see in the night. And he apparently can think of half a dozen things at once, in the course of five minutes giving as many orders to his subordinates, every one of them having something to do with a different department of his railway business.

Finding Leisure in Midst of Work.

Yet Mr. Harriman is really able, in the midst of the most exciting and confusing business, to divert his mind for a few moments to some leisurely occupation, as if that gave him rest.

He was seated in his office in New York one April morning in 1906, dictating to his stenographer, occasionally glancing over the top of his desk to say "yes" or "no" to some questioner, suspending a moment from his dictation to give a command in a short, staccato tone of voice, when some one brought in a telegram telling him that San Francisco had been ruined by an earthquake that morning.

You should have seen Mr. Harriman then. San Francisco is the great terminal of his Union Pacific system. He had created millions of wealth in that city. He did not know how great the damage might have been to his railroad. He kept the telegraph wires hot for an hour or two. Then, when he got the news that the earthquake was over but that San Francisco was being destroyed by fire, he gave instant command that as soon as possible a special train be made up for him, with orders that it have the right of way from the Atlantic to the Pacific. He knew every paper that he wanted, and he had them in his gripsack within an hour. He telephoned to his house for such apparel and change of linen and other conveniences of travel as he needed, and in record time he was aboard the special and whizzing across the continent.

He was followed a few hours later by a representative of Eastern bankers, who carried $5,000,000 in credits and cash with which to help the San Francisco bankers. Upon his arrival in San Francisco this banking man found that there was only one telegraph wire available, and that was Mr. Harriman's private wire. When Mr. Harriman learned that this banker was in San Francisco he was offered the use of the wire whenever Mr. Harriman himself was not engaging it.

How the telegrams shot with lightning speed here and there throughout all the vast domain covered by the Union Pacific system! Mr. Harriman was concentrating his resources exactly as a great general reorganizes a demoralized army so that it may be ready for fresh attack and for victory. A thousand and one questions arose every hour. And yet this Eastern banker, as he stepped into Mr. Harriman's office to use the telegraph, frequently found Harriman leaning back in his chair reading a book and as perfectly calm and as serene as if he were on his private yacht. The banker glanced at the title of the volume, and found that it was George Eliot's novel, "Adam Bede."

Some one of the Harriman subordinates would come in and ask a question. "Yes," Mr. Harriman would answer instantly, or, it may be, "No." Again, some one would come with information, and Mr. Harriman in a few terse words, instantly spoken, would tell him to send to Los Angeles or Sacramento or to some other point and get such material or assistance as was needed. In the interval between these demands Mr. Harriman would take up the novel and read a paragraph or a page, until he was again interrupted.

If you ever should see Mr. Harriman at work in his private car you would doubtless agree that no better description of him could be given than that he is a human dynamo. He knows how to keep two or three stenographers busy at once. Papers and reports are spread before him and he seems to know their contents and what attention they require by an instantaneous glance upon them with those wonderfully penetrating eyes of his. He never wastes any time. It is either yes or no, do this or do that, and by reason of this celerity of movement he is able to accomplish more in a day than some men of big business are able to do in a week.

Hill's Eye on His Whole System.

You would not expect James J. Hill to move as quickly as Mr. Harriman does, or with just the same kind of nervous energy. For Mr. Hill is a big man, somewhat moderate of speech, not at all impetuous in his step, and he never would attempt to run up a flight of stairs two steps at a time to his office. And yet in many respects Mr. Hill and Mr. Harriman resemble each other in the way they do their work.

If you should go with Mr. Hill out upon the Great Northern Railroad you would see him standing upon the rear platform, or—when he was a younger man—riding upon the engine. He would sweep with one glance of his eyes every bit of the railway property that was within the vista. "I think Mr. Hill would be able to count the number of ties per mile on the Great Northern tracks, even if the train were going a mile a minute," one of his friends once said. If in riding upon a train he notices some little jolt which to anybody else would be imperceptible, he is likely to make a note of it and give a command at the first opportunity that a particular rail at a particular point be inspected and renewed if any trouble is found with it.

In his office Mr. Hill is somewhat dignified, rather reserved and quiet, and if you were to see Mr. Harriman and Mr. Hill together within an office your first impression might be that Mr. Hill was the commanding general—the General Grant—of a great railway system, while Mr. Harriman was the General Sheridan, equipped for an instant and dashing raid that might carry him many miles at night into an enemy's country. But if you were to listen closely you would discover the same tone of authority, the same sense of absolute confidence and judgment, although not quite the same quickness of mental action, to distinguish both Mr. Harriman and Mr. Hill. You would say that if Mr. Hill does think quite as quickly as Mr. Harriman he is a trifle slower in expressing this thought. He has this characteristic that distinguishes him from Mr. Harriman, and it is no doubt explained by his sense of artistic beauty.

Mr. Hill will divert himself while traveling on a tour of inspection over his railroads not by reading a book, as Mr. Harriman does, but by taking in the grandeur or romantic, picturesque beauty of some of the landscapes that come within his vista. He will turn from the table in his private car and look almost dreamily for a moment or two out upon the beautiful landscape, and then resume his railway business.

Mr. Harrimen goes to his office promptly at 10 o'clock when he is at home, but he has already been up and at work two or three hours. Once in the office he bobs in and out all day. You will see him whisking across the corridors of the office building, hustling as if his last dollar depended upon it, to some one of the banks with which he is associated. Frequently the ends of his necktie flap by the breeze which his hurrying creates.

Sometimes he takes a little luncheon and sometimes none. He crams countless activities into the hours of a single day, nor does he leave his business behind (or did not until he broke down) when he goes to his home, excepting that in the Summer season he dismisses such cares when he enters the park which encircles his superb country estate near Tuxedo.

On the other hand, when Mr. Hill is in St. Paul, his home, he is likely, having once entered his office in the morning about 9 o'clock, to remain there all day, although that is not custom when in New York. He will cross Broadway with slow, deliberate step, his massive head, long, flowing hair and conspicuous beard distinguishing him among the thousands of people upon that busy thoroughfare.

Day's Work of J. P. Morgan.

If any one should ask a man who has good experience and knowledge of what is going on with the bankers—the men who raise enormous sums of money and who lend it to nations, cities, railroads and industrial corporations—what three men would best suggest how these men of dollars do their work, he would probably name J. P. Morgan, Jacob H. Schiff and Thomas Lawson.

Do they make their money, do they deal in millions, do they create negotiable wealth in the same way? Or do they differ? Well, the answer would be that the general principle which is adopted is common to all of them, but each works out in his own way and in accordance with his peculiar personal characteristics, his daily business problems.

Nowadays you will see, if you stroll into Mr. Morgan's office, a heavily-built man, often with his derby hat resting upon the back of his head, the while he fingers a huge and very black imported cigar, made especially for him. Possibly Mr. Frick strolls in, and this stout man, with a clear, penetrating eye, not needing glasses excepting when he reads, will nod casually to the little man of Pittsburg, who has created one of the world's greatest fortunes, and they will sit chatting as if their conversation was about yachts or pictures. Yet very likely they are talking in millions. It may be that that day Mr. Morgan has agreed to accept as a banker a new issue of bonds for as much as $40,000,000. You would not think, if you saw him then, that he was chatting about anything more important than his luncheon, or possibly what was the most interesting play then being produced upon the local dramatic stage. How Mr. Morgan works anybody can see, but how his brain works nobody can tell.

In these later years of his life Mr. Morgan drives leisurely from his home in Madison avenue, if the season of the year be Spring or Fall, to his office, and his partners tell him in a few words what the various propositions are. He nods his head, gives a brief, laconic piece of advice or command, and, presto! business involving millions is done. In these days almost all the detail work of Mr. Morgan's business is done by his partners. There are some 12 in all. But if you were to sit upon the little rattan settee which stands just otuside the office railing and observe various young men wandering around, sometimes stopping to exchange a joke, sometimes holding a brief conversation over the railing with some man of affairs, you would be likely to think that life in that office is about as easy and comfortable as it is possible to conceive. But all this while transactions involving millions may have been in progress, and in a half hour's conversation there may have been determination to underwrite an issue of $150,000,000 of bonds—as was the case in one instance.

At the luncheon hour, if you were permitted to go with Mr. Morgan's associates into the basement room where they take their simple, homely luncheon, you might see Mr. Morgan as he is at the midday hour. He is very likely to ask: "Have you any pie here? If you have pumpkin pie, give me a piece." And he will stand, Yankee boy fashion, with a slice of pie in one hand and perhaps a piece of ticker tape in the other. Upon one occasion he rushed into the luncheon room, seized a piece of pie, and at the same time held up a section of ticker tape containing a quotation for a well-known railroad stock.

"Look at that quotation!" he cried, joyously. "If all the people who bought stock in that railroad at the time we first took hold of it had kept it until today they would have regained all of the depreciation and about 25 per cent more."

Lawson's Great Work-a-Day Gift.

It is as good as a play to watch Thomas Lawson at work. He has a wonderful gift for making every minute count. He seems to be able to do two things at once and not to mix them up. Yards of ticker tape festoon the floor and walls of his office. He will give a command for the purchase or sale of millions of securities with as much unconcern as if he were telling the gardener at his beautiful place at Scituate to add a few more rose bushes or shrubs to the lawn. He is one of the men who think that procrastination is the thief of time. His motto is: "Don't put off till tomorrow what you can do today."

Jacob H. Schiff is one of the quiet, reserved, almost secretive financiers, at least in his immediate personal relation to his business. It is interesting to see E. H. Harriman rush with quick, nervous step into Mr. Schiff's office, and the quiet, sedate and almost purring mannerism which Mr. Schiff adopts when he is in the presence of the great financier and railway operator.

But if Mr. Schiff is secretive in his business and as completely lacking picturesqueness as if he were an automaton, he changes that attitude the minute he comes into public. He is the one great American financier of today who has something of the gift of oratory. He speaks in a clear, resonant tone of voice, and every one likes to hear him talk, partly because he seems sincere and earnest and partly because of his grace.

Two Westinghouses at Work.

It is an interesting experience to watch George Westinghouse as he stands in the middle of any one of his great factories at Pittsburg, counselling with his mechanical engineers or other subordinates. He towers above most of them, for he is a man of great height, and is also heavily built. If you were to see him standing in front of one of his gas engines you would not fail to observe the complete absorption with which he watches every movement of the machine—reaching up his hand to see if the retort is hot, suggesting where there might be a better place to put the cold water faucet, or watching with keen eye the indicator that tells whether the great piston rod is working properly.

If you should follow Mr. Westinghouse to the office, where he meets his direc-

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