

J. PIERPONT MORGAN, KING OF FINANCIAL WORLD.



J. Pierpont Morgan, the new industrial king of the United States, has risen so suddenly into that position that it will be some time before the public generally will be able rightly to associate him with the power he really possesses. Mr. Morgan's name has been so long and intimately connected with banking that the old association will cling even in spite of his recent stupendous operations in railroad and his just completed acquisition, for himself and his capitalist partners, of the huge steel industries hitherto in the control of Andrew Carnegie. But Mr. Morgan has long been an important figure in the steel business, even if Mr. Carnegie's prime position in that field has served to obscure his rival's prominence. Hereafter the name of Morgan will connote railway empire in America and the mighty grind of iron and steel mills.

The new industrial ruler is a native of Hartford, Conn. His father, James Morgan, was a farmer boy who became a New England banker. The son was educated in Boston and in Germany and at the death of his father inherited a fortune of about \$10,000,000. These figures represented the Morgan equity in the banking house of J. S. Morgan & Co. of London and of Drexel, Morgan & Co. of New York. Pierpont Morgan married Miss Frances Tracy. He has three children, Louisa and Annie and J. Pierpont, Jr., who attends to the business of the banking houses abroad. As an example of business capacity of a remarkable kind, Mr. Morgan is unparalleled. No great mental product of modern industry can approach him. He is as capable as any of the Rothschilds in the money line and his recent achievements as an industrial organizer surpass any similar feats performed by other operators in this country or abroad. Numerous organizers necessarily did much preparatory work.



but the big achievements are his. The figures representing the wealth his mind directs in the railroad field are so vast as to be inconceivable. A row of ten figures will alone describe them in numbers of dollars. The Morgans were early associated with the Vanderbilts in the upbuilding and extension of the New York Central properties. In this work it was the master intellect of J. Pierpont Morgan which deftly manipulated those vast properties and brought them to their present efficiency. The name which was associated with them was the name of Vanderbilt, but the mind that mastered the giant problems was the mind of Morgan. Among the concrete results of Mr. Morgan's intellectual labors have been the reorganization of the Buffalo and the West Shore, and its lease to the New York Central; the reorganization of the Chesapeake and Ohio; the rearrangement of the Great Southern and the reorganization of the Erie, and his influence has

been felt by the Pacific system. Some of the achievements which he made incidents to his money and railroad business are the present efficiency of the China and Japan carrying trade, the consolidation of the Western Union Telegraph and the American Bell Telephone companies, the combination of the coffin producing and steel industries, and his launching of the new Edison process of magnetic iron ore separation. Mr. Morgan is fond of the good things of life, although his most intense pleasures are derived from the exercise of his functions as a business man. He scatters wealth among charities with a lavish hand. He likes fine paintings and rare books. He has a copy of the great folio Shakespeare of 1623, and a Mazarin Bible. He is a good church member, smokes expensive cigars, likes steam yachts, good dogs, fine horses, and, in short, by no means spends all his time dreaming of new combinations in business or of the price of money in the great markets of the world.

AS THE SUN WENT DOWN.

After the din of the battle's roar,
Just at the close of day,
Wounded and bleeding upon the field,
Two dying soldiers lay.
One held a ringlet of thin gray hair,
One held a lock of brown,
Bidding each other a last farewell,
Just as the sun went down.

Chorus:
One thought of mother, at home alone,
Feeble and old and gray;
One of the sweetheart he left in town,
Happy and young and gay,
One kissed a ringlet of thin gray hair,
One kissed a lock of brown;
Bidding farewell to the Stars and Stripes
Just as the sun went down.

One knew the joys of a mother's love,
One of a sweetheart fair;
Thinking of home, they lay side by side,
Breathing a farewell prayer,
One for the mother so old and gray,
One for his love in town,
They closed their eyes to earth and skies
Just as the sun went down.

THEY WERE SWEETHEARTS!

BESIDE a French window in a deep armchair sat a woman. It was evening, and a drizzling rain dampened the pane, but the woman stared straight ahead into the darkness and seemed unconscious of the immediate environments. None who knew her had ever seen her face lose its sweet placidity, nor had they heard her words make a discord in the music of speech. She passed among her fellow-creatures dropping bits of sunshine here and there as she went her way, looking toward the mysterious future.

And now, as she sat there alone, a great calm fell over her, for the mission which she had long sought had at last come into her life. What should she do? The woman's eyes closed and she leaned her head back against the velvet cushions of the chair. The ideal outlines of a face formed themselves on the curtain of her imagination—a face neither handsome nor imposing in appearance, but with coldly critical blue eyes and a sensitive tightening of the lips; a face one could love for his frank boyishness. The blue eyes smiled into the eyes of the woman, and she

sighed over her mission because the face was there. "Heaven give me strength," she murmured, an alien passion stealing over her face; "it is for him—for him." Did she not see the sudden swinging aside of the door curtains, nor hear the confident stride across the threshold?

There was a pause, followed by a deep-voiced ejaculation of impatience as some one stumbled over a chair. The woman rose noiselessly and lighted the gas—then smiled as the glare fell on the young man standing before her with his hands thrust deeply in his pockets.

"I beg pardon, Evelyn," he burst out,



"WHAT ELSE HAVE YOU TO SAY?"

laughing good-naturedly as his hand clasped hers. "What are you doing alone in this gloom? Don't I bring sunshine enough with me without you lightening up as I enter?" He threw himself into a chair. "What a night! Gloomy as the hours of midnight. I have the blues, Evelyn—may I tell you all my troubles?"

Evelyn Westland gazed down on the boyish face with strange wistfulness. The five years which divided their lives seemed like a gulf to her just then; he was in his prime, while she—she knew the sorrows of the world by heart. As he glanced up, she smiled and shook her head. "I am ready to listen, Severance; what has life been bringing to you? Sadness? It seems impossible, you have such a bright way of looking at care."

Severance Caulder sighed. "You have

been a good friend to me, Evelyn," he said, thoughtfully.

"And why shouldn't I be?"

"Why? Because I am wayward and careless and hot-headed; because I would you in a thousand nameless ways when I don't mean to; because you are good and sweet, and I am wicked and restless." He spoke fervently, but Evelyn only crossed over and laid her hand upon his arm.

"Hush; you speak foolishly. Tell me your cares, and let us leave your miserable points out of the question," smiling down into his serious eyes. "Do you know, only once in a man's life does he reach the stage of self-criticism—that is when he is in love. You see, I have guessed your secret; ah, Severance, I guessed it long since, only you were afraid to trust me with it. Am I right?"

"You are right!"

What had come over the world just blacker than ever before. She felt then? To Evelyn it looked colder and blacker than ever before. She felt the blood slowly go from her face, and a chill grip seemed to seize her heart. He in love! The boy friend who had always made her his confidante. His heart was no longer free to tell her its trials, and yet she had no right to be jealous of the little bits of exchanged confidence. She was only a friend to him—and to her he was—

"A woman is a good guesser," she said, still smiling, though her lips were white. "Come over here by the window where you can be more comfortable; now, I am ready to listen."

Her voice was guarded, even as her eyes were in the light. Caulder glanced over to her and looked intently at her face for several minutes.

"It has crept upon me unawares," he began slowly, "and yet I might have known in time to prevent it."

Evelyn bent forward. "Is it so unhappy?"

He laughed bitterly—unlike the frank, free-hearted boy of yesterday. "Unhappy? I do not know, I am wretched; I feel so lonely, Evelyn."

"Oh, Severance!" There was a tremor in her voice. Even in that hour a black shadow passed over her heart. All the sunshine went out of her life and she wondered if her loneliness was not deeper than his.

"You—you are angry with me," the boy exclaimed, half passionately; "you think I am foolish to talk of love."

"No, I do not. Only why do you not go to her and tell her of your love, all your pain? She will listen to you—she must listen to you. Bitterness often deprives love of its joy, and the first sweet love dream is often blighted by one's own lack of confidence. Men should never blame a woman if she sometimes appears cold, and at other times too light and gay, grief gnaws deep, and woes are hard to bear. Women are hard to understand; their hands are tied in every emotion; their life is masked."

Caulder rose and stood in the middle of the room. Evelyn followed his example.

"Will you go to her?" she asked gently.

He stared at her half sullenly—much as a boy would look at an older sister who had corrected him.

"Are you sure I will not regret speaking to her?" he questioned, after a pause.

"I trust not, I believe not. God help you," she held out her hands impulsively. He took them in his own; her hands were cold, although she candidly returned his glance.

"What else have you to say, Evelyn?" There was a tenderness in his tone.

What had she not to say? Should she tell him how her life would be a blank without him? How he had crept into her heart with his boyish eyes and smile? How the woman who heard his troubles and comforted him in his first pain was starving for the young love he had bestowed on some fair one? No, she could not tell him all the bitter truth! She was conscious of a choking sensation which prevented speech; her glance fell lower and lower until it rested on the rug at her feet. She knew her fingers closed around his impulsively with a sudden dread of his leaving her forever.

"I have this to say to you"—she breathed the words slowly—"will you still let me be your friend, or will she who has won your love be both sweet heart and friend?"

What had her voice betrayed? She felt her hands suddenly pressed against a warm, unheeded cheek, and a voice which thrilled her with awe spoke her name.

"She who has won my heart is my friend," he said softly, "and"—drawing the slight figure into his arms—"will she be my sweetheart, too?"

She was a woman with a mission, and yet, as she glanced up into those earnest eyes, her lips were raised to meet his kiss half way.

REV. EDWARD P. GOODWIN, D. D. An Eminent Chicago Divine Who Died Recently.

The sudden death in Chicago recently of Rev. Dr. Edward Payson Goodwin, removed one of the most eminent divines of the West.

Dr. Goodwin's demise was due to heart failure and the end came while he was dining at the home of William H. Busby, a prominent Chicagoan, whose guest he was. The deceased came into prominence during the reconstruction period in Chicago which followed the great fire in 1871. As pastor of one of the wealthiest congregations in that city and whose church, fortunately, escaped the flames of the great conflagration, he performed noble work in succoring the poor and needy and providing shelter and sustenance for the thousands rendered homeless and destitute by the fire.

Edward Payson Goodwin was born in Rome, N. Y., July 31, 1832. Graduating from the Rome Academy, he entered Amherst College and on completing his collegiate course, in 1856, entered the Union Theological Seminary in New York, matriculating in 1859. Following his ordination Dr. Goodwin took up missionary work in Vermont and in October, 1860, received and accepted his first call to preach at Columbus, Ohio, where he remained seven years. He left Columbus to accept the pastorate of the First Congregational Church of Chicago, a position which he filled for thirty-three years. He was obliged to resign last July owing to enfeebled health.

Dr. Goodwin had made a study of the conditions and life of the poor of a great city and it was through his charities and good works in that direction that he had become best known. His name had been for years a household word among the poor of Chicago and a synonym for goodness and practical Christianity. He was scholarly and eloquent and had achieved an enviable reputation as a pulpit orator. In September, 1890, Dr. Goodwin was united in marriage to Miss Ellen M. Chamberlain at Burke, Vt. Besides his wife deceased is survived by three children, Paul, Margaret and Albert. The latter a student at Princeton, and a sister, Mrs. Henrietta Townsend, of Rome, N. Y.

When a girl is first in love, she buys very expensive note paper to write to him on, but after the engagement is an old affair, she writes her notes on margins of newspapers, or on the butcher's wrapping paper.

JUDGED BY APPEARANCES.

New York Woman Who Has Learned a Lesson by Experience.

"I had a rather funny experience with the owner of the apartment where I reside the other day," said a woman who had just settled in one of the fashionable apartment houses in the neighborhood of Morningside Heights. "The janitor and his helper were assisting my maid to set things to rights. A third man, in his shirt sleeves, and acting like a laborer, was with the janitor, and assisted in moving some of the furniture. When their work was done I gave to each of them a quarter for their services. I noticed that the man of the shirt sleeves did not take the money, and said, 'Give it to the other two men to divide between them.' As I wished a rather elaborate gas chandelier in one of the rooms removed so that I could arrange some decorations in its place, I told the janitor of my wishes. He spoke to the man in the shirt sleeves, who at once came to me and told me it was impossible to remove the fixture. 'It is a very handsome fixture,' he said, 'and its removal would tend to injure the appearance of the apartment.'"

"That's your opinion," I remarked rather curtly, 'but mine is different. I have plans that I think will improve the appearance of the rooms. And, furthermore,' I said snappily, 'I don't see what business it is of yours anyway, as I hire these apartments and pay the rent and can do as I please about the gas fixtures, I suppose.'"

"Very true," he said blandly. 'I only happen to be the owner of the house and I should prefer not to have the fixtures removed, as doing so might injure the walls. Still I will have it done if you wish, and will have a gas-fitter come here at once.' Then he very politely bowed himself out of the door and I was left considerably abashed. Then it dawned on me that I had offered him a quarter for his work about the house. Now, I feel as if I never wanted to face him again, for he is a man worth very close to \$1,000,000 so my husband says. It was only another incident tending to show how little one can judge people by outward appearances."—New York Times.

THE LATE EX-KING MILAN.

A Royal Rake, Who Sprang from a Piggery to a Throne.

Ex-King Milan, of Servia, who died in Vienna, not long since, was one of Europe's greatest royal rakes and had less noble blood in his veins than any other monarch of his era. He was a grand-nephew of Milosh Obrenovitch, who became a popular leader and later



THE LATE EX-KING MILAN.

prince of the Servians and who began his life as a simple hog dealer. The title of hog dealer would have been more honorable for Milosh than that of prince, for to earn the latter he caused the assassination of his predecessor, Prince Karageorgievitch. Thus was the way made easy for a piggery to a throne!

Milan Obrenovitch, the deceased ex-monarch, was born in 1854, and was being educated in Paris when, in 1868, his uncle, the ruling prince of Servia, was assassinated. Young as he was at the time, Milan had managed to sow a vast quantity of wild oats, and when he returned home, on the death of his uncle, the evil in his character was well developed. Until 1872 Servia was governed by a regency, but in that year Milan succeeded to the rulership of the principality. In order to shake off the suzerainty exercised by Turkey over Servia Milan, in conjunction with Montenegro, went to war with the Turk and got badly licked, European intervention alone saving his principality.

Chance—Its Narrow Limits.

If, in speaking of chance, we mean simply something whose cause we do not know, it may be allowable to use the word, but if we mean by it anything which happens without a cause it is an injurious fallacy, which should be banished from every mind and every lip. If we remember that every chance is only an illustration of our own ignorance, we shall be less likely to use the word invidiously, and if we habitually search for the causes of things and turn our ignorance into knowledge, we shall gradually curtail the idea of it within narrower and truer limits.—Philadelphia Public Ledger.