

LIFE AND CHARACTER OF
WILLIAM TAYLOR BAKER

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Your aff. father
Wm. J. Baker

1901, AGE 60

LIFE AND CHARACTER
OF
WILLIAM TAYLOR BAKER

PRESIDENT OF THE
WORLD'S COLUMBIAN EXPOSITION
AND OF THE
CHICAGO BOARD OF TRADE

BY HIS SON
CHARLES H. BAKER

WITH ILLUSTRATIONS



NEW YORK
THE PREMIER PRESS
1908

AUTHOR'S NOTE.

THREE hundred copies of this book have been printed for gratuitous distribution among the friends of William T. Baker, in the belief that those who knew him intimately in life would value highly this brief story of his career. If any have been overlooked, it was unintentional on the part of those few of his intimate friends who made up the list of names to whom copies have been presented by the author, and from whom prompt acknowledgment is requested in order that the safe delivery of the books may be noted.

ALBION T. BAKER
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DOROTHY

DEDICATION

TO you, my little daughter Dorothy, your Daddy dedicates this book. I do so because your Grandpa loved you from the day you first came into the world on his birthday until the day he went out of it, and he loves you still. He loves you because you came down from him and are of him;—but he loves you most because it is you, just as he would a flower, because it is a flower—because it is pretty and sweet, God-given and inspiring.

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PREFACE

"We should look at the lives of all as at a mirror, and take from others an example for ourselves."—*Terrence*.

THE idea of this book first came into my mind as a medium for giving to my children a picture of a character worthy of their emulation, by placing them in close touch with the life and character of a real person of their own blood, who had lived a wholesome, useful and honorable life, and had added more than one man's share to the world's work. By reading of my father's life, and letting him dwell in spirit with them, his grandchildren and his posterity will find inspiration and encouragement for better and more useful living and for greater accomplishment, although his name would live without this book. This story I had thought to make up in a few typewritten copies for the restricted use related, but I soon found while gathering my data together, that many outside of kinship claimed the right to a copy, and hence the printed book.

The preparation of this biography during my spare moments of the last two years has been a most pleasant task although it has been fraught with difficulties and discouragement, owing to the fact that it is founded more upon the personal recollections of people than upon documentary evidence. The older generation from whom I might draw, has gone, or else its remnants are falling like autumnal leaves and have only hazy memories of the past. The newer generation knew him only in his later life and cannot tell

of him as a young man or boy. No relatives except his children and a younger brother survive him. There are those still living in the three little New York villages, where I recently visited for the purposes of this biography, who lived there when he did as a boy before the villages grew too small for him, but they, naturally enough, with dulled memories, do not recollect much about him. There are others who were his playmates and associates, and a sweetheart or two who survive him and remember him well, and to these as well as to reminiscences by himself and such as I remember of his telling, I look largely for the story of his early life. To all those friends of my father and myself who have so kindly and earnestly assisted me in gathering the material for this biography, I extend my grateful appreciation.

In telling this story, I have tried to do so without any coloring or prejudice, so as to display my father in the light of cold facts as he was—no better and no worse, as he himself always wished to be considered. If, therefore, I have seemingly made a hero out of him where moderation would have done, I beg as my excuse that I had a father of whom I was justly proud and whom I loved without reserve—so that I saw him from a different viewpoint than others did—that's all.

CHARLES H. BAKER.

100 Broadway, New York City.

January 1, 1908.

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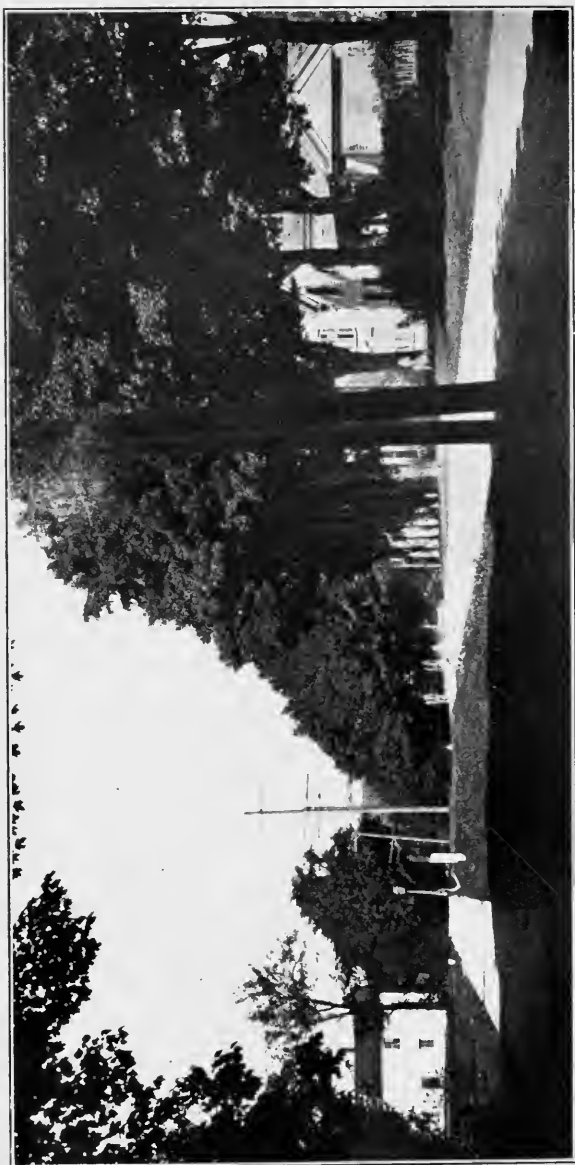
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WEST WINFIELD, N. Y.
THE BAKER HOUSE IS SHOWN ON THE EXTREME LEFT.

CHAPTER I

BOYHOOD LIFE IN WEST WINFIELD

1841-1855

NOTHING appears to be known of this particular Baker family prior to my grandfather, who was William Baker, born in Bradford, England, about 1799. In that country, he was a baker by trade as well as by name, and he had been a butcher too. He came to this country in 1838 and drifted to West Winfield, a small village of about one hundred and fifty people, in Herkimer County, New York. Here he made a pretence of earning a livelihood, by doing chores about the village, acting as porter and hostler to the village inn, and working upon the neighborhood farms. He is remembered as a man who was not always sober, which fact to some extent at least undermined his usefulness. Yet notwithstanding his shortcomings, he was in some respects, a remarkable character. He was a man of good address, and well groomed considering his circumstances. He was well versed in the current topics of the day and was considered an authority in the village upon political, scientific and social subjects pertaining to any part of the world that excited ordinary interest. He was a reader of many books and papers, chiefly historical, and so in a way was scholarly, deep and intellectual,

although without the fundamental advantages of very much school education. He could talk and tell stories better than any one in the village, and so he was entertaining, not only because of a certain fluency of speech and pleasing diction, but because of a well developed sense of humor. But in this grandsire of mine, there was something lacking to make a complete man of him. He seemed not to be able to put out an anchor that would hold. In commercial and financial instinct he apparently was a void. He was not religious. He lacked the capacity to find profitable work or to do it well if he found it. The knack of getting on in the world was not his, and so he was unsettled and shiftless, obstinate in disposition, and not fixed in any purpose except to be agreeable around the village inn and drown his discontent in the flowing bowl.

“A man so various, that he seemed to be
 Not one, but all mankind’s epitome;
 Stiff in opinion, always in the wrong,
 Was everything by starts, and nothing long;
 But in the course of one revolving moon,
 Was chymist, fiddler, statesman and buffoon.”

—*Dryden.*

There lived in West Winfield, about this time, a sterling widow, Mrs. Williams, who as a maiden was Matilda Taylor, and she was born in Stonington, Connecticut, on the 10th of May, 1801. Her husband, Ralph Williams, had been a thrifty farmer, attending to his business and providing amply for his family. He died with but small estate after there had been three children. These children were:—Samuel G.

Williams, who in his later life became Professor of Geology in Cornell University; Ralph B. Williams, who became Secretary of the Groton Bridge Company, of Groton, N. Y., and Minnie Williams, who became Mrs. Charles Perrigo, of Groton, N. Y. A small house was purchased with the diminutive fortune of her deceased husband and here the family lived as long as they remained in the village. Then it came about that Mrs. Williams married my grandfather William Baker, and to them came children in the following order, all born in her homestead:—Alfred Baker, William Taylor Baker, my father, Eliza Baker and George Henry Baker, the last named being the only one now living, and who is successfully engaged in the butcher's trade at Ithaca, N. Y.

What brought my grandparents together as a married pair is hardly decypherable at this late time. Perhaps he wanted shelter over his head which she was already able to provide. Perhaps she wanted someone to talk to or to help around the garden and house, or perhaps they loved each other,—who knows? At any rate, they decided to live their lives together. Now, inasmuch as she was a deep dyed Methodist who believed devoutly in hellfire and brimstone for those who wandered from the straight and narrow path and heaven for those who did not do so, she of course, believed in cold water in preference to alcohol, and so probably grew to have less esteem for her husband than she would have had, had he been as virtuous as she. She possessed the highest order of

thrift, intelligence, nerve, good sense, morality and spirituality. She was what he was not. His intentions were good, but he failed to fulfill them. He only helped support his family, but that was not enough when the number of little hungry mouths was increasing every year. So she learned the trade of tailoress and worked early and late at such times as she could spare from her children, at making clothes by hand, for sewing machines were not thought of then.

Thus it was that my grandfather and grandmother got on together, like oil and water. So it was natural enough that they should go their own ways independently, he resigning her to the task of bringing up the children, and she resigning him to a job on a farm near Winfield, where he died January 4th, 1870. He was buried in the village cemetery, where his grandchildren have provided a suitable stone to mark his resting place.

Grandmother Baker lived to be eighty-one years old and died in Groton, N. Y., November 15th, 1882, where she had lived the latter part of her life. Her children claim that the good in them came from her, either by direct inheritance or by the training with which she followed it up. This undoubtedly is true to a large extent, and yet in my father's case, as I see him, he drew from both his parents, and as the composite of the best in them both, he developed into the really great man as we know him. But what great man ever lived who did not have a great mother?

Not necessarily great in the glamour of world history, but great in the undisclosed measure of us all as we finally appear before the last Tribunal. Is it not reasonable that it should be so, for who but the mother gives to the child directly that which was of herself? And so in recognition of this, and of my father's devotion to his mother, I place her as a character of the first order in this book which tells his story.

The situation in the Baker household as I have portrayed it, had its logical outcome, and so the family old and young, big and little, had to scatter and face the world upon their individual resources. Maybe this situation in life was a good thing for the subject of this sketch, as it put him on his mettle. But the embryo of greatness was in him anyway and would undoubtedly have developed in true Rooseveltian fashion even though the vicissitudes of life and poverty had not spurred him to his best efforts.

William Taylor Baker was born in West Winfield, Herkimer County, New York, September 11th, 1841, and he lived there until his fourteenth year. He was given his father's christian name and his mother's maiden name. Just what he was and what he did there until he was fourteen years old, I have been unable to discover much about, although I doubt not that as a baby he was one of the precocious kind, who sit up in their cradles to better view the surroundings, who try to invent improvements in their cradles, or trade them for something better or something more to eat, and who manage their mothers with an assumed

authority which is seldom disputed. At least, I justify my theory upon the hypothesis that what he afterwards became, had its beginning in the cradle in his first year. He grew to be a freckled faced boy, lively and wide awake in every way and was the favorite brother of his older sister Minnie, who had much to do in helping their mother to bring him up. He was slight in build and not overly robust physically, although all people who discuss him at that stage of his life, tell of his active and very earnest mind and his spirited and happy disposition. He was also a bad boy when he wanted to be but only to a degree made necessary by the fact that he was a boy. The Baptist Church stands next to his mother's house. It did then and it does now, although the little old wooden one has given place to a new one of brick. "Billy Baker" as they called him had grown rich enough in his own right and through his small earnings at odd times to own a powerful pistol. With this he shot holes through the walls of the church, and the bombardment caused the plaster to fall on the pulpit and in the pews, and prompted his mother to whip him until he was humble enough to beg forgiveness from the preacher. And then again at one time he issued a declaration of independence in favor of himself and against home and mother, and apprenticed himself out to be a carpenter until the time of his majority, which was only a dozen of years ahead. But he was not long at work in his chosen profession before he saw his father coming down the road in the distance



BIRTHPLACE OF WILLIAM TAYLOR BAKER.



RURAL SCENE AT WEST WINFIELD.



COBBLE STONE SCHOOL HOUSE, WEST WINFIELD.

wearing a stern look and a strap which meant a licking, so he deserted his new master and went back home by a round about way. He did not apprentice himself out again. It was natural enough that he should have gravitated to a carpenter's shop, for he was clever with his hands and could whittle skillfully with his jackknife, and do other things which he liked to do. He could build little railroads around in his mother's garden, shaping up the earth into miniature railroad grades, crossing little imaginary rivers on bridges and running his lines under the current bushes for forests and through tunnels under hand made mountains. Construction operations came natural to him at that time. So also was trading, and his jackknife was apt to be a better one than the one he traded off for it. Even when a grown man he liked to work with tools and study plans and watch construction, and this instinct, together with his liking and aptitude for business were the fundamental elements underlying his future career.

This same Billy Baker was good to his mother and sisters as were the other brothers. He helped his mother in the work about the place, and he did chores around the village; also such farm work as a boy could do, and there wasn't much about a farm a boy could not do or was not made to do in those days. He could tread hay, and guide the horse riding bareback in front of the plow or cultivator in the corn field, and he took the cow out in the morning and brought her back at night and

milked her; and he didn't often aim at spots or flies on the wall with the thin white filaments, unless some one was around to be entertained thereby, for milk in those days was food, and it was not right to waste food while mother had to work.

My father often said he only had one year's schooling in his life, and this was at the little cobblestone district school house in West Winfield, which has since been torn down. I was fortunate, however, in being able to secure a picture of it as shown in this book. He stood at the head of the school and I suppose he learned all they had to teach him, for such schools in those days did not have much learning to dispense. And yet with this primitive and limited inoculation of erudition, see the manner of man he eventuated into finally! Who would know in talking with him and listening to him as we saw him last, but what he had taken several degrees in some of the great universities? Where could be found a more cultured gentleman? Or one more impressive and scholarly? Notwithstanding however his restricted opportunities, he was very studious, and read books in his idle hours from the time he first learned to read, and particularly historical books. He was an authority upon the life of Napoleon Bonaparte and knew him through and through as a historical character, and he delivered lectures on the subject to the boys of the village. I suspect that he took his cue in life from Napoleon, for most boys usually set up in their minds a model to follow and he evidently chose Napoleon for

his, and unconsciously took on many of his stronger attributes. He was a most ardent admirer of the great French hero, and proclaimed his genius and virtues upon every suitable occasion, condoning his shortcomings like a champion, and sympathizing with him in his reverses. A schoolmate of his remembers him saying—"How very unjust it is to Napoleon's memory for the people to consider the reverses and the record of his last years of life as the just measure of his whole career."

The brief schooling which Father got in West Winfield, inadequate as it was, had to be discontinued when the necessities of the family compelled him to do something to assist in his and their support; therefore, when he was about fourteen years old, he went to work for Julius Bisby, who owned the country store in the village. His duties consisted in measuring out calico, beans, vinegar, tobacco, candy and other things to the villagers and farmers, and in helping to keep the books of the establishment, always first on the scene in the morning to open the store in order to sweep it out and get ready for business. This he did all day and every day, excepting Sundays, and he devoted himself largely to reading and studying in the evenings. The fact that his mother was an orthodox Christian who believed in heaven and hell and no middle situation for departed souls, scared him and the other children into keeping in the straight path. Under the threat of eternal damnation, she invoked their obedience to the ordinary and accepted code of

morals, with the promise that such obedience would eventually make white winged angels of them; and they all looked forward to becoming angels. Father was not a churchman, due doubtless to the over drastic religious teachings of his mother with which he was not in accord, for although he was a Christian gentleman and reverently believed in God and the hereafter, he was inclined to be liberal in his views and to suffer himself to be guided by the teachings of his own conscience, rather than by the precepts and the strictures of an old fashioned and narrow school of religion.

My father as a boy, and in fact throughout his development, looked like his father, but his temperament, disposition and character have been drawn more largely from his estimable mother. I did not learn that he was athletic in the way that country boys are apt to be, or that he had had recorded to his credit any victories in pugilistic encounters with the village boys. His fighting tendencies seem to have been developed more in a mental capacity than physical, and every one with whom he came in contact in matters of debate or clash of wits got worsted. Such encounters he seemed to have sought, as being much to his liking. He evidently had, however, a pair of fine arms, for they tell of his liking to roll up his sleeves and display their good form and grace with their muscles in tension, and this show of physical excellence seems to be about the only demonstration which he was in the habit of making.



MATILDA TAYLOR BAKER--AGED 70.
MOTHER OF WM. T. BAKER.



WM. T. BAKER, 1849--AGED 8.
HIS BROTHER AND SISTER ON EITHER SIDE.

The year of service in the country store paid him well in experience but little in money. How well this particular first business engagement in his life paid him, I was unable to ascertain from his contemporaries now living, although I was more successful in the two succeeding villages to which he migrated later. He probably did not earn over a dollar a week. He slept under the counter in the store, not only for the purpose of being the first on hand in the morning, in order to clear the decks for business, but as a sort of watch dog of the supplies which were kept in the store. In fact, it was common in those days to shut a dog up in a store at night with liberty to roam about and attack intruders, or else to have a boy sleep there to perform the same duty, for it was common for thieves to attempt to pillage such places, in order to supply their needs without rendering the usual equivalent therefor.

His mother, as I have stated, was industrious from morning to night in the care of her children and in the doing of tailoring work for their support, while their father spent much of his time as an idle ornament about the place, or the village rendezvous. She worked after the sun set in order to accomplish more, and these late hours had to be illuminated by the light of tallow dips or candles, which were in vogue before the invention of kerosene oil. Then came the camphine lamps, no larger nor no better than the tallow dip, and finally in the evolution of artificial illumination as the country grew, kerosene oil and lamps to

use it came into practice. Father, ever devoted to his mother, and solicitous for her welfare, immediately bought from his savings a primitive kerosene lamp, to conserve his mother's eyes;—and for the purpose of operating it, he supplied her with a gallon of kerosene oil, which bore a red color in those days, and which cost him \$1.25.

The village of West Winfield is sixteen miles south of Utica, which was the nearest railway station at that time (1855) and accessible by a stage running daily. The village contained a bank, a weekly paper, a Methodist and a Baptist church, a tannery and two grist mills. The fifty years since then has not any more than doubled its population. There are now about four or five hundred people there and in that vicinity. Father never went back to his native village after he left it as a boy, and I often wonder that neither sentiment nor curiosity ever impelled him to do so. I went there last summer and tramped over every inch of ground that he did. All I needed to do was to roll back half a century of years and imagine that I was the real and original Billy. It thrilled me to do so. It filled me with unspeakable joy just to sleep one night as I did there in the same night stillness, to be lulled to my dreams by the same cricket and katydid, to see the same houses and the same trees—now more stately with age, to stand by the same mill pond where he went swimming and fishing, to see the same pretty girls flirting and gossiping with the same ruddy boys, to tramp on the same dusty road and to gaze at the

same beautiful hills and valleys. Yes, all just the same as when he was there, only, with fresh crickets, katydids and girls to take the place of those which had gone down the corridors of time. I knocked at the door of the very house in which he was born;—little, humble, and old it is. I told them who I was and that I had come after fifty years to see the place where he had been. They respected my errand and allowed me to go all through it, in every nook and corner,—apologizing for appearances, as they said they had not expected visitors;—up the creaky stairs with the same thin and rickety railing, and in the little room, the very identical little room, where he came into being. In my imagination, I could hear the baby cry and could see its mother's look of tender love and pride for the new come joy. And then I left, and as I went off down the street, I looked back again and again where little Billy had been, and wondered if he from the Great Beyond could then see me and feel my great love for him as I stood there transfixed in the contemplation of the spirits of the past, and feeling for the moment that I too was a little boy myself, waiting—waiting for him to come out who never could come again.



IN THIS STORE MY FATHER WORKED AS A BOY, AT GROTON, N. Y.



VILLAGE HOTEL, GROTON, N. Y.
WHERE THE DANCES WERE HELD.

CHAPTER II

AS A YOUTH IN GROTON AND McLEAN

1855-1861

WITH his education apparently completed at the age of thirteen and having completed a preliminary business career of one year as related at the age of fourteen, Father grew too big for West Winfield and resolved to seek a larger and more inviting field. The vilage of Groton, Tompkins County, New York, of about four or five hundred people, and ninety miles from Winfield to the southwest, was the place which attracted him; probably for the reason that he had a better opportunity, but undoubtedly for the principal reason that his older brother, Professor Williams, was in that village teaching the only school in the place, namely the Groton Academy. Thither he went without his mother, and because of his brother's connection with the school he was able to get free the schooling, which otherwise would have cost him \$21.00 per year. In the same school his brother Ralph was janitor and his sister Minnie was also a student, so that the family as a whole were an important factor in educational matters in Groton. There were no railroads running to Groton nor within fifty miles of it, so Father may have tramped it in reaching there, or staged it, or got a

lift in some farmer's wagon. The village had a machine shop and foundry, and having more stores and houses, was more pretentious generally than West Winfield.

Father went to work as clerk for Styles Berry, who ran a general store in Groton, and served for a period of six months. Some say that Berry was the meanest man in Groton village and much too close with his money, and consequently Father was under much restraint, and the liberties usually allowed to a growing boy were well curtailed. He slept under Mr. Berry's counter at night, dreaming of what a mean employer he had and how unpromising his prospects seemed to be. Berry was or pretended to be religious, and went early to Church on Sunday, looking sanctimonious and good, while in the week days under the cloak of piety, he would wonder how he could squeeze his neighbors just a little harder or get a little more work out of Billy, his clerk-bookkeeper-janitor-watch-dog combination. From Berry's, Father went to work for Hyland K. Clark and took his meals at Mr. Clark's house, but slept at the store as usual. Just how and when he worked in any schooling during his life in Groton in 1855 and 1856, is hard to imagine, but he did get some by getting out of store duty during the hours when business was slack.

Mr. Clark took more of an interest in Father's welfare because he was a better constructed man than was Styles, and also because his sister married Professor Williams who was Father's half brother. The

echoes of Father's life in Groton village still sounding, indicate that he was a happy young man and took things philosophically as they came along, enjoying life as best he could, but ever restless and ambitious to better his condition in a material way. Grotonites speak of him as nice looking. He was jolly, full of fun, a good scholar, very cheerful, apt at learning, and was the most popular young man in the village with the girls, and therefore a society leader. He loved to coast down the Groton hills in winter time, and was captain and pilot of a big bob sled called "Brimstone" which would carry twelve boys at one time at a terrific rate of speed. They had a dancing school which met every week in the village hotel, which was then called the Groton House, but which is now the Hotel Goodyear. The dances were held in the parlor of this hotel and for the small price which it cost every boy to belong, he was privileged and expected to bring his "steady," as one's sweetheart was then styled, and he was also privileged to bring as many more girls as he chose, not exceeding eight in number, and these extra girls were called "fillers." It is remembered that Father, as being the most popular young man in the village and perhaps the most patriotic, was wont to exercise his fullest privileges in this way, much to the joy and appreciation of the wallflower "fillers" in a village which seemed to teem with many more girls than boys. His particular fancy or steady, lived in a house which still exists in Groton and which I forbore to take a photo-

graph of or to reminisce further about, because the lady still lives and would likely prefer to let the matter rest in the obscure past. She was "Esteline" to him, which name is long enough for this book, and for the lady too, who might object to seeing the rest of it in print, besides she has changed the rest of it since then.

It was in Groton that Father organized and became the leading spirit in a debating club, which was made up of young men of the village. They debated upon popular questions and particularly upon topics which were being discussed as national issues, such as slavery, which were leading up to the great Civil War drama, which was soon to be enacted. It was then that he grew enthusiastic as the expounder of his hero, Napoleon, for which purpose he would have large maps hanging on the wall and would direct the attention of his listeners to them in a most interesting way, spellbinding them into following him through all of Napoleon's great campaigns, showing how the armies of both sides were lined up against each other and how they manoeuvred their forces to victory or defeat. Father early had the gift of language and of clearly and concisely expressing his thoughts, which fact all his early contemporaries seem to remember as one of his most conspicuous endowments.

In the village store were two other young clerks, who probably served mostly during the hours when Father was at school. A rivalry between the three sprang up in the matter of penmanship and each strove to outdo the other in the excellence of his skill

in that direction. It is told of them that they consumed large stores of stationery in practicing this art and that when their employer was seen coming down the street, they would hastily stuff the stove full of the paper upon which they had been writing and set fire to it in order to destroy the evidence, not only of the paper used, but of the valuable time which they had diverted from their employer's service. Father's friends both early and recent, will remember the excellence of his penmanship throughout his whole life and they will be pleased to know how he attained perfection in the art in the manner above related.

It appears in Groton also, that Father was not religious, although reverential in the highest degree. The cloak of religion which his former employer wore as a covering, added to the recollection of the ten verses from the Bible that he had to learn every Sunday, as well as going to "meeting" and Sunday School on every occasion;—these things probably all combined to draw him away from religious ideas as they were then taught. He had, however, all the compensating graces that a young man could have. He was never known to do a mean thing nor to tell a lie nor steal, even in such forgivable ways as invading a neighbor's melon patch. He could be depended upon as the everlasting friend of any one who had claims upon his friendship. One lovely lady in Groton told me that if she ever got into any straits in her girlhood, she always depended upon Will Baker to help her out of them and Will Baker's fertility of resource

and his ever ready wit always succeeded in saving her, or any one else he had under his protection, from the wrath of irate schoolmasters, parents or neighbors. I was unable to learn that Father ever did anything that he was ashamed of afterwards, although they say he cut plenty of capers of a nature not very serious; that he was a practical joker and very fond of displaying his skill in this direction on anybody and everybody, and that he liked to win a girl away from another fellow, not because he wanted the girl, but to show the other fellow that he could do it.

There lived in the village of Groton at this time, Robert C. Reynolds, who was the partner of Hyland Clark and therefore was Father's employer. He was the patron saint of the village among the boys. He was the one who financed their picnics, their base ball contests and many of their good times generally. It was about this time that the ice cream age began: Early in that important epoch, when this dainty article was first discovered or invented, there was a display of it at the County Fair, to which Father and the other boys and girls of course went. It was pink and it was white, and it was 5 cents for a whole glass and 3 cents for half a glass. It is said that Mr. Reynolds who beheld Billy Baker as he gazed upon ice cream for the first time in his life, with mouth awater and eyes agleam, perceived a strong affinity existing between the icecream and Billy and accordingly slipped into his hand, three copper pennies. So Billy had his first ice cream, and never again did anything taste

so good to him. He took pink, topped with a dash of white. And again, it was Mr. Reynolds, who when the village school house came near being sold for debt, bought it in and saved it for the village until such a time as it could be redeemed. The boys all loved him and Father did as well as the rest, and there is no doubt but what this good man's interest in him tended much to mould his early career.

Finally in the course of events, and in less than two years, Father outgrew Groton as he had outgrown Winfield, and the time came for him to move on to greater opportunities. His instinct drew him another pace to the West, this time to the village of McLean six miles away. Preliminary to his departure, there were scenes, some open and some undisclosed, where disappointment and grief reigned among those whom he was to leave behind. The schoolboys and girls grieved at his going away, especially as he was going alone and so far,—six miles. There were little farewells for his benefit; some formal and some informal. In the village school, little speeches were made by the boys and girls and it was hard to restrain a sob or two. His brother Ralph in order to stifle his feelings upon one of these occasions, had stuffed his mouth full of dry bread, but when the pressure of grief became greater than the tension of his lips and cheeks, the bread could no longer be restrained and so flew in a shower of crumbs all over the floor, which incident prompted Father to say that he hoped "he would make in his

future career, as many dollars as Ralph had expelled grains of bread from his mouth." At this point it is well to mention that the commercial instinct saturated Father through and through; that he had an ambition to make money and that he was a natural born trader and money maker, as demonstrated so well in his later business career.

Father landed in McLean village, New York, from Groton in 1856, and his life there altogether comprised five years. He worked for Daniel B. Marsh & Co., and took his meals at the house of John O. Marsh, sleeping in the store as usual, his employment being in the same lines that engaged him in Winfield and Groton, namely clerk in the village store, including the postoffice job and distributing the village mail, but it is said he never read the post cards the way country postmistresses usually do. He was too busy and too honorable. McLean is a little village of about 150 now, sleeping among the hills of Central New York, figuratively and in reality, in a most beautiful natural environment. It probably had more people in it then, than now, for the coming of the railroad there in later years did not help it at all, but rather diverted business from it to the larger towns. Although he went to a smaller place, he went to larger opportunities, for the country around traded in McLean more often and upon a larger scale than in other places, and "Marsh's store" was the principal emporium of that part of the State. Father kept books there and sold beans, spruce gum, and cheese-



MILLPOND AND SWIMMING POOL AT McLEAN.



RESIDENCE OF MR. MARSH, AT McLEAN.

cloth, bolts, plows and pickles the same as in the other places, and was an expert on all of these commodities. Here he outgrew "Billy" and became "Bill."

His power as a debator and as an orator in embryo became here more rounded out than in the other places. The village store in McLean was in every sense the club of the village. Store kept open until nine or ten o'clock at night and the villagers always rounded up there at mail time and for the purpose of discussing slavery and war topics and all the news generally. They would sit on the top of vinegar kegs and sugar barrels and on the corners of the counter and listen to each other's views, and Bill Baker, as master of ceremonies, made the place lively with his opinions and theories, positive then as ever afterwards, and he was looked upon as the one best calculated to mould public opinion locally and to reflect the meaning of events transpiring in the country at large. He had a debating society here and also discoursed upon Napoleon as he had done before, believing in him as the best exponent of popular liberty. The debating club met once in two weeks at the school house. He proclaimed himself in this village as a Republican in politics in 1858, which was his first pronouncement of a political faith, in which he was ardent and active, and he continued through his life as a Republican in politics, until Grover Cleveland appeared as a candidate for President. He became very popular with the old people in McLean. He was quick witted, quick at repartee, and was the

brightest there. He was intensely earnest in his work and in everything else including play. For his services in the store at McLean he received \$50.00 per year, but he also got his board and washing, although he had to provide his clothes independently. In the loft of the store, one may still see where he carved "Wm. T. Baker" on the back wall.

In the country about McLean are maple tree groves, and the making of maple sugar was one of the industries. They used to have sugar grove picnics and there were no picnics in those days in that part of the world that Bill Baker did not go to. They used to tap the sugar trees and lap the raw sap as it came percolating through the bark, for it was very inviting to the taste. One's capacity for this kind of diet comes to a sudden limit, and I remember Father telling stories of the sugar camps and how he and the other boys and girls used to eat sugar sap until they got sick, and then they would eat cucumber pickles, which acted as an antidote and thus put them in shape to go at the sugar sap again, which operation would be repeated until the sap gave out or the pickles did, or until night came, or some other cause prevented a continuance of the operation. Father had time to play as well as work, and he was as earnest in his play as he was in his work. He was especially fond of baseball, for the reason that being light of foot he was a splendid runner in making the bases and securing home runs. Being a sprinter stood him in good stead in this game. He always liked the game even in later

life, and used to attend many of them with me when I was a boy.

In my rural pilgrimage following Father's trail from one village to another, and in the villages, I covered McLean as well,—I rambled about wherever I thought he rambled. I went to the Marsh home where he boarded and to the store where he clerked, stood behind the same counter that he did, and for five minutes was as ready as he was to sell goods, but it was a dull day and no customers came. I strolled up the road by the creek to ask a man ninety years old who had always lived there, what he knew about a boy named Bill Baker who used to live there, but he didn't know anything on the subject, for the poor old man lived only in the present, with the end of it all just down the way in the future. So then I took a snapshot of the pond by the grist mill, made by a dam in the creek where the boys used to swim and where they still do.

In McLean, Father took sick and nearly died with typhoid fever. There seemed little likelihood of his living to get well again, but he did after a long and lingering siege of it, and it was due largely to the tender nursing of a young woman to whom he was devoted and who was in turn to him, that he finally got well. This illness left him partially deaf and he ever afterwards so remained. It is not necessary to mention the name of the young woman that I have just referred to or to describe her except to say that she was an attractive "schoolmarm" and that she is

still living in another part of the same State, having married another and raised a family of her own. To her I am grateful for a picture of my father as he appeared at the age of nineteen. This affair is said to have been of considerable time standing and very serious with both parties, but there finally came a misunderstanding, after which they ceased to "keep company," so that I looked elsewhere for a mother and in time really did get a "schoolmarm" for one. It is possible that this love affair had something to do with Father's finally leaving McLean for good, for undoubtedly he would be as intensely serious in love as he would be in business.

How could he have lived in this little place for five years, through the long cold snowbound winters and the hot summers? I wondered at it when I looked about the store. He doubtless wondered at it too whenever he lifted his head high enough to see how the world was moving on, how great the country was becoming, and how big cities and towns were springing up throughout the great unbounded West. He was getting to be a man and he was all aglow with an ambition to strike out for new fields. He grew into the powers of young manhood and with it came a spirit of great unrest. The world seemed to beckon to him to come on and match himself against all men. He saw that he was already all he could expect to be if he remained—he felt that boundless opportunity stood before him if he went. He had the courage, the strength, the ability and the indomitable spirit neces-



VILLAGE OF McLEAN, N. Y.
THE STORE BEHIND THE BUGGY IS WHERE MY FATHER WORKED AS A YOUTH.

sary for success. He had a good name and no money. He was fired with an ambition often expressed to make his mark in the world. He was filled with the highest hopes and he had fears of nothing. His whole nature was afire with the spirit of adventure, conquest and independence. Thus appointed, was he the one to stay in McLean? Not he,—not in a thousand years! Leave there he would, and make his fortune in the far West, and the time to do it was now, and not tomorrow.

He talked much with the boys in the village, trying to get some of them to go out West with him and seek their fortunes with him, showing them how the opportunities in the village were few and limited and that it was not a place to tie to if one wanted to expand and grow with the progress of things in the world at large. There seems to have been no one with nerve or bravery enough to wish to follow him out into the world, but he went nevertheless—alone, while the others stayed and watched his star rise in the West as he came to the threshold of the great destiny which the future had in store for him, while theirs stood still over McLean.

About this time the gold discoveries in the Rocky Mountains caused a frenzy of excitement throughout the land. It stampeded Father just at the time he wanted to be stampeded. He saw the roadway of his future paved with gold and glory. Westward the course of Empire was going and in that procession he felt he belonged. He rose to the occasion in the

full stature of his life and met the crisis before him. He shook off the mantle of McLean, borrowed forty dollars from his employer and struck out for the great wide West. The boy of Winfield, Groton and McLean had ceased to be; it was a man and every inch a man, that then stepped foot into the young town of Chicago in 1861, stranded, en route to the gold fields of the Rocky Mountains.



1860—AGED 19.



1868—AGED 27.



1878—AGED 37.



1893—AGED 52.

WILLIAM TAYLOR BAKER.

CHAPTER III
CAREER IN CHICAGO
1861-1903

“**W**ILLIAM T. BAKER, *bookkeeper, Hinckley & Handy, 24 Washington.*”

The above is what one will read in the city directory of Chicago for the year 1862, and that tells the story of his beginning there and for a while at least. When he landed at the depot in Chicago it was night and he had with him his full stock in trade, viz., his grip, \$4.00 and himself, together with the inspiration he had read of George Washington having for his guide, “I hope I shall always possess firmness enough to maintain what I consider the most enviable of all titles, the character of an ‘Honest Man.’” He was a stranger and was tired out and had never been in so big a place before, so he felt justified in hiring a hack to go to a hotel which some one on the train had recommended to him as being reasonable and decent. The hackman “knew where it was all right” and drove him a long way around several squares in the city and finally put him down at the place to which he had been directed to go. Father then had \$1.50 less in money, but he went to bed that night and dreamed of the future and all that he hoped it had in store for him, and when he awoke he looked out the

window upon the city. In front of him and only across the street stood the depot where he had gotten off the train the night before, and then he felt as green as he had doubtless appeared to the hackman. And this was his beginning in Chicago in the year 1861.

Chicago at that time was a husky young town of 120,000 people and had had for ten years the most rapid growth of any previous period in its history, or in fact, of any subsequent period. Only ten years before, in 1851, it had not more than 30,000 people, and everybody is familiar with the well known picture of Chicago in 1833 when it was merely a trading post where the Indians came to barter their skins and other merchandise to the white people. The town was then composed of a small stockade called Ft. Dearborn, a store and a dwelling; and the Chicago River was merely a winding creek or rivulet which could hardly accommodate a craft any larger than an Indian canoe. The Minneways, a tribe of Indians, inhabited this section of the land, and they called the post "Checagau," which in their language meant "wild onion." Of course the town growing as it had been doing since that primitive time and drawing people as it was then doing from all sections of the country, gave it a wide advertisement, and resulted in its being talked about and discussed just as is now the case of Seattle. Chicago then of course, became the Mecca of ambitious and adventurous spirits, and it was that kind of people who laid the foundation for the metropolis which the future was to bring forth. The total value

of Chicago, as Father first saw it, was only about \$36,000,000 in real estate and personal property according to the then assessed valuation, and against this it had a debt of a little over \$2,000,000. Think of the number of her citizens now who could buy and pay for the whole city as it was then, and still have something left. Even a man of frugal means could have bought the whole city a few years before the time of Father's coming, for it will be recalled how Mr. Kinzie the first American settler there bought all the north half of Chicago for the sum of \$50.00, having taken the trade off the hands of another man who had made it, and who felt that he had gotten a bad bargain, and so worried himself sick over it until Kinzie came along and did him this good turn, after having been begged and beseeched to do so.

In 1858 the business district of Chicago was confined to that part of the city north of Madison Street to the River, and from Fifth Avenue to Michigan Avenue. The rest of what is now called the Loop District was mainly a residential quarter, where lived the merchant princes and traders of the time. Van Buren Street on the South, Halsted on the West, and Chicago Avenue on the North were the extreme limits of the City. At this time local transportation was principally by omnibus. Street railways were just coming into operation on a few of the principal streets, and were of course operated by animal power.

When Father came to Chicago, most of the streets were dirt roads, which later they began to surface

with gravel, and some of the streets in the business part were planked over, but modern paving was not thought of. The town had a water works, and buildings commensurate with its size, but most of the buildings were of wood, especially in the residence district. John Wentworth was Mayor—6 feet 6 inches tall, and that is why they called him “Long John.” He might have been called Honest John or Fighting John, for he was all that such names imply; and old Chicagoans look back upon his several terms of service in the Mayor’s chair as perhaps the most efficient in the city’s history.

It was the natural place for a city to grow, and that is why it was born there; for nobody would deliberately choose as the site for a future city a dismal swamp as Chicago was then. It was however the point where the trade with the vast and growing agricultural districts of the Middle West converged and established the commerce of the Great Lakes. The farmers at this time brought their wheat to town by wagons and unloaded it by hand into the grain warehouses. The wheat merchants in those days went out into the rural districts and met the farmers and traded with them, buying their wheat after actually seeing it grow in the fields or stored in the graneries on the farms. That was the wheat business then—quite in contrast with what it has developed into since and as one sees it today, when the grain kings seldom see their grain and only know of it by holding uncertain options upon it.

It was not Chicago, however, that my father started out to find. His ambition, as I have already stated, was to dig for gold in the Rocky Mountains rather than to find it in the channels of business. His touching at Chicago was an incident of his trip, and his staying there was an incident of the financial condition in which he found himself and which made it impossible for him to proceed further. So he started out to look the town over and see what it would do for him in the way of his getting a temporary living and saving enough besides to permit him to continue on his journey at a later time. He remembered that he had in his pocket a letter to Julius Chambers from Mrs. Marsh of McLean, for whose husband he had worked in that village, and in whose home he boarded there. Mr. Chambers and Mrs. Marsh were related in some way. He did not expect to use the letter except perhaps to afford him a few hours acquaintance and recreation while passing through the town, but as the letter stated that "Billy was the best clerk Mr. Marsh ever had in his store," he thought he would use it and see if the "best clerk" certificate for McLean would have any value or meaning for a place as big as Chicago. Undaunted, therefore, he sought out Mr. Chambers and told him of his purpose and ambition. Mr. Chambers took a real interest in him, as people generally did when he was first presented to them. It was through Mr. Chambers, therefore, that he was introduced to the firm of Hinckley & Handy, which firm ran a commission business on South Water Street

near the river, dealing in grain and general provisions. The firm sized up the candidate for a job very thoroughly and carefully, and they particularly wanted to know if he could keep books. "O, yes, he could keep books all right; he had done that in the largest and only store in McLean," and although the bookkeeping there had consisted only of adding up the sales at the bottom of the page every day, and seeing if it footed with the cash in the drawer, yet he did not go into details as to that, but simply asserted his ability as a master of the art. He was therefore engaged on trial and told to report the next morning. He went out feeling very happy at getting to work so soon, for it made Pikes' Peak and the Rocky Mountains loom up much larger and nearer than they had ever done before in his contemplation of that ambition.

But he realized as he left the store that keeping books in McLean was one thing and keeping them in Chicago for a large commission house was another thing. So he hunted up a book store and purchased a text book on the subject of bookkeeping, which took nearly all the money he had left. He staid up all night with his book and studied it from beginning to end, so that when he took his position for duty the next day he felt himself pretty well equipped to cope with the situation. He applied himself to this new task with the same earnestness that he always did to anything which he undertook, so that he not only was able to do the work, but he soon became an expert bookkeeper and

accountant, and he invented forms and devices for keeping books which were particularly adapted to the grain trade, and which are today in vogue in the grain business in Chicago. He soon gave up the ambition to go further West as he became better acquainted with the people and more contented with his immediate environment. He made friends rapidly and grew in the esteem and favor of his employers, and he soon began to feel himself a part of the bone and sinew of the throbbing young Chicago.

Being an expert bookkeeper, however, even for a Chicago firm, which perhaps at one time might have been the zenith of his ambition, would not do for one of his calibre indefinitely. The firm which employed him also began to see that he was really too big for his job and that his sphere of usefulness should be expanded; so he went into the pit on the board of trade and became the trader for the firm while his salary was increased correspondingly. Then it was not very long, and in fact not over a year after his arrival, before the firm saw that they were going to lose him if they did not take him in and make him one of them as a partner, and this was done, although his name did not appear at the time in the firm name, but a "Co." was added to it, he being the "Co.," and the firm thereafter being styled Hinckley, Handy & Co. This business arrangement continued for only a year or so, when both Messrs. Hinckley and Handy concluded to retire from business and so withdrew from the firm which was therefore dissolved about the year

1864. My father then continued alone under the style of William T. Baker, and he so continued to do until 1868, his place of business being first on South Water Street, and then on LaSalle Street, near Washington. He was twenty-seven years old at this time and is remembered as being well groomed, fastidious in his attire and five feet eight inches tall and about 165 pounds in weight. In order to inspire confidence and lend to his appearance that dignity which perhaps a youthful countenance failed to give it, he began about this time to wear bushy sandy side whiskers and a moustache, which style in changing degrees he affected for the balance of his life. He favored the blond type in his complexion and the color of his hair and eyes.

Being a chip off the old block—his mother—he was thrifty and saved his money and soon begun to have little investments of his own, both in the firm and out of it. Then in a little while he felt that he was getting rich enough to take care of still another besides himself, and his mother and sister whom he had been supporting.

Now, of course, a young man, like what we know him to have been at that time, was not the kind to shut himself up from all society and good times; in fact if there was anything going on he was sure to be identified in some way or other, and so it came to pass that among the young ladies whom he knew and liked to go with, he finally met my mother, who was a school teacher. He had a liking for "schoolmarns."

This affair became serious after about a year and resulted in their getting married, but I will tell about that event in the next chapter which I will give to a brief sketch of her. They went first to the Sherman House and afterwards to live modestly in a boarding house at 24 Washington Street, but like most young wives she wanted a home of their own, so they rented a small cottage on the west side, which in after times we used to drive by and which Father used to point to as the first home he had in Chicago and as the place where I was born. I have no idea just where this house was or if it is still in existence, although I do remember that with the raising of the grade of the streets of Chicago it was left about ten feet below the sidewalk. Later they moved into 22nd Street on the corner of the alley between Prairie and Indian Avenues, being the end house in a row of four small frame houses which were in after years demolished to give place to the residence of Mr. Byron L. Smith.

At this time the great Civil War was beginning and every one's fortunes were affected in varying degrees. Father was fired with the patriotism and warlike spirit which characterized most of the young Americans at that time. He was bent upon shouldering a musket and going to the front where hostilities were already under way between the North and South. But he had a young and pleading wife who clung to him and tearfully besought him to remember her little self who did not want to be a widow, so that he stayed home and hired a man for \$1,000 to go in his place as

a substitute. This man turned out to be a "bounty jumper," as it developed later that he did not go to the war as agreed, although he took Father's money. However, there was a threatened outbreak at Camp Douglas, near Chicago, where many Southern prisoners were held captive, so that Father volunteered and was sworn in for picket duty in connection with that encampment; and it is told of him that in the chilly and spectral night he paraded up and down with a rifle on his shoulder ready to shoot down any bold Southern rebel who might dare to try to get away. This picket duty was all the actual active warfare in which he engaged for the protection of the republic, and how long he thus served I do not know. He however was active with his voice, and was a ready and lively participant in public meetings and debates where the burning questions of the times were under discussion.

Now if the nation lost by Father's staying home from the war, it probably gained in another way, for babies began to arrive in the 22nd Street home. The stork roosted on the roof of that house with more indulgence to those inside of it, than he did to any of the neighbors, and so quite a little colony was formed as more specifically set forth in the following chapter. It became a little kingdom in itself, ruled by a real king and presided over by a fond and indulgent sunshine queen, with lesser subjects varying in importance, size and temperament, who warred with each other or made peace according to the conditions exist-

ing from time to time, which best served for the one or the other.

In this house the children were all born except the first two and the last one. It was in this house that my brother and I received our first real and undiluted paternal discipline. It came about from the fact that Father had indulged the family in the luxury of a new set of cane-seated chairs for the dining room, and indeed, to us at that time such a set of chairs was a luxury. Then came an evil genius into the heads of my brother and myself, which prompted us to rise up exceptionally early one morning and go to the dining room, where with hatchet and hammer we pounded the seats out of every chair in the room. It was useless to attempt to prove an alibi, and he therefore exercised his right of "habeas corpus," we being the "corpuses," and imprisoned us each in a room by himself with the light shut off, moored to the bedpost by a clothesline for the space of three days, after first having been whipped with a horse whip. This is my candid recollection of that incident, but Father always claimed that we were only spanked and shut up for an hour.

Thus it was that Father's children made interesting his domestic life, which may have added more zeal to his business career,—at least I shall be happy to think that any of our little acts of thoughtlessness may have spurred him on to greater efforts in his business. It was in this house or rather in the barn in the rear of it, that ten cents of Father's money appropriated for our Sunday school exchequer was diverted from and

never yet has reached the said exchequer, but was converted instead into a long black cigar which gave my brother and me and another boy at the average age of ten, our first (my last) smoke, instead of being bored by going to Sunday school. That smoking party broke up before it was over or the fire out, and resulted in three small boys dragging themselves home, as they thought, to die. The mother who stooped to kiss the coming angels, smiled in her grief and became unsympathetic, for our breaths were fragrant with the tell-tale tobacco. It was in this house that Father began to spank, and as time went on more spankees came in for spanks. It is hardly possible that real good reasons existed for such ministrations, so maybe it was simply a passing down to posterity that which undoubtedly formed in his youth—a part of his parental blessings. Doubtless the advanced guards of his posterity felt at the time that he was actuated solely by the worthy motive of getting even for what ancestral discipline had showered upon him, and doubtless the same advanced guards then finally resolved to abide their time through the years to follow, when they too might hope to do some showering.

As the family grew in numbers and prosperity, the end house of the wooden row was outgrown, and so we moved to 797 Michigan Avenue, which was afterwards numbered 2238, being the southernmost one of the Orphan Asylum's brick houses between 22nd and 23rd Streets. We took up our abode at this place in 1867, the new environment being to our family quite

a coming up in the world. Father took this house under a ten year lease at a thousand dollars a year. This house had a back yard to it with a high board fence in the rear, which served as a barricade between our premises and the playground of the Orphan Asylum children. There were knot holes in this fence, which we boys used as loop holes when we engaged in warfare with the orphans on the other side. We would shoot pebbles through at them with sling shots and often seriously damaged them, and they would throw heavy missiles back, which often went over the top of the fence and through the rear windows of our house, which would result in peace being arranged between our parents and the managers of the Orphan Asylum, by the terms of which our parents usually had to pay a financial forfeit or indemnity, taking the same out of our several hides. While our business was thus going on through the fence and over it, Father was conducting his with equal energy, although in a more peaceful way down town. Father was well on the way to fortune and we children were in the halcyon days of our childhood joys, when on September 17th, 1873 a great sorrow came to our household, for our young mother was killed in a runaway. I will tell more of this in the chapter I will write about her. The sunshine which was thus clouded from my father's life probably caused him to plunge more deeply into business and lend austerity and sternness to his character. It in a way drew him from his children, whose proper bringing up he then

delegated to our mother's sister, Mrs. Mary Smith, a widow, who then came and presided over the home.

Among his business acquaintances at this time were two other young men—Mr. Walter F. Cobb and Charles A. Knight, who in a partnership relation between themselves had been operating a business similar to Father's, with more or less success. The clients of Messrs. Knight and Cobb and those of my father and several other commission houses had bought a very considerable amount of corn about this time, both seller September and buyer October, and foolishly enough as it afterwards proved, these several interests combined together to force grain to a higher price level. The result of this attempted corner proved very disastrous to the trade generally, as it also did to all the parties interested, as it caused the failure of six or seven Board of Trade houses. When the horizon cleared after this occurrence, my father found that he must seek for a new line of customers and more capital, as he was left with only moderate means; and Mr. Cobb and Mr. Knight found themselves in the same situation. As a result of this misfortune the three young men were brought closer together, with the result that after several conferences they established a new firm under the style of Knight, Baker & Co., in which firm Mr. Cobb also joined. This firm began business in 1869 with offices opposite the Board of Trade in La Salle Street. Under the partnership arrangement it became the duty of Mr. Knight and my father to take turns in travelling to look up cus-

tomers and attending to the business on the Board of Trade, while Mr. Cobb had charge of the finances and general business of the office. Theirs was essentially a grain shipping business, it being their purpose to develop it principally along that line and to the greatest extent possible, in the ambition of making their firm the strongest and most important one in the business. The business, however, consisted mostly in shipping grain to the New England States by the different railway systems—called through lines—and they also did a moderate business via the Lakes and the Erie Canal, which required very close watching as very keen competition had to be met. The combined energies of the three partners developed the business rapidly and the firm soon became one of the most prosperous.

Then when the future was beginning to look the brightest, the great Chicago fire came along, beginning October 8, 1871, and for two days devastated the most valuable portion of the city, destroying almost entirely the business section, and driving thousands of people from their homes. History had recorded no greater conflagration than this. In the short time that the flames were at work, $3\frac{1}{2}$ square miles in area were devastated and \$187,000,000 of property went up in smoke, and over 300 people lost their lives. That which had been a magnificent, substantial and prosperous city of forty-seven years' building, was reduced in a few hours to a heap of smouldering ruins. Nothing was left but ashes and

debris to show where the young metropolis only two days before had stood. This catastrophe of course, destroyed the business of my father's firm, although it caused them comparatively little property loss for the reason that their holdings of grain had been largely stored in elevators which had not been reached by the fire, and they were fortunate as well in collecting a good percentage of insurance on grain destroyed. Nothing daunted, however, they took heart again in common with the prevailing spirit of the stricken citizens, and in a few days they opened up a temporary office in the basement of our house at 797 Michigan Avenue, about two miles from the former business centre.

There was no business centre immediately following the fire and the people conducted their business in their homes,—if they had not been destroyed by the fire, or in tents or board sheds constructed for the purpose in private yards or vacant lots scattered about the city. The temporary office at home was soon abandoned and a new location secured in a loft on Canal Street on the west bank of the river, near where the Board of Trade was temporarily holding its business sessions. Soon afterwards the Board of Trade constructed a temporary edifice which was known as the "Wigwam," and which occupied Washington Street from Market Street to the river. The office next in order occupied by the firm was a space about 15 x 30 feet in this wigwam. This location also was temporary, and later, after the city had begun to re-

build, they moved down Washington Street to a location between La Salle and Wells Streets. Although they again began to do fairly well, as their business was strictly brokerage and commission, the same could not be said of their clients, and this fact resulted in Mr. Knight becoming very discouraged at the business outlook, so that he withdrew from the firm in 1872, taking with him the bulk of the capital. Mr. Cobb and my father thereupon with a capital of not over \$10,000 between the two of them, branched out once more under the firm name of Wm. T. Baker & Co., and took a fine large suite of offices at 84 and 86 La Salle Street.

At this location they displayed a good front, spending a large sum of money in elaborate office furniture and fittings, together with an arrangement of private offices, with the idea that this display would give the impression of prosperity. In undoubtedly did give that impression and helped them to build up a valuable line of customers. With much zeal, nerve and industry, Father then started out to get a share of the business of some of the largest houses in New York, Philadelphia and Boston, and he succeeded in this purpose with the result that the business from that time grew very rapidly. Jesse Hoyt & Co. and David Dows & Co. of New York handled their business for them at the eastern end. In 1877 Mr. Cobb, in behalf of the firm, went abroad and established connections in Europe, with the result that in a very short time the firm became large exporters of grain on through

bills of lading, the grain being transferred at the seaboard from cars to ocean going vessels. Dewar and Webb of London, an extensive grain house of that city, were their chief correspondents abroad. The firm of Wm. T. Baker & Co. now came into the zenith of its career and developed into one of the largest grain shipping houses in the world.

Each success stimulated Father to greater ambitions and the broadening of the scope of his commercial activities, setting higher each time the goal to which they aspired. He began to think that the firm should have a navy of its own to ply upon the Great Lakes and engage in the carrying trade, not only for their own shipments, but for independent shipments as well. This idea resulted in the building of the schooner Rutherford B. Hayes in 1878. At that time she was the largest carrier upon the Great Lakes, her capacity being 50,000 bushels of corn. While they were casting about for a name for the schooner which was then on the ways, my father happened to be in attendance at the Republican National Convention, which was then being held in Chicago, and on that day Rutherford B. Hayes was nominated for the Presidency of the United States. When he returned to the office he said, "I have a name for the schooner. We will name her after the luckiest man in the country." She was accordingly so named, and Father took one of my brothers and myself to the christening when she was launched near Detroit. This schooner not only served the purpose of carrier for the convenience

of the firm and its clients, but served the profitable purpose at times of a regulator of freight rates out of Chicago, for Father undoubtedly had this feature in mind when he conceived the idea of building the ship. When it happened that the firm had no cargo of their own for the Hayes, she was immediately let out to other shippers and the rates she made for the service did much towards establishing reasonable charges by other vessel owners. Often too, they used the Hayes in this way to lower rates, of which they availed themselves by chartering other vessels for their own business. The schooner Hayes was a remarkable vessel in that she had a larger capacity than any vessel of her dimensions, and she was endowed with unusual seaworthiness, however, she now lies at the bottom of the lakes, having foundered as the result of a collision several years after the firm ceased to own her.

As a companion to the Hayes, Baker & Co. purchased the powerful steamer Antelope with the idea of having her tow the Hayes in tandem with other vessels for the purpose of making better time between Chicago and Buffalo than could be insured from sailing independently and depending upon the winds alone. The Antelope carried considerable cargo, as well as serving in the towing capacity, but this experiment did not prove successful so that the steamer was sold some time after.

The business of the firm grew and continued more and more prosperous. At one time they had borrowed

in connection with this business half of the deposits of the First National Bank of Chicago. In other words their loans amounted to about \$3,000,000 at 3 per cent. The bank then was, of course, much smaller than at the present time. Naturally they had developed a very high order of credit and were held in great esteem and confidence by the banks generally and the other Board of Trade firms.

It was about this time that James R. Keene owned practically all the wheat in Chicago and the lard as well, while Baker & Co. owned most of the corn. Mr. Keene and associates had formed a combination to control the wheat market and Mr. Keene was manipulating it. J. K. Fisher & Co. who represented part of the Keene interests in Chicago, had bought and held for him about three million bushels of wheat, when one morning Mr. A. J. Fisher received a telephone message at the Chicago Club saying that an important night dispatch had been received at his office which said "Sell all wheat you can" (above a certain price), and the dispatch was signed "Keene." Mr. Fisher hurried to the Board of Trade and began disposing of the wheat as rapidly as he could, at the same time telegraphing Mr. Keene of the amounts as fast as he sold. My father happened to be in Mr. Keene's office at the time in New York, and of course they were much perplexed and disturbed by Mr. Fisher's dispatches, as they knew that something was wrong and that probably Mr. Fisher was acting under instructions contained in a bogus telegram. As a check upon

Fisher's operations, therefore, my father's firm, who were also large holders of wheat bought for Keene, under his telegraphic instructions immediately began buying in wheat under authority from Mr. Keene to replace that which had been sold, and Fisher did not find out until after he had sold all of Keene's holdings that he had really acted without his orders. Fisher, as soon as he knew that he had been duped, immediately went to Mr. Cobb as the only person in Chicago with whom to trust with his secret, knowing that he had full information as to what he had done, and he therefore gave Baker & Co. an order to buy back all the wheat which he had sold—3,000,000 bushels—and this was done the next day by Baker & Co. at a slight profit over the sales. This bogus dispatch episode was one of the things that will always be remembered in connection with Board of Trade history, and the result of it was that Fathers' firm thereafter handled all the Keene business.

In 1881 the firm of William T. Baker & Co. took a large office in the corner of the new Chamber of Commerce Building at the corner of La Salle Street and Washington Street, and in addition to their established grain business, they opened up a department for buying and selling stocks and bonds on the New York Stock Exchange. In this connection the firm inaugurated a private wire system between New York and Chicago, they being one of the first to attempt such a novel and expensive innovation. The wire cost \$25,000 a year under a lease from the Western Union

Telegraph Company, to which had to be added the expense of the operator at both ends of the line. They established their business and private wire connection in New York for their new department with McGinnis Bros. & Fearing, who afterwards failed, causing them a loss of \$100,000. The next New York connection was Jameson, Smith & Cotting, which firm afterwards became J. D. Smith & Co., and this business relation was kept up as long as the business was continued, and it proved a profitable one. It is said however, that Father had no liking for the stock business and much preferred the grain trade. As soon as the Board of Trade moved to its present location at the head of La Salle Street, Baker & Co. took the large banking office in the Counselman Building where they remained until the spring of 1888. Mr. Cobb in this year withdrew from the firm, thus leaving Father alone in the business, which continued under the style of William T. Baker & Co. as previously. The relations of the two partners during their twenty years of association were always of the pleasantest, each having the entire respect and confidence and friendship of the other, and Mr. Cobb's retirement which was actuated by his desire to cease the activities and worries of a business career and to enjoy life quietly, was regretfully yielded to by his associate. At the time of Mr. Cobb's retirement Father moved his business headquarters to the Phoenix Building, now the Western Union Telegraph Company Building. This was in 1888. He continued the business there until 1893.

when he was elected President of the World's Fair and he thereupon retired from business and closed up the affairs of his firm.

He suffered the usual ups and downs which are apt to be met with in that line of business. The firm began with practically nothing, and their combined assets varying from time to time, never exceeded \$1,000,000, the respective interests of my father and Mr. Cobb being two-thirds and one-third. Father was almost invariably a bull in the market, and the persistency which characterized him in other things manifested itself most strongly in this regard. He was consistent as well as persistent. His operations were always based upon a careful study of crop conditions and other conditions which affected the price movements. At one time he felt that grain was a good buy at a given price and he bought largely. It crept up gradually ten cents higher per bushel, but it had not reached the mark he had set for it. It slumped and went back again below the original purchase price, and still he held to it. It crept up again, and again exceeded ten cents over the purchase price, and again it slumped to a lower level than before, and still he held on. A third time the price stiffened and finally reached the high mark that he had figured out for it, when he let go and made the profit he had aimed at.

He never permitted himself to be under obligations to railroad companies, and never accepted proffered passes, but preferred rather to pay his freight bills as any one less favored would have to do. His credit

always stood the hardest test that could be put upon it, and as an example of this I will cite the incident of the Cincinnati corner some twenty-five years ago, which Mr. E. L. Harper, President of a bank of that city had secretly attempted to run but which failed disastrously, and resulted in his going to the penitentiary for stealing the money to run the corner. The collapse of the corner resulted in the failure of Harpers' bank and of several large firms, which brought on a panic, so that Baker & Co. were being sharply called upon for additional margins in great amounts to protect their trades. As a result of this it became apparent to Father and Mr. Cobb that they would go under if they were not provided with something like half a million dollars before the following day. He went to Mr. Hutchinson of the Corn Exchange Bank and explained the situation and the seriousness of it, stating that they had to have that much money to keep them in business and preserve their credit. He was asked for a statement of the firm's affairs. He answered, "It would take three days to prepare a statement and the relief is needed now. I can only tell you that *I know* that we are solvent and can soon pay the loan." The result was that the directors of the bank were called together quickly to act in this emergency. The Executive Committee were Mr. Sidney Kent, Mr. B. P. Hutchinson, familiarly known as "Old Hutch," and Charles L. Hutchinson. "Old Hutch" was determined to break Father and so opposed the loan, but it was carried by

the favorable vote of the other two, so that over a half million dollars was passed out the next day on their overdrawn account, and with not even the giving of a promissory note. For those days, this was a large operation, and as such was an endorsement not only of Father's integrity and honor, but of his judgment as well, and the fact that the obligation was half paid back in thirty days and fully paid back in sixty days, vindicated the confidence which the bank had in him.

The foregoing recital tells briefly the business career of my father as it proceeded through the several firms with which he was identified in doing business upon the Board of Trade. He, however, did not confine his energies entirely to the steering of his business firm, but in his personal capacity was prominent and indefatigable in many directions. He was generally in the forefront of movements calculated for the public good. He was one of the original twenty-eight charter members who founded and organized the Commercial Club of Chicago in 1887, a body of the strongest and most select men, limited in number to sixty, which met monthly at dinner and discussed local and national topics. It also undertook important works and worthy charities, founding among other things the Chicago Manual Training School. He was a member of the first executive committee of the club, an honor conferred upon him many times since, and he was treasurer of the club in 1892, Vice-President in 1893, and President of it in 1894.

He was devoted to the interests of this organization and was never absent from its monthly meetings except through illness or absence from the city. There was seldom a topic of interest under discussion by the club upon which he did not have pronounced ideas and was therefore a frequent speaker. The club keeps no records of the speeches of its members, as only those of the invited guests are reported, but the minutes of the club show that he addressed it upon many topics, the most important of which were:

A Review of the World's Fair, Nov. 25, 1893.

Interstate Commerce Law, Feb. 27, 1894.

Our Currency, Oct. 27, 1894.

Chicago's Municipal Finances, Dec. 28, 1895.

Louisiana Purchase Exposition, Dec. 27, 1902.

He was also the principal speaker at a complimentary dinner given to his life long friend, the Honorable Lyman J. Gage, February 11, 1897.

Father was also a member of the Chicago Club and the Iroquois Club, and also of the Cobden Club of England. He was one of the original directors of the National Biscuit Co. and continued as one of its most influential directors until the time of his death. Likewise he was a director of the American Radiator Co. He was also an influential director of the Union National Bank. He was one of the original subscribers to the Chicago Auditorium and active upon its directory. He was a life member of the Appollo Commandery of the Knight Templars, in which order he attained the 32nd degree. He was an original

member of and one of the principal pillars of the Art Institute of Chicago, and a member and director of the Chicago Board of Trade. He was one of the most efficient directors of the World's Columbian Exposition and also its President, and he also joined actively with me in the development of the water power of Snoqualmie Falls and the White River in the State of Washington, for supplying the cities of Puget Sound with electric light and power, which ranks among the few most successful and notable achievements among the world's best hydro-electric power developments. These last four mentioned subjects should have more than passing notice, and I will, therefore, give them separate chapters in this history.

Father always took an active and thoughtful interest in politics as a theme in which he felt that as a public duty every patriotic citizen should study and have clear cut ideas upon. He had no personal ambitions in this direction, although he was prominent at all times when national crises were the subject of discussion. From his first vote and until the year when Mr. James G. Blaine became a candidate for President he was always a Republican, but in that year he foreswore his allegiance to the Republican party, repudiated its candidate and became the earnest champion of Mr. Grover Cleveland. He made speeches in that campaign, some of which were printed and distributed with much effect by the Democratic National Committee. He was the chairman of the "Illinois Mugwump" Committee. He continued as a Democrat

from that time until the Republicans began to absorb their best platform principles from the Democratic party, and until the Democratic party itself began to disavow its own principles, and put forward Mr. Bryan as their expression of belief. Then Father came back in the Republican fold again and there remained for the remainder of his life. He was ardent for free trade and believed that tariff reform would cure the great trust evils.

He was a conspicuous figure at the time of the "Debs Rebellion," in which connection his life at one time was in great danger. He had been on a visit to my home in Seattle with his invalid wife and daughter, and it happened that the great Pullman strike broke out while he was returning to Chicago. At the command of Debs who was President of the American Railway Union, every train in the United States hauling Pullman coaches was stopped upon a given day and hour. This found Father at Livingstone, Montana, where his train was stalled for nearly two weeks at the instance of the strikers. This situation resulted in not only serious inconvenience to the passengers, but positive distress in the lack of food and comfort, as a result of which Father was designated spokesman of the passengers for the purpose of attempting peaceful negotiations with the strikers for the purpose of allowing them to proceed upon their journeys to their homes. He addressed them in a body at Livingstone, but got no sympathetic ear, as they were acting in strict obedience to the edict of their

leader Debs, whose watchword to his followers during that insurrection was "Save your money and buy a gun!" Finally it became known that Father was a director of the Pullman Car Company, which excited the wrath of the local strikers to the extent that a conspiracy was set on foot among them to assassinate him. This danger he escaped, however, by departing quietly one night with his invalid wife and daughter, travelling in a mountain buckboard over more than one hundred miles of almost impassable mountain roads to a distant station on the Great Northern Railroad, where traffic had not been interrupted for the reason that that road was immune from the tyranny of Debs because of not operating Pullman rolling stock. When Debs was tried for treason and conspiracy, my father was invited to be the foreman of the jury which tried him, but preferred to be the star witness against him instead, which resulted in the conviction and imprisonment of Debs. The trial would have meant the hanging of Debs for murder had there been any fatalities in connection with the strike.

After his retirement from active business as a Board of Trade firm, Father had a private office in the Women's Temple Building which he retained until the time of his death. He was not the character of man to entirely cease his activities, and he was, therefore, generally present at the Board of Trade sessions, but made his trades through other brokerage firms.

During the spring and summer of 1897 Joe Leiter engineered his world famous corner in wheat, which brought the price up to over a dollar and made the farmers very prosperous and happy. Father was happy too, for dollar wheat was what he was looking for, and therefore being in the same situation and frame of mind as the farmer, he was in that year in connection with Armour, Alerton and Leiter caricatured as a prosperous and contented farmer in a cartoon in one of the daily papers which is reproduced herewith. The Leiter corner failed and Joe Leiter went under as a result of it, but there are a great many people today who raised wheat in that year who still bless his memory for his good intentions and what he did for them, and Father himself, undoubtedly had a kindly feeling for the part which young Leiter took in the history of wheat, and I have myself, likewise, for it undoubtedly had something to do with my own achievement in the harnessing of Snoqualmie Falls.

Father's fortune at this time when he was fifty-six years old was probably about two-thirds of a million dollars, and at no time before or since was it likely any greater until the successful issue of the Snoqualmie and White River power developments in the West resulted in the practical trebling of his own fortune as well as adding equally to mine. He never set his mind on the swollen fortune idea, caring more as to the method of attaining an end, rather than the attainment of the end itself. He was one of the ablest,

THE WHEAT KINGS.

P. D. ARMOUR—"WELL, BOYS, THIS DOLLAR WHEAT IS A GREAT BLESSING TO THE FARMERS."



Cartoon published in *Chicago Record*, August 24, 1897.

boldest and most successful operators in the history of the Board of Trade. He studied speculation as an exact science, founded upon the laws of supply and demand, in accordance with the doctrine laid down by John Stuart Mill, "When speculation in a commodity proves profitable it is because in the interval between buying and reselling the price raises from some cause independent of the speculators, their only connection with it consisting in having foreseen it." As a far-sighted speculator he also saw how in the lapse of an interval of time, prices might shrink instead of rise, which situation he directed likewise to his own advantage. As a successful speculator he was a student of all things and conditions which go to establish the law of supply and demand. There was not a day in the year that he did not know the crop conditions as they existed in all countries that supply the grain of the world. In this connection he studied weather conditions, transportation facilities, the financial situation and legislation. In this way he was in the forefront in market movements and was generally right, and because of his known shrewdness and close study of all conditions which established prices he had a large following of traders who relied upon his judgment in figuring out future market conditions as a basis for their own operations. He looked upon speculation as the life of business, whether it be trading in grain or groceries or metals, or anything else. Like him, all business men are speculators for the reason that they make or buy a commodity in the anticipation of being able to

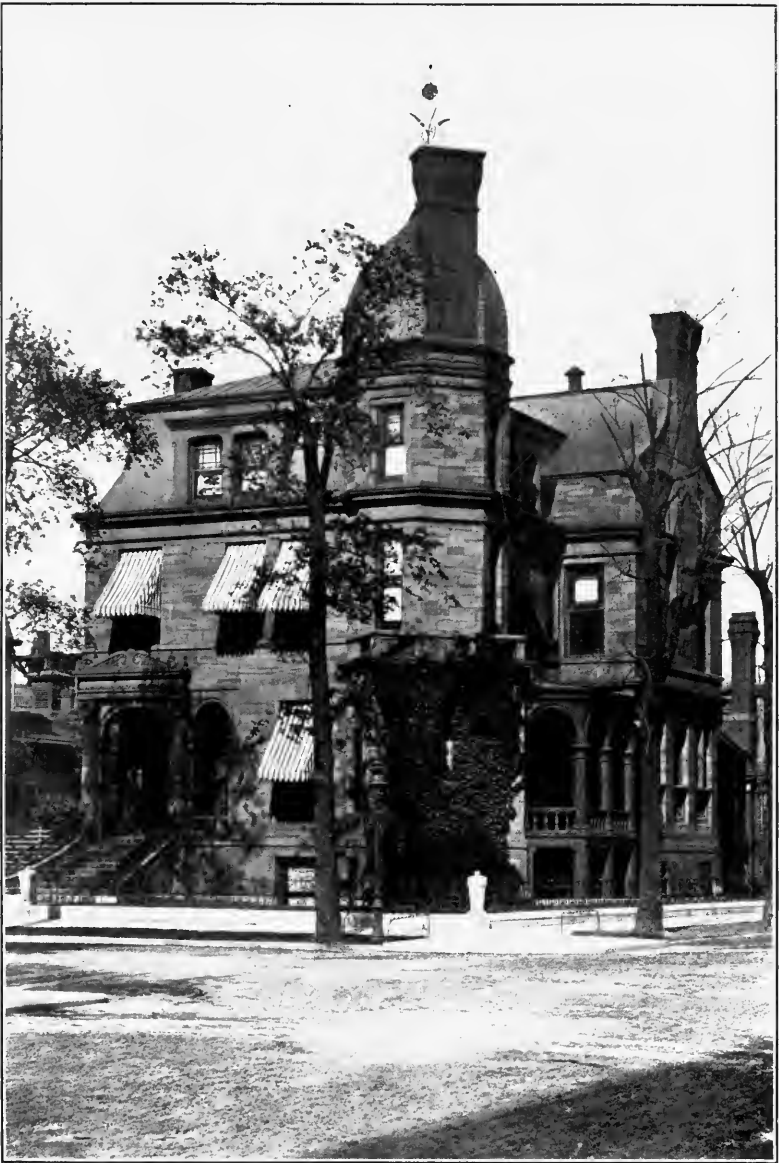
sell it at a profit. A good business man is one who is a good speculator. It is speculation which electrifies the intelligence carrying agencies of the world, so that every man in his office or in his farmhouse knows daily the changing commercial conditions throughout the world, and the consequent fluctuation in prices of commodities in which he is interested directly or indirectly. It becomes the regulator of proper values and it stimulates commercial and industrial activities. It becomes the pathfinder through all countries and markets for the common good, disseminating its intelligence to all alike. It is unselfish and it leads the way to the best civilization. This is the view he took of it as a student, as an economist, and as a practical and enlightened business man. His operations as a speculator were not confined to the commodities of the Board of Trade or the Stock Exchange. He had many of the attributes of the hardy pioneer and so helped to blaze the trail to many a new country. In this way he became identified with early irrigation projects in California, with an extensive railroad project in South America, with coal mining and water power developments in the State of Washington, with copper mining in the West, and with street car projects in St. Louis.

He was a strict adherent to principle in his business affairs even though he knew it would cost him money to be so. As illustrating this I will cite the incident of his being one of a syndicate of several operators including "Old Hutch" which was carrying

a large line of grain and waiting for an advance under a mutual covenant to sell only in concert with each other. The appreciation in value of the commodity carried, soon showed a handsome profit on paper, and "Old Hutch" without regard to his promises to the others began to let go. Others of the syndicate followed in line one by one and did the same, which resulted in the price shrinking point by point. Nevertheless Father held himself true to his word, and so did not dispose of his interest until he was the last one left, and until the price had dropped in consequence of the selling movement to a level which entirely deprived him of any profit.

More might be said of his business career if space permitted. Let me instead, however, return for a moment to his private life and to the time when the family moved to their first Michigan Avenue residence. Father at that time was a master of the shotgun and very frequently went duck hunting upon the preserves of the Tollaston Gun Club some distance from Chicago, of which club he was a member. He was instinctively a good shot and brought home many a trophy of the sport. He was also fond of horses and drove to and from his business behind one of the fastest trotters in the city, and he kept fine carriage horses and equipages for the use of the family as well.

Father remained a widower until 1879 when he married Mrs. Anna Franklin (Phipps) Morgan of Troy, New York, the widow of Mr. Azro B. Morgan, whom he had met in the course of his business oper-



THE CHICAGO HOMESTEAD.

ations. They spent their honeymoon extending over a period of several months, in European travel. During his absence, the handsome residence at the corner of Michigan Avenue and 23d Street was in course of erection, but was not completed until several months after their return. Here the family lived until some time after his death, with the exception of the summer seasons, which were spent in Exmoor Cottage, their summer home upon the golf links at Highland Park. Father was an adept and great devotee of golf, and this recreation did much to keep him in good health the last years of his life. He looked very little older than his sons when he was sixty years old. He furnished his house with costly works of art and libraries, and while not ostentatious in arranging his surroundings and comforts, his environment was suggestive of the abode of a scholar and a prince.

Father's second wife and our stepmother came as the two oldest of us were getting ready for college, but while the youngest to whom she was particularly devoted was yet a small boy, so that she had more to do with his bringing up than with that of the other children. As the result of an accident which was thought trivial at the time, she developed into an invalid, and gradually in the course of several years, her nervous system failed and she became bereft of reason, until finally on October 15, 1906 she died,—surviving Father three years.

The summer of 1903 was as usual being spent at Exmoor Cottage, near Highland Park. It was an

ideal country home, with its colonial style of architecture, its large and airy rooms, its broad verandas, and the surrounding stately trees. To this place Father would steal out from town as early each day as he could, and as often as he could he did not go to the city at all. While coming down stairs in the house one morning he stumbled and fell most of the distance, and as a result he fainted. He thought nothing of the incident. Then later he began to have pains which he attributed to indigestion as they appeared to be in the region of the stomach. In the evening of Tuesday, October 6, 1903, and about two weeks after his fall, he retired in good spirits after the usual afternoon golf game, the evening meal and the game of dominoes with the family, and went to sleep with a hot water bag to his breast to comfort his supposed disorder of the stomach, but an hour later, about 10.30 P. M., he gave a slight gasp in his sleep which attracted the attention of Mother's nurse, who went to him and discovered that he was dead. It was heart failure. So unlooked for and so sudden an event came as a terrible shock to the family, excepting his wife, who in her distressful mental condition lived on until her end came three years later without ever knowing that he had gone before. In the same hour in which his life went out in Chicago, I was aroused from my sleep 2,000 miles away in Seattle, by an ominous nightmare which told me what had occurred, after a few hours of restless waiting, a messenger came to the house and delivered the telegram which

confirmed the death message. The next day the Board of Trade adjourned during the business session out of respect for him, a tribute it had never paid before to any other member. That organization felt that it had lost its master mind, and his death cast a gloom over all. The community of Chicago which had now grown in size to over 2,000,000 people felt that the taking of him away was a distinct loss, for he represented the highest type of citizenship, and as such stood out in bold relief as a character worthy of the emulation of his fellow men—those present and those yet to come.

He left no will.

The funeral was held at the Second Presbyterian Church on the following Sunday, and the interment was in the family lot in Graceland Cemetery, Dr. Gunsaleus officiating. Father had been a pewholder, and regular attendant at this church since his second marriage, although not a member of it. Prior to that time he had always attended Christ Reformed Episcopal Church, ministered by Bishop Cheney.

The death of William T. Baker, at the age of sixty-two years, drew from the daily press of Chicago and elsewhere, editorials of eulogy upon the man of whom the whole city was justly proud and whose loss was the subject of universal lamentation and regret. The different corporations and institutions in Chicago and other cities of which he had been a member, met in special sessions and adopted resolutions of respect and affection, which were engrossed and bound and sent

to the bereaved family, and letters from many friends and admirers were received from different parts of the country. I wish that space would permit of all their sentiments being chronicled here. I think I ought to record the contribution of persons outside of kinship as an expression of the public's view of him, and the one whose statement is typical of all the others, and who is ablest of all to speak by virtue of a lifelong acquaintance and friendship with him is Mr. Lyman J. Gage, Secretary of the Treasury under President McKinley, with whose tribute, dated Sept. 26, 1906, at Point Loma, Cal., and that of the National Biscuit Company, I will close this chapter.

"Your letter asking me for some facts relating to your father's history, my estimate of his character, etc., is received. I wish I could set forth in clear language, what is so well portrayed in my own mind concerning him;—but this is the *effect* of incidents, circumstances, associations and conversations, the particulars of which cannot be recalled and described.

Thus I remember him way back in his early days in Chicago. He was young, wide awake, enterprising and vigorous, firm in principle and uncompromising. These qualities he showed as the years went on—but just how and when this feature and that were demonstrated, I cannot recall. I only know he possessed them and that the fruits of these qualities were seen, appreciated and enjoyed by his friends and acquaintances. He was a lover of Truth and Justice, and fearless to espouse them, when occasion demanded. He hated their opposites and unsparingly denounced those who excused or defended these opposites.

These characteristics excited opposition and bitterness towards him, and he could not escape the darts of malice and defamation. As an enemy he was uncompromising and



ANNA FRANKLIN (PHIPPS) (MORGAN) BAKER.



EXMOOR COTTAGE.
THE SUMMER HOME NEAR HIGHLAND PARK, ILLS.
IN THIS HOUSE MY FATHER DIED.

relentless. As a friend he was affectionate, steadfast and true. It was my great privilege to bear this relation to him. In the year 1891 or '92, he and I went together to New York to attend a banquet given by friends of the "Columbian Exposition." On the train I was attacked with symptoms of "Appendicitis." As that trouble had at that time received little or no recognition, I was of course unconscious of the serious nature of my symptoms and would have ignored them, but your father seemed to know by intuition that there was trouble ahead. At his own cost and without my knowledge, he wired to a physician in New York to meet us on arrival at the Holland House. The doctor diagnosed the trouble correctly and within thirty hours I was under the surgeon's knife. Needless to say your father was tireless in his attention to all details. He remained near me several days, and I am fully satisfied that to his foresight in summoning the doctor and to his wise advice I owe really my life.

He was as prompt to public duty as he was faithful to private friendship. That a cause was unpopular,—did not discourage him in supporting it. If it were popular he would not follow it if opposed to his conviction.

In 1895 (I think it was) he accepted the Presidency of the Civic Federation. Like all reform bodies, it was received with sneers and met with contumely. It required courage and devotion to assume the head of that organization. That the Federation accomplished a valuable work, did much to correct municipal abuses, and to harmonize the prejudices of a diverse population, would now be admitted, and out of that organization has developed "The National Civic Federation" with headquarters in New York.

Your father also held the position of President of the "World's Columbian Exposition" in the second year of its history. The work was arduous and difficult, but Mr. Baker found his way and contributed much to the final triumphs of

the great exposition, and for all his services so rendered refused all salaried compensation.

His active business life was related more closely to the Board of Trade. There his influence was felt in the establishment of good rules and in the endorsement of just discipline for violation.

You will see that I have had to speak in general terms and my contribution may not be of much service. Whether or not you write his biography, the influence of his life and character will not be lost. 'No man liveth to himself.' His personality affects for good or evil other lives. The seed of the fruit he produced will fall into other hearts and lives, and so go on like nature's order, producing after its kind."

The following testimonial was issued by the National Biscuit Company:

"William Taylor Baker, a director of the National Biscuit Company, died at his country home near Chicago, on Tuesday, October 6, 1903, at the age of sixty-two years.

The first president of the World's Fair, held in Chicago in 1893, many times president of the Chicago Board of Trade, president of the Civic Federation, vice-president of the Chicago Bureau of Charities, a director of the Chicago Art Institute, and associated in an official capacity with other public organizations, he was a patriotic citizen, who sacrificed personal interest for the welfare of the people of Chicago in particular, and for the general good of humanity everywhere. At one time the largest grain merchant in the northwest, a member of the board of directors of banks and of various manufacturing and mercantile institutions in which he was financially interested, his reputation as a successful man of affairs was national in its scope.

It is, however, as a large stockholder and one of its directors continuously from its formation, that the National Biscuit Company has had brought home to it the serious loss occasioned by the death of Mr. Baker. He was a clear-headed

advisor. He investigated carefully and intelligently the many important questions of policy with which the board of directors of the company has had to deal during the past six years. His conclusions were always logical. He saw them projected before him in a luminous way, distinct in every detail. When his mind was made up, he never swerved or faltered. He walked straight the one road he believed would lead him to his goal. One of the first to appreciate the value to the company of its advertised package goods, he was a strenuous and persistent advocate of the vital necessity of making them the most prominent feature of its business. He never claimed to have any knowledge of the baking trade, but this very fact made him all the more helpful to those of his associates who had spent their lifetime in it. His wide experience in other lines gave him a point of view denied to them, as a man standing miles away from tall mountain peaks sees conformations sharply outlined against the distant sky which are invisible to the dwellers at their base.

The chief characteristics of William T. Baker were rigid honesty and the moral courage to assert and maintain his convictions. He was true hearted. In his family life he was one of the most tender and unselfish of men. Dignified, courteous, and of unfailing good humor, he was the ideal gentleman in business. His influence and example will live long in the memory of his fellow directors, each of whom was proud to call him friend.

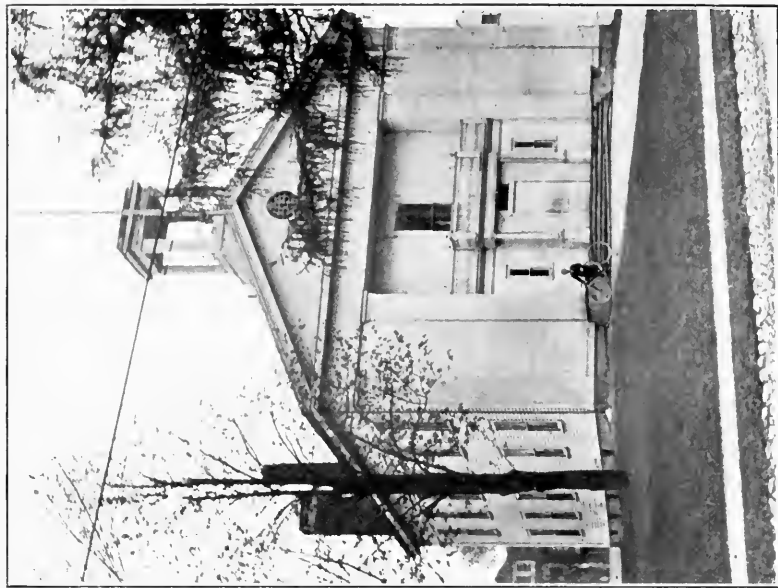
He has gone to the reward God has prepared for just men."



GRAVE OF HENRY DUNSTER,
MY FIRST MATERNAL AMERICAN ANCESTOR.
CAMBRIDGE, MASS.



BIRTHPLACE OF ELIZA ANNIE DUNSTER, DURHAM, N. H.



THE ORIGINAL BRADFORD ACADEMY—1828.
BRADFORD, MASS.

CHAPTER IV.
ELIZA ANNIE DUNSTER.

1838-1873.

EVEN as my father's life would have been incomplete without my mother who helped make him the man that he was, so would his biography be only half done without more than a reference to her. She came into his life at the threshold of his career in Chicago and brought with her all those talents and attributes best calculated to sustain him in the realization of his fondest hopes and ambitions. I made a pilgrimage last summer to the scenes of her girlhood similar to the one I made to those of my father, for I felt the same devotion to each of them, and neither exploration interested me less than did the other. But like all mothers, my mother was a woman, and being a woman she became a wife, and like most wives her glory thereafter was to shine in the reflected light of her husband, as the better half of him, or as the world looks at it, his satellite. Her sphere was their home, while his was the whole world. Therefore by the nature of things and events he was the larger luminary and she the lesser one, and hence in this biography there must needs be more told of him and less of her. Had she remained unmarried, it is quite likely that her gifts and accomp-

lishments would have entitled her to an independent biography without the excuse for its justification in the being the wife of a great man. How truly it has been said—"There is a tide in the affairs of men, which taken at its flood leads on to fortune," and truer still, "There is a tide in the affairs of women, which taken at its flood leads God knows where." But what grander destiny can any woman have than wifehood and motherhood?

She was Eliza Annie Dunster, the youngest child of Samuel and Susan Dunster, born October 24, 1838, on a farm at Durham, New Hampshire, a village of only a few families, at that time. She came from a sturdy line. The first Dunster in this country came over from England in 1640, and he was Henry Dunster, a learned and devoted Minister of the Gospel, a son of Henry Dunster of Lancastershire, England. His most conspicuous place in history lies in the fact that he was the first President of Harvard University, and assisted John Harvard in the founding of it. President Dunster was educated at Cambridge University, England, which also gave to the world another of Harvard's presidents, President Chauncey, as well as John Winthrop and John Cotton of early Massachusetts, and such notable characters as Bacon, Milton, Dryden, Jeremy Taylor, Newton, Pitt, Byron, McCauley, Tennyson, Gray, Wordsworth and Thackeray,—a brilliant setting indeed for the name of my first American maternal ancestor. His administration as President of Harvard while this school was in its

infancy, was eminently successful for fifteen years, at the end of which period he was compelled to resign because of views which he held in regard to infant baptism which were too advanced for those times and which caused him to be pronounced a heretic. His fearlessness and courage in his beliefs showed him to be no less a martyr than if he had been burned at the stake. He died in 1659, and he now lies in the ancient cemetery opposite the college grounds in Cambridge, held down by a weighty Latin inscription and a slab of stone.

History does not record that the Dunster family achieved great fame in the Revolutionary War. It does say, however, that my great grandfather was a private in the Revolutionary War, and in the printed genealogy of the family about an inch of space is given to his heroic exploits, while over a page is given to his attempt at procuring a Revolutionary pension. It seems that under the rules then existing, pensions were only given to those who were really needy and could show good proofs of being paupers. My Revolutionary sire claimed that honor and a pension, but upon investigation it was found that he possessed assets consisting of a table worth \$1.25 and a chair worth 25 cents, total assets of \$1.50, and so he failed in his pension claim. There is also a pair of great iron handcuffs locked and unlocked by a big iron key, which an ancestor of mine through this line wore for some purpose, either as a civil prisoner or a military one, but I have no data to determine which of the

two types he belonged to, although my warlike spirit leads me to hope it was the latter.

Samuel Dunster, my grandfather, of the sixth generation since the emigrant ancestor, was born in Mason Village, New Hampshire, August 1, 1803, which place I visited last summer. He went to school eight weeks in winter, and ten weeks in summer at a small district school and worked the rest of the time, so that at the age of sixteen he had not yet learned arithmetic or geography. He then attended an academy for six weeks and finished his education. He became a house carpenter and later on a machinist, in the meantime devoting his spare time to practical self-education, and thus became a surveyor of land, doing engineering work in his own and adjacent villages. Later he became a calico printer with more or less varied success, his aptitude being however more in mechanical lines than in commercial pursuits. He lived successively in Dover, New Hampshire, and in Durham, about five miles distant, at which latter place he owned a farm upon which still stands the little house in which my mother was born, which is unused and neglected today as I saw it. He also lived in Providence, Rhode Island, superintending a calico print works there, and finally settled down near Attleboro, Massachusetts, upon a small farm where he passed the remainder of his days, and where he died in 1887. His wife, my grandmother, was Susan Perkins Dow, born July 27, 1806, in Hollis, Maine, and whose parents were among the early settlers of Dover.

She died a few years before her husband, and both of them were buried in the Dunster lot at Mason Village.

Returning now to my mother;—her early girlhood was spent in Dover, and there are people living there still who remember her as a girl of remarkable intellectuality, full of fun, and very bright and attractive in many ways. Physically she was of the petite order, round and plump very much in looks and figure like her daughter Bertha. A lady there whom I met, said with a twinkle in her eye after describing my mother's looks and accomplishments, and observing that I did not much resemble her, "I guess though she *acted* much like you." She loved her parents and family and friends with a whole heart, and she was loved by all in return as ardently as she herself loved. The house her family lived in is still there, and it gave me great pleasure to visit it and go through the several rooms, where she romped about as a girl. While the family lived in Providence, my mother attended the public school there, passing through all the grades up to the high school to which she was promoted. She did not know what it was to have the blues, and she made light of the troubles which would depress an ordinary person. "What matter does it make," she would say, "we will all be dead in a hundred years."

While she was in the public schools at this time, and in the twelfth year of her age, she kept a diary, or a "journal" as she called it, which is very neatly written in her own handwriting, and which is still preserved.

As this journal reflects her young girl mode of thinking, and gives strong suggestions as well of the literary talent which she developed later, it may be of interest to copy here a few pages from it:—

“Friday, March 27th, 1851. This afternoon a girl came in with her head bleeding dreadfully. Someone had fired a stone and had hit her on the head. I think it is too bad that the boys should throw stones. Miss Bancroft went down cellar with her and fixed her. Mr. Keith asked the boys about it but none of them would own it. We did not recite in Geography this afternoon or Reading. Mr. Keith looked at our Journals this afternoon. I do not expect Marion over tonight for it is not her turn. The weather is very warm today. May is quite sick today. The baby is about the same as ever. Recited all of my lessons correctly.”

“Tuesday, March 1st, 1851. There I have made a mistake. I believe it is April 1st, but I shall not scratch it out and alter it for father does not wish me to. I have not been April fooled yet but I have April fooled Mary Northrep. It is very pleasant today. Our washwoman came today and brought her little baby. She is 10 months old. My baby is about the same. She does not grow any. I wish she was smart like other children. I missed in Geography this afternoon. I got April fooled by Emily Winsor this afternoon. I will here copy a piece of poetry which I made about the school a good while ago.

If one of the scholars breaks the rule
Of Mr. Keith's large Grammar School,
They have to go and bring the stick
Which makes the tears flow down so quick.
They feel as if they were a-flying
While they go to their seats a-crying.
But when their shedding tears are over
They begin to look so very sober

They soon get very tired and weary,
And then get up their good old cheery,
Which makes them go and bring the stick
And then they have a harder lick,
And I do not think it more than fair
For the stick to be raised high as their hair."

"Monday, June 2nd. Today is the first day of the term. I recited in Reading this afternoon. Mr. Keith let all the first class go to the High School and Frederic Bachelдор. He did not get in. I do not know what girls have got in. We had quite a shower this afternoon. I spent the vacation very pleasantly. I was over to Marion's part of the time and the rest of the time she was up to my house. I hope I shall have a higher seat this term. I guess I will make some resolutions which I shall try and keep this term. I will write them on the opposite page.

Resolved—

- 1st, that I will not talk neither, make letters with my fingers.
- 2nd, study my lessons.
- 3rd, write as good as I can in my journal.
- 4th, sit up or study when my teacher tells me to.
- 5th, not turn around in my seat unless I forget it.
- 6th, not eat anything in school.
- 7th, not write to anyone on my slate.
- 8th, will not copy my sums from another's slate.
- 9th, will strive to keep all my resolutions."

It was at this time the family moved to Dover, and then she went to a little school called Franklin Academy a picture of which is shown in this book. This school has since been torn down to give place to a manufacturing structure. At this time, she was fifteen years of age, when her father although of most modest means, sent her to Bradford Academy, a select

finishing school for girls, in Bradford, Massachusetts, on account of her unusual aptitude in her studies and her ambition for a more complete education. At this academy she remained for the full term of four years, and graduated therefrom in 1856 at the head of her class, although the youngest in it. This academy has since grown to be a much larger school and has moved from its ancient quarters to a more pretentious and modern building. I visited the old school and the new one in the adjoining block, and made myself acquainted with the teaching staff, and the equipment and the curriculum of the present day. The teachers took a very genuine interest in my coming for the purpose of looking up the traditions of my mother, and they very gladly looked up the records and the old catalogues, wherein they found her chronicled with the rest of the girls of her time. It pleased me to see the school and the young ladies there, and to imagine how fifty years ago she tripped about as gayly and happily as did those young ladies whom I saw, and studied as hard as they did or vice versa, and looked as pretty or prettier.

My mother as a girl was remarkably fond of Latin and Geometry, and could demonstrate from memory every theorem in the first four books of Euclid. At her graduation from Bradford Academy, she wrote the parting hymn, which in that institution was equivalent to the valedictory of a college course. After her graduation from this academy, she went to Mrs. Willard's school, at Troy, New York, finishing a short

term there, and then fired with a great ambition to make her own way, she went to St. Charles, Illinois, and secured a position as school teacher. It was at this place that she so distinguished herself for scholarship and ability that it led to her being selected by the Amite Female Academy at Liberty, Mississippi, as an instructor in English Literature and other branches which were taught in that institution.

It was about this time that important events leading up to the Civil War were transpiring in the country, and situated as she was in Mississippi, she was quite within the arena where the anti-bellum troubles were rapidly crystalizing into that great and terrible war which was soon to divide the nation against itself. As a result of these trying times, the Amite Seminary was dissolved and she then pursued her course northward again, going this time to Chicago, where she soon became a teacher in the public schools. In topical subjects which formed a prominent part of the exercises there, she raised her particular school to a higher standard than any other in the city. Her career as teacher ended with her marriage to my father.

My mother was remarkably gifted in a literary way, and early in childhood she manifested a pronounced fondness for standard poetry and an aptitude for verse of her own creation, which talent she improved or neglected according to impulse. Poetic taste and appreciation is good for the soul and reflects a person's higher nature such as hers was and she

indulged it frequently. At Bradford Academy she wrote several pieces for the "Olive Branch," a paper published by the girl students and of which she was in her turn the editor. At Chicago, for two years she wrote the annual New Year's Carrier's Address for the *Chicago Tribune*, which took the form of a supplement sent out with the New Year's edition each year, which recited in verse the most important history of the year pertaining to the nation at large, but more particularly to Chicago. This practice, I believe, has long since been discontinued. At that time the matter was the subject of competition open to the public, the reward to the person successful in presenting the best poem being \$100, which as stated before, my mother won twice. One of her poems she wrote in its entirety the night before she delivered it, for the set purpose of earning money to buy Father a beautiful ring for a Christmas present. The *Chicago Tribune* was the leading Republican paper of the West, and in her address which enabled her to buy the ring she reviewed the political situation with the tact of an old campaign leader. In 1867 the submarine cable across the Atlantic Ocean was successfully laid, and the tunnel supplying water to the city of Chicago from a crib two miles out in Lake Michigan had been completed, and these events she thus notices in her address:—

"What has last year left as dowry to the hand-maids, Science,
Art?

Ah! how rife with grand achievements is the Scientific part!

Buried in the ocean's bosom, down below the mighty deep,
 'Mid the wreck of myriad vessels, where their human cargoes
 sleep,
 Darts the lightnings, chained and tempered, guided by a
 single thread,
 And from Europe to our *own* land, instant weal or woe is
 read.
 Wondrous triumph of a genius! Whispered words are eager
 caught,
 Through abyss of depth unfathomed, news and rumors now
 are brought.
 Europe bids the States "Good morning"; Liverpool doth New
 York greet,
 Fast Chicago joins the refrain, Commerce asks the price of
 wheat;
 So the 'Cable' prates and gossips, spinning out the watery
 miles,
 And the 'mermaids' laugh and listen, laving it with dripping
 smiles.
 Fact! it seems there's nothing left now; Science may her
 hands but fold.
 Wonder if the future ages can excel our doings bold!
 At some distant 'Happy New Year' will Orion's glittering
 belt,
 Gossiped be in *star-hung* Cables, and his salutations felt?
 Shall the growling 'Ursa-Major' send dispatches to the earth,
 And the 'Pleiads' hunt their Sister, telegraphing of her
 worth?
 * * * * *
 Nor forget we great Chicago, mighty umpire of the West,
 Wreath for her distinguished honor, for she leadeth all the
 rest.
 Queen she is of all the cities; Commerce, Art, Religion, too,
 Here have built their proudest temples, mammoth structures
 rise to view

As by magic, and, completed, always are the largest, best,
 Spite of foreign grunts and envies, spite of Eastern sneers
 and jest.

* * * * *

Who but she has wrought a 'Tunnel' poisoning lakes upon its
 back,

Never resting till she brought us crystal waters o'er its track?
 Now farewell! ye slimy waters! fluid of most dubious look!
 Henceforth shall our drink be limpid, lucid as the babbling
 brook.

Here 'adieux' we make in parting, to our piscatory friends;
 Showers of blessings, not of fishes, happily not the 'Tunnel'
 sends."

And again, and upon the occasion of the reunion of Bradford Academy graduates at the home of Miss Gilman, the former principal, at Boston, she read the following clever poem which she had composed for the occasion and which was afterwards printed and distributed among the graduates. This poem is well worth reading, not only for its literary merit, but as a display of her womanly instincts and her wife-like sentiments:—

TO ALL GREETING.

Reminiscence! Reminiscence!
 Blessings on the word and gift;
 Praises to the Heavenly Author,
 Gladly for this day we lift—
 That in History, thro' life's mystery,
 He hath painted pleasant scenes
 Thus with gladness, yet with sadness
 We come back to olden dreams.

Lay aside the veil of "Present,"
Stand upon the ancient shore,
Girlhood's hopes and youthful visions,
Which we had in days of yore,
Rise before us, with the chorus
Of a hundred happy hearts;
Little dreaming of the seeming
Of this "Future's" sober parts.

Back with trembling step we wander,
Thro' old halls so rife with scene,
Here and there to dream and ponder,
From each nook, a thought to glean.
Olden beauties—troubled duties—
Make us smile or fret in turn;
These recalling, rising, falling,
Change our hearts, with chill or burn.

Can it be but yester-even,
That the brain-wrought, weary head,
Heard with joy, that bell of omen,
Summon all while prayer was said?
O that blessing! then caressing
Each loved form that bent to hear,
Still we're listening, eyelids glistening,
With soft reminiscent tear!

Many a voice that worshipped with us,
Hushed is now—nor rises here—
Each of us can trace the vacant,
Lonesome place of memory's dear.
Yet in glory, pure and holy,
Stand those sister spirits now.
Far above us, still they love us,
If to earth, Heaven's own may bow.

Yet why dim this festive hour
 With the saddened thoughts that rise?
 Fondly let sweet memory's bower
 Revel here in pleasant ties,
 Let us laughing, ever quaffing,
 Happy cups from "Auld Lang Syne,"
 Intermingle; merry jingle;
 With the silver bells of Time.

Let us smile at early "castles,"
 Queer, fantastic, girlhood's dreams,
 Melted now to "airy nothings,"
 With their gorgeous tinsel gleams.
 Olden picture!—Present mixture!
 Let us turn from that, to this—
 Curious scatterings! furious batterings!
 Yet here's larger love and bliss!
 Mayhap old heroes have turned "Neros,"
 Or temple "niche" of fickle "Fame,"
 Has but refused us, or abused us,
 Denying e'er illustrious name.

Alas! how once with thrill ecstatic
 In our wondrous journals then,
 Did we depict our glorious Future
 With the girl's romantic pen.
 Every one to wealth, or glory,
 Heroine, or hero's wife,
 We turn—sublime, contrasting story,
 To the present earnest life.

Plain John Smith has proven hero,
 The niche in Fame has been a—crib!
 Women's lives have all turned out so,
 Since Adam old first lost a "rib"!

Few move out of narrow orbit,
Or shine but with reflected light;
Occasionally a restless "comét"
Soars aloft with reckless flight.
But with "trailing" comes a wailing,
"Woman's Sphere" is wailed by men,
"Homo" pulling at the "check rein,"
She soon drops down to home again!

Still which mother, would seek other
Brighter jewels for her life.
Bless our children! bless our darlings!
Blessings on the name of wife!
Precious are our Pearls and Rubies,
Eternal is the mother's crown,
Paradise but opened to us,
When old "castles" tumbled down.

Many, too, have fought with honor,
In the pedagogic field,
Brains have worked o'er brainless pupils,
'Neath the patient learning's shield,
So she bearing once our wearing,
Trying acts and hapless pranks,
Still hath bravely passed thus safely
Up the honored classic ranks.

She who tasked us, now hath asked us,
Back from busy life, or sport,
Again to meet her, and to greet her,
With life's story and report.
As those soldiers summoned forward
By the voice that led the host,
Fervently with heart responded,
As they marched with joyful toast.

"We are coming, Abraham, Father,
With a hundred thousand strong."

So from East and West we answer,
With like fervor, love and song,
"We are coming, Alma Mater,
Coming back to scenes of yore,
Come to greet thee, still loved teacher,
Ere the "vesper" hour is o'er.
Come reciting of our loved ones,
Come to tell thee of our lives,
Come to beg thee bless our darlings,
Come as true and honest wives.
Come to tell of these, our glories,
Come to lisp our trials, too.
Come to whisper, gentle Teacher,
Many a solemn passage through.

And when each shall say her lesson,
Matron, maiden, mother, wife,
Each one give her present "abstract,"
Of this riper, nobler life,
Thou shalt "mark" us, "Smiths," "Jones," "Parkers,"
With that faithful hand of yore,
Not severely, but as nearly
As thou can'st, please "mark" us "4."

With her girlhood spent among the hills of New Hampshire, and with all the inspirations that the best of nature could afford, it is not to be wondered at that if she had poetic talent it should find early demonstration. The whole environment was poetical. Hardly a stone's throw away lived the poet John G. Whittier, who stirred the country with his verses in a manner

that will endure for all time. She lived in an age of poets, and in a country seared with the patriotic history of the two first American wars. Not far from the birthplace of her father, and only a few rods from his final burying place is situated a humble little cottage, called "Uncle Sam's House." This is the original birthplace and abode of Samuel Wilson, from whom the character of "Uncle Sam" as impersonating the United States of America, was derived. During the War of 1812, he was a government contractor living at Troy, New York, furnishing supplies to the army. The consignments sent out by him to the government were all branded "U. S.," and as he was familiarly called "Uncle Sam," to distinguish him from his brother who was called "Uncle Ned," it soon grew into practice for all government goods to be dubbed as "Uncle Sam's." U. S. stood for him and U. S. stood for the country too, so in time this real and living Uncle Sam came to stand figuratively for the United States Nation, not only in the army, but later throughout the whole country, and the people have been pleased to keep it up. Whether the real "Uncle Sam" really looked the way he is characterized or not, is not known. He died in 1844.

My mother was romantic, as was my father, and no better demonstration of this can be had than the particular event of their marriage. It seems that he had been "waiting on her" for something over a year with the usual attentions of an ardent lover, when on the 5th day of July, 1862, they happened to go on a

railroad excursion and picnic to Beloit, Wisconsin, which is not a very long ride from Chicago. The occasion was one of great merriment and joy to all who went. Some one suggested as a feature of the outing, while they were all in the midst of their luncheon, that they have a wedding. Boys, girls and chaperones all fell in with the idea, as one that would lend unusual interest to the day. The sentiment was unanimous. But who would they have to get married? In response to the call for volunteers, my mother and father came forward, and were upon that day and on the spot united in marriage by the Rev. Dr. H. N. Brinsmade, of Beloit. It is of course, quite likely that their minds had been made up to this end some time before the happy event really took place.

At this point should be mentioned the children which came to William Taylor Baker and Eliza Annie Dunster through this union.

1. William Dunster Baker, named for his father and his maternal grandfather, Samuel Dunster, was born at Attleboro, Massachusetts, September 12, 1863. He was a frail and sickly baby and his mother was unable to give him the health and strength necessary to prolong his life. He died July 27th, 1864, at the age of 10 months and 15 days, and was buried in Graceland Cemetery, Chicago.

2. Charles Hinckley Baker—the author of this book—named in honor of his father's first Chicago employer and subsequent partner, Charles Hinckley, was born in Chicago, November 30, 1864. He was educated at Cornell University, from which he was graduated with honors as a civil engineer in June, 1886. He at once entered railroad engineering and



SAMUEL DUNSTER.



ELIZA ANNIE (DUNSTER) BAKER.



LESLIE D. F. BAKER.

WM. T. BAKER, JR.

DOROTHY ELIZABETH BAKER.

GRANDCHILDREN OF WM. T. BAKER AND CHILDREN OF THE AUTHOR.

construction work in Dakota for the Chicago & Northwestern Railway at \$30 a month, which lasted a year, and he then went to Seattle, Washington, and engaged in the same line of work for the Seattle, Lake Shore & Eastern Railroad. After three years he resigned and opened a private engineering office, which later developed into a contracting business for railroad and water works construction. From 1898 to 1904 he projected and built, in partnership with his father, the Snoqualmie Falls and White River Power plants, which supply electric light and power to Seattle, Tacoma, Everett, and the intervening towns. Since the completion of this work he with his college mate and associate, Frank S. Washburn, also an engineer, organized the Muscle Shoals Hydro-Electric Power Company, and the Alabama Interstate Power Company, of Alabama, in each of which companies he is half owner. These companies have under development about 200,000 H. P. on the Tennessee and Talapoosa Rivers in Alabama, which will be distributed in Alabama, Tennessee and Georgia, and constitute a project about ten times larger than Snoqualmie. With the same associate he also organized and controls and is vice-president of the American Cyanamid Company, owning the rights in America for the manufacture and sale of calcium cyanamid or lime nitrogen, the nitrogen being derived from the atmosphere. This will be universally used as a fertilizer and in the arts, for which purpose great quantities of power from the water power plants will be required. He was married in 1888 to Miss Gertrude Gladys France, of Rome, N. Y., and they have had four children, William Taylor Baker, named after the subject of this book, Theodore Anderson Baker, who died at the age of ten months, Leslie David France Baker, and Dorothy Elizabeth Baker.

3. Howard Winfield Baker, named in honor of his father's native town, West Winfield, New York, was born in Chicago, March 19, 1866. Contemporaneously with his older brother he was educated at Cornell University, and was graduated

from there at the same time, the youngest in his class, as a civil engineer. He engaged in railroad work in Dakota for about a year for the Chicago & Northwestern Railroad, and then went to Seattle, where for a year he served as engineer of construction on the waterfront trestle of the Seattle, Lake Shore & Eastern Railroad. He then gave up engineering and engaged in the real estate business with considerable profit to himself, and finally and for about five years he developed a profitable business on the harbor front, in the shipping of merchandise and as agent for several steamship lines. The panic of 1893, together with the collapse of his dock due to a storm, put him out of business in Seattle. He then returned to Chicago, where his older brother soon secured for him a position in the employ of Butler Brothers' wholesale establishment, with which concern he is still officially connected, having been promoted from a humble beginning to the position of assistant manager of the Chicago house, which he now holds. He also has a considerable financial interest in the business, secured through the assistance of his father. Butler Brothers is the largest concern in the United States, dealing at wholesale in notions, toys, dry goods, and general small counter goods. They have business houses in Chicago, St. Louis, Minneapolis and New York. He has been twice married and twice a widower, having first been married to Mrs. Josephine Geiger, of Chicago, and the second time to Mrs. Josephine Nevins, of New York.

4. Annie Merriam Baker, familiarly called by her mother "Kitty," was born in Chicago, March 29, 1868. While still an infant she was attacked with scarletine and brain fever, which permanently impaired her mental faculties, so that she grew up into a woman perfect in her physical development but mentally deficient. She is cared for in a private sanitarium at Kalamazoo, Michigan. This child possessed all the grace, beauty and charm of her mother, and but for the distressful incident of her babyhood, would have grown into a woman of

charming traits and talents, including the gift of music. This musical instinct she displays now even under the cloud of her mental derangement. As a girl she had the physical features and figure and lovely hair worthy of the sculptor's or the painter's highest art. Though in years she is now a woman, yet she still remains a child, happy and contented, knowing no grief nor sorrow, living within herself unmindful of passing events, and not appreciating the changes which time has made in her family;—and so she will continue to do while she lives.

5. Bertha Cozette Baker, so named by her mother, who as a child gave the same name to her dolls, was born in Chicago, November 14, 1869, and was educated in the public schools and in Dearborn Seminary in that city. Growing into womanhood about the time that her step-mother began to fail, she naturally entered into the management of her father's household affairs, which she did with grace and dignity, and with the business acumen of a trained matron, up to the time of his death and the consequent dismantling of the homestead. Towards her step-mother in her failing mental and physical health she acted more than the part of an own daughter. She put away her girlhood pleasures, in order that she might with greater devotion perform the duty to her father as she saw it in the caring for his wife, and this devotion has consecrated her in the hearts of all who know her, as a person of gentleness, patience, loyalty, and self-sacrifice. She was married in September, 1903, to Mr. Van Wagenen Alling, of Chicago, who at the time was a mechanical engineer connected with the staff of Wells Brothers, Contractors. Since then he has resigned and organized and now heads the Alling Construction Co., which is engaged in general building contracting. They were absent on her wedding trip at the time of her father's sudden death. They have one child, a daughter named Bertha, after its mother.

6. Henry Dunster Baker was born on his Grandfather

Dunster's farm near Attleboro, Massachusetts, February 26, 1872. His name was given him by his grandfather at the request of his mother, who named him in honor of Henry Dunster, the first of the line in this country. He was the favorite of the children with his step-mother, who coming as she did while he was yet a small child, had most to do with his bringing up. He was educated at Yale College, where he achieved distinction in his class and where he was graduated in 1896, in the literary branches. He entered journalism after his graduation, taking a position as reporter for the *Chicago Tribune*. He did this work with such success that he was in time promoted in charge of the editorial work of the financial column of that paper, succeeding to the position formerly held by Mr. Vanderlip, now Vice-President of the National City Bank, of New York. While serving as reporter he is remembered as having distinguished himself by ingeniously securing for his paper a number of valuable "scoops." He kept this position for several years, and then engaged in writing upon financial topics for several different papers. Later he moved to Minneapolis and became associate editor of the *Commercial West*, one of the leading financial and trade papers in the Northwest. He finally withdrew from this paper and returned to Chicago, where he still continues his literary pursuits, combining the same with financial operations, in which he has been successful. He was married in November, 1906, to Miss Edna Woolen, of Boston, Massachusetts. He has recently been appointed consul at Hobart, Tasmania.

If our mother and father have given in fair measure their attributes to their children,—the children are indeed richly endowed.

My mother was active in church matters, and very popular in society where she was always in demand because of her literary and dramatic ability, but her devotion to her children was the great and con-

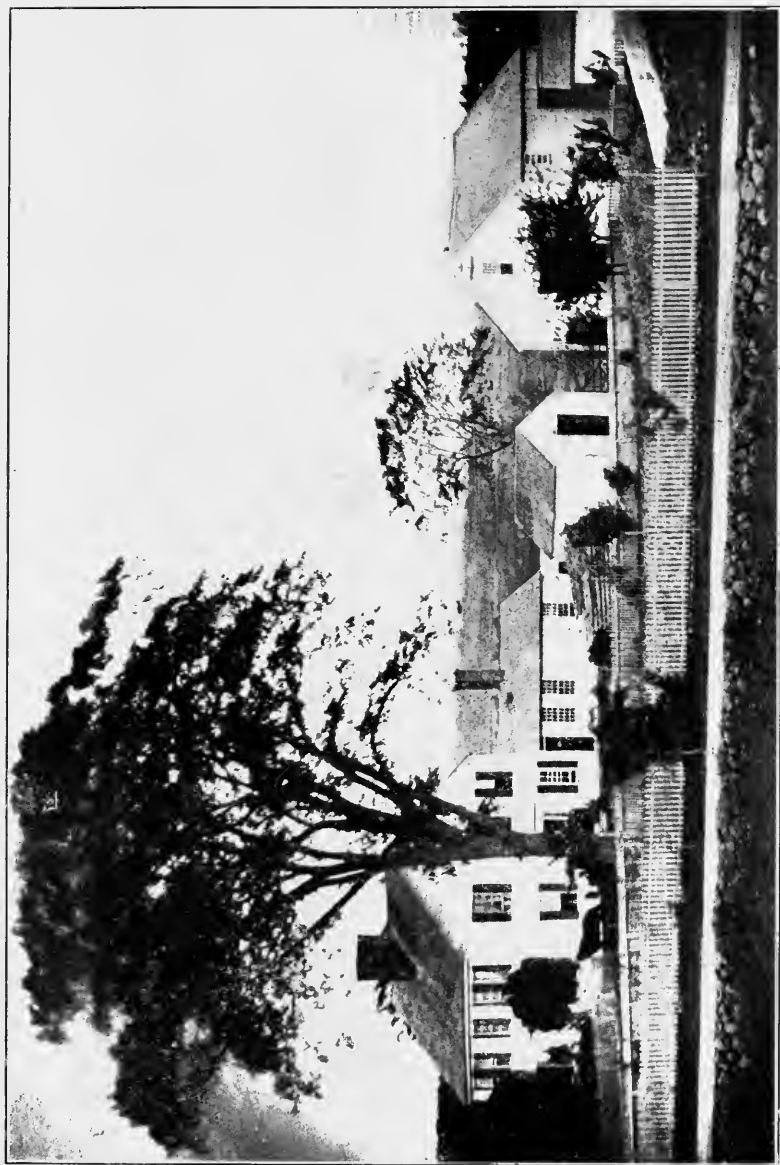
spicuous charm of her life among those who knew her best. She was clever indeed in amateur theatricals and several most creditable productions were held in our home for the benefit of some of the church organizations.

It was the custom of the family to spend every summer upon Grandfather Dunster's farm in Massachusetts. We, the children, looked forward to the coming of summer, months in advance, chaffing at the way the school term dragged along, with no desire to close itself, and impatiently packing and unpacking our little trunks every few days to kill time. And when we went it was like a circus moving;—trunks, boxes and baby carriages piled high on vans, and a carriage or two full of children of all ages and sexes, and a Papa going along to the depot to give final directions and to say goodbye, half sorry to have us go and yet half glad withal to get free of us for a time. We took stacks of cold lunches, for dining cars were not then invented. Grandpa adopted us every year. We learned from him how to plow and cultivate, make hay, run a lathe and make dovetail boxes, and to be expert geologists as well. We helped to manage the setting hens, and suckling calves. We fed the pigs and churned the butter. We went swimming and berrying and did all those things which made Grandpa's farm appear as we look backwards in our lives as the real oasis, where our young characters received a great deal of their early and best moulding. Late in the summer before our vacation was

over, Father would usually come to join us for a couple of weeks, and while there he would assist us in making kites and flying them, in which art as a boy he had been an expert; and he would also work in Grandpa's shop and turn clever things on the lathe. I went back there last summer and rambled around all over as of old, and I could not help but think;—

“How dear to my heart are the scenes of my childhood
 When fond recollection present them to view;
 The orchard, the meadow, the dear-tangled wildwood,
 And all the loved spots which my infancy knew.”

From the summer visit of 1871, our mother had just returned to Chicago, leaving us children to come later with our Aunt Mary, when the great Chicago fire broke out, so that Father had her return to Attleboro again immediately, where we all spent the fall and winter, and where during this time, the last child was born. The summer of 1873 was as usual spent in the East, and during this visit our mother renewed acquaintance with all the friends of her early days, and returned with us all to Chicago about the first of September of that year. Not long after this, she started from the house one Saturday afternoon to go to a matinee, but within an hour she was brought back upon a stretcher in an unconscious condition and with a terrible gash across her temple. She had taken an omnibus to go down town, when the horses becoming frightened engaged in a mad runaway down Wabash Avenue, which resulted in her being thrown on her head against the curbstone of the street while



THE DUNSTER FARMHOUSE NEAR ATTLEBORO, MASS.

foolishly attempting to get out of the conveyance. The person following behind in the general panic, stepped on her skirt and caused her to trip. At first it was thought that she was not dangerously injured, but after a few days she again became delirious, in which state of mind she repeatedly called for her children and for her husband, he being in New York City at the time, and not having been sent for as her condition was not at first considered really serious. However, after a week of suffering, she died September 17, 1873, but not before Father had returned to her and consciousness had been regained, so that with the knowledge that the end was at hand, she was able to tell him and her five little children her last good bye. For three days while waiting the coming of relatives, Father wept by her casket night and day, and his great grief was shared by us little children in a dazed sort of way, and we hardly appreciated the terribleness of the calamity which had befallen us. She was then only thirty-five years old. Bishop Charles Edward Cheney, her pastor, made an affectionate address at the funeral, to which nearly all the congregation of Christ Church attended at the family residence on Michigan Avenue. She was buried in Graceland Cemetery, beside her first baby.

Mr. Cheney in writing to her father said:—

“You speak of gratitude for what I said at your daughter’s funeral. I assure it was the sincere utterance of my heart. Mrs. Baker was exceedingly dear to Mrs. Cheney and myself. Our acquaintance began when she was in deep affliction (the death of Willie, her first born), and the ties thus formed grew

stronger every year. She was universally beloved by all our church as well as by a large circle of friends outside its limits. Her fondness for literary pursuits and literary society rendered her the centre of attraction for a great many who had similar tastes, while her devotion to her family and children was her chief charm to those who knew her best.

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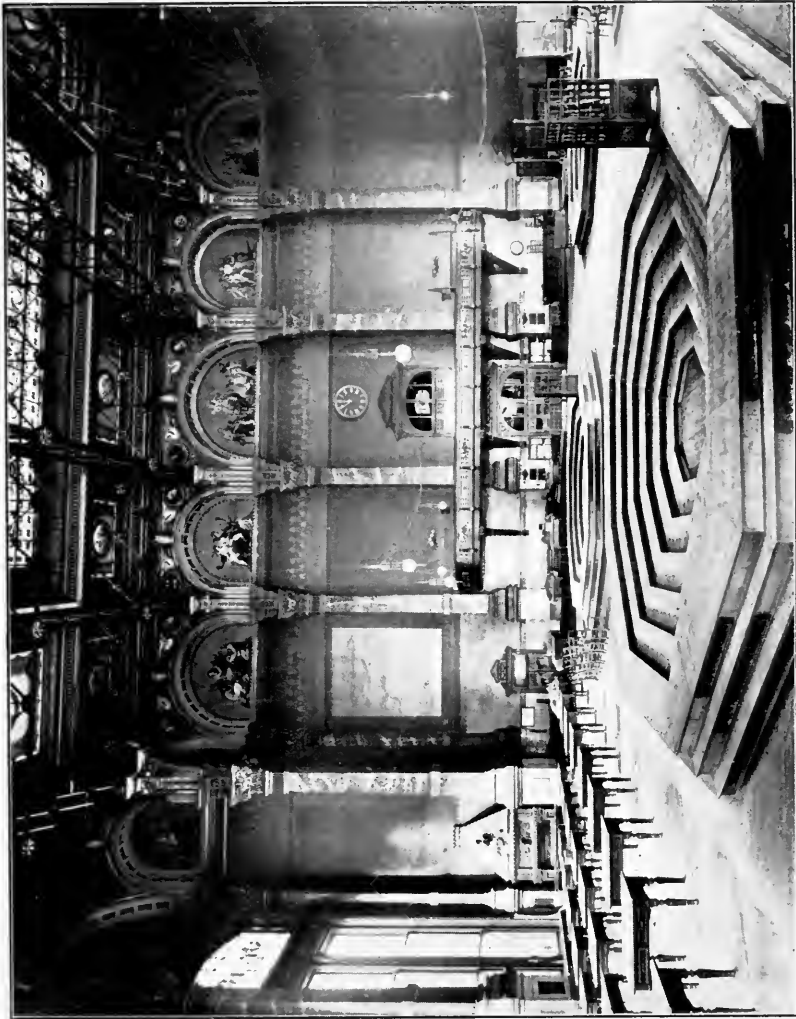
Besides what I have already alluded to, viz., her literary culture and her love for her children, the most marked characteristics of Mrs. Baker's life were her cheerfulness under all circumstances, and her unselfish, gentle, Christian spirit. These made her beloved by rich and poor alike; and her memory is cherished by many who will never forget her words and deeds of kindness."

And so our young mother was taken away, and left us five little children, I being nine years old and the oldest, and the youngest only a baby. Her sister, our Aunt Mary Smith, then came and took her place for six years, and no mother ever lived who gave more real love and devotion to her own children than did Aunt Mary to us. She died in about a year after leaving us and was buried beside her two infant children at Dover, New Hampshire. I have often wondered, had our mother lived, if we children would have scattered around the country as we did when we grew up.

On President Dunster's coat of arms designed by himself appeared this Latin word,—"*Veritas*," meaning that that symbol would be a guide star to his daily life, to the end that he might aspire to be an incarnation of that exalted principle. Over the gateway of Harvard University is also inscribed today this same

Veritas," handed down from him. And it came even further and to my mother whose whole life exemplified the truth.





CHICAGO BOARD OF TRADE—"THE PIT."

CHAPTER V
CHICAGO BOARD OF TRADE
1890-1897

CHICAGO, by virtue of her geographical location naturally in her early history became the grain centre of the United States. The great grain producing areas of the country extended hundreds of miles out from her borders and three-fourths around her horizon. She was situated at the head of navigation on the Great Lakes and was in the line of railroad development. It was only logical that grain and transportation converging at that point, should result in a trade mart springing up there. As the outlying agricultural districts were put under cultivation more and more, it came about that a small colony of grain merchants and traders developed and became an important feature of the business community. They had no particular organization. The farmers came in from the fields and sold their produce to commission merchants or warehousemen, or some times these merchants went out and met the farmer upon his own premises, viewed the grain growing in his fields or stored in his grannery, and purchased it from him there. The merchant in turn would make up carloads of grain and ship them to the millers, and to seaboard points upon the Atlantic, and in later years to foreign

countries. As a matter of convenience to both merchant and farmer, it became necessary for the trading to be done in a particular place, rather than wherever the farmer would find his merchant or the merchant find his farmer, and so there developed in 1848 a voluntary organization on South Water Street, which went by the name of the Board of Trade. This organization a year later, was incorporated under the general incorporation laws of the State with Thomas Dyer as its first President, and so continued until 1859, when it was reorganized under a special charter given by the State of Illinois. The declared objects of the organization were:—"To maintain a commercial exchange; to promote uniformity in the customs and objects of merchants; to inculcate principles of justice and honesty in trade; to facilitate the speedy adjustment of business disputes; to acquire and disseminate valuable commercial and economic information; and generally, to secure to its members the benefits of cooperation in the furtherance of their legitimate pursuits." With a foundation resting upon this declaration of principles and purposes, and dwelling in the midst of a natural situation which of necessity gave birth to it, the Chicago Board of Trade grew from its primitive beginning until it became, in fact, the greatest organization of its kind in the world, and as such it has exercised a widespread influence and power. Other similar organizations, although of smaller stature, developed in other parts of the country, and each of the others has served its useful pur-

pose and exercised its own particular sphere of influence.

In 1853 the Board moved its quarters to No. 8 Dearborn Street, at which time the interest taken in the Board was so small that the Secretary was ordered to provide refreshments for the members in order to induce them to attend. A reading room was also installed for the same purpose. The Board moved again in 1856 to the corner of South Water and La Salle Streets, and two years later for the first time in its history it began to receive daily reports of market conditions from outside points like New York, Montreal and Buffalo. The Board was not on a stable or paying basis until 1857. During the early part of its existence it took a leading part in all affairs touching the City of Chicago and the extension of its trade. It donated \$10,000 to the support of the Civil War in April, 1861, and made many other similar donations before the war closed. In this year which was the year my father came to town, its membership was only 725. In 1864 it again moved and this time to the Chamber of Commerce Building where it remained until the great fire. Its present building was completed in 1885 at a cost of \$1,800,000. Prior to 1858 the chief measure which it had inaugurated and was responsible for, was the substitution of weights instead of measures in measuring grains, seeds and other commodities, and later the designation of wheat by standard grades, which has since become the system in universal use.

Following the success of the Chicago Board of Trade and others like it, there came into being the National Board of Trade, being a combination of all American Boards of Trade, having for its purpose the bringing of the ingredient members into closer relationship with each other for the establishment of a community of interests and for the betterment and furtherance of their individual purposes and their purposes as a whole. The National Board of Trade has its headquarters in Philadelphia, and meets in convention once a year, generally in Washington, D. C., and often in other important cities. In the evolution of trade as it may proceed from now on and into the future, it might be reasonable to expect that an International Board of Trade may result, for the purpose of bringing into closer relation the trade organizations of Europe and other countries, with those of America. The railroads, the telegraphs, and the submarine cables are apparently making the world grow smaller and smaller as time goes on, and business interests are thereby brought into closer and closer relationship, and an International Board of Trade may be the final result of it.

The parts which Boards of Trade play in our modern civilization are impressive. They bring into correlation the resources of the mind and field with the power of human thought and activity. They give rise to the simplifying of business methods, and to reducing expenses incidental to the distribution of merchandise, and to the minimizing of risks. They are

able to mirror the trade situation not only as to its local aspects, but to worldwide conditions and influences. They stimulate and sustain industry and commercial conditions, and so help lay the foundation stones of prosperity by creating regulated and equitable competition among merchants, not only in restricted areas, but in worldwide spheres.

It was either men or conditions, or a combination of both, which eventually caused the Chicago Board of Trade to tower and loom high in the ranks of similar organizations, until in prestige and in dignity, in power and influence, and in volume of business, it stood without a peer. Then came a blight upon it like a festering sore, the bucket-shops, which from an insignificant beginning, at first hardly noticed, grew to such a degree that it threatened the very underpinning of the Board of Trade itself. The bucket-shop idea, was to trade upon the Board of Trade quotations; to extend to its patrons the privilege of gambling upon or guessing what the Board of Trade quotations in a given commodity would be from one moment to another, and charging a small stipend or bet to the person who wished to indulge in the gambling or guessing. The development of this business attracted by its allurements a large number of people of small means, who would make bets in varying amounts from \$10 up. This system grew as parasites grow, thriving upon the more wholesome thing upon which it fastens itself. It well and consistently took its name "Bucket-shop" from a degraded order of

scavengers in England, whose avocation was to go around from place to place and drain the dregs from empty and abandoned beer and wine casks into buckets, until a sufficient quantity had been gathered to make it the subject of barter, when it would be sold to a place called a bucket shop, and where in turn the dregs would be bought by people who were willing to accept such a low standard of goods. The bucket-shop evil was contended with by the Board of Trade organization in a desultory way as time went on, permitting the incubus to grow to its full strength until it reached a point where a definite and determined fight would have to be made against it to preserve the existence of the Board of Trade itself.

At this point in the history of the Board of Trade my father begins to loom conspicuously. The members of the Board with one accord, looked to him as the man of the hour, and as their Moses to lead them through this sea of trouble and to destroy their common enemy. With bucket-shops as an issue therefore and with my father as the champion of the proposed crusade, the election of January, 1890, found him at the age of forty-nine beginning his first term as President of the Board of Trade, and then and there the fight began. I have heard him spoken of figuratively in this connection later as having been to the Board of Trade what President Roosevelt is to the United States. The net result of choosing this "Teddy" for captain, and turning him loose like a bulldog upon the situation, was for the first time in the history of the

Board to route the bucket-shop industry. To accomplish this, heroic measures had to be resorted to, but Father employed them without hesitation. The powerful telegraph companies, which for years had enjoyed the undisturbed privilege of sending continuous quotations from the floor of the Board were peremptorily ordered off the floor. It was found that prominent brokers on the Exchange were in collusion with bucket-shopmen on the outside, and these were sternly disciplined, and such other action was taken from time to time as was necessary to cut off all communication with the Board through which the bucket-shops received their quotations, and they were thus unable to do business in the same old way. One by one these parasites on the Board were killed off, and their illegal business stamped out in large installments. As the plague grew less in Chicago, however, it took root and began to thrive in other cities, so that the fight had to be carried on outside of the limits of the State of Illinois.

My Father's first administration as President of the Board covered the most prosperous year in its history, which condition was due not only to the general prosperity throughout the country, but to the making of such great strides in disinfecting the business from the bucket-shop iniquity. There were 1913 enrolled members of the Board in this year, which at the time was the high water mark in its membership. Chicago as a city had risen to a population of nearly a million and a quarter, with over 85,000 miles

of railroad track tributary to it, as against 4,500 miles in 1861, the year of Father's first coming to Chicago. The prosperity of the Board of Trade as an organization, which the general prosperity and measures of reform had given it, placed the organization in such financial shape that it began the retirement of its bonds which had been previously issued for the purpose of erecting the fine structure which has ever since been the home of the Exchange. \$50,000 of the bonds were thus retired during this administration, and this set the pace for additional retirements in equal amounts during the following years.

In addition to its being the principal grain exchange in the world, the Board of Trade exercises a potent influence as one of the most important organizations in the country. In this year it exerted its tremendous influence with its endorsement of the Interstate Commerce Law, which soon became of very great benefit to the people through the medium of the Interstate Commerce Commission which that law created. The Board also took a strong stand on the currency situation of the country, and against the silver agitation, which was then being promulgated about the country. It was in connection with this agitation that my father wrote an able paper upon the currency question which was published in pamphlet form and widely distributed, and this paper, together with his several inaugural addresses touching upon the important issues of the nation, the city and the Board of Trade, are frequently even at this late day

and long after his demise, brought forth as platform principles at the different Board of Trade elections. The Board therefore, became very influential in the nation, and deference was paid to the stand which it took upon all issues, for which issues, my father was generally responsible. The Board also in this year did effective work in securing the deepening of the Chicago River, and by a general petition it addressed the Congress of the United States for the improvement of the Mississippi River. It also did much to establish reciprocity in the trade relations between this country and South America, and to bring into nearer commercial relations the people of all the countries of the two Americas.

Another incubus which fastened itself upon the Board of Trade and against which Father directed his attention during his first administration was the elevator monopoly. The elevator men as public warehousemen and as the custodians of grain belonging to different merchants occupied a position of high trust, which they took advantage of to the detriment of their patrons. Unjust discrimination and classification in grain began to be practiced, and the elevators, besides being the depository of grain for others, entered the trade for themselves and owned and housed grain of their own, contrary to the established principle of the relation between warehousemen and merchants. Father, therefore, opened fire upon the elevators with the same ardor that he did upon the bucket-shops, under the contention that elevators could not buy, sell,

clean, mix, receive or ship grain, except for others than themselves. To get at the root of the trouble, the drastic measure was inaugurated of excluding elevator men from membership on the Board. The question finally became one of judicial determination and Judge Tuley accordingly decided against the elevators, and confined them to the performance of their duties as public custodians of grain and against their position as traders in the commodity. It seems that Father's fire was directed more particularly against the Armour elevator interests, undoubtedly for the reason that these interests were more justly the subject of criticism and condemnation. These interests went so far as issuing illegal warehouse receipts upon property which did not really exist, but was supposed to be stored within their elevators. Warehouse receipts for wheat are bankable collateral, as they represent property as good as gold, so that if they can be turned out fraudulently and without property behind them, they make bank accommodations possible to the elevator owner who is hard up, which would not be possible if the actual possession of property were necessary. My father kept hot on the trail of P. D. Armour until he lost the scent, and it is said that Mr. Armour was more afraid of him than any other man.

It was natural as a result of my father's warlike attitude, that the displeasure and hostility of the united elevator interests should be invoked against him, so that whenever the Board of Trade members wished him to head the administration ticket at any election,

it was a natural result that the opposition ticket if any, should be the one known as the "Elevator Ticket." At the end of his first administration, which had been responsible for such genuine and far-reaching reforms, it was only logical and inevitable that he should be asked to run again for the office; which he did, with the result that he was again elected in January, 1891. His second year was not as conspicuous for new reforms as it was for the continued and unremitting prosecution of the reforms already begun. The warfare on the bucket-shops was continued and new methods were adopted from time to time to outflank them.

Among other things done in this connection, was securing official declaration from the United States Post Office Department that all mail matter coming from and directed to bucket-shops was illegal mail matter, so that bucket-shops were consequently deprived of the privilege of the mail service. In this year the telegraph instruments were installed again on the floor of the Exchange, under proper restrictions as to their use. The rules of the Board, many of which had grown into disuse, were revived and were rigidly enforced. As the President of the Exchange, my father was as rigid a disciplinarian as he would have been had he been running a military school. He applied the lash to big and little alike. He enforced rigidly the rule that there should be no trading after the closing hour of the Exchange, and he opposed most strenuously the illegal practice of puts and calls,

and for this reason he became unpopular with the scalpers.

At the close of 1891, his second term, and as the result of there having been so strong a man at the helm, the skies had cleared about the Board of Trade horizon. He felt that he had done his duty to his fellow members, and that there was no further need of his accepting the office again, and he did not therefore, allow the presentation of his name, and so was able to give his time to the World's Fair matters, which were then beginning to absorb his attention.

Some one had truly said:

"When the cat's away
The mice will play."

and such proved to be the case in the next three years of the Board of Trade history during my father's retirement. The bucket-shops seemed to take on life again and the trade was threatened again with this old time spectre in formidable proportions, and the elevator men also had grown bold and sought to dominate the Board of Trade. As the result of these returning conditions, the logical candidate for President—my father—was again put forward, and for the third time he was elected to the office to serve during the year 1895. This was a bad year in the commercial world as the great panic of 1893 had not entirely disappeared. Prosperity had not yet again begun to declare itself. The currency situation in the country was uncertain, and therefore unsettled all business conditions. The price of corn was the lowest in the

history of the country since 1880, as also was the price of wheat, and when these two mainstays get down to such low levels, one need look for no further sign of distressful conditions. Crops were all larger than usual but prices lower. A farmer's wife could sell a dozen of eggs for almost as much as he could get for a bushel of wheat, for wheat had gotten down to the low level of 25 cents a bushel. The conditions at home and abroad which Father had to face upon entering his third term as President, and the purposes of his coming administration as the corrective of bad conditions, are well set forth in his inaugural address of that year, which I can do no better than to embody herein, not only for the subject matter therein contained, but also to display as a feature of this biography, the forcefulness of his manner of expression, and the terseness and pure style of his diction. As far as they go, his addresses serve as his own autobiography.

"In accepting for a third term the office to which you have elected me, I thank you for the expression of your continued confidence, while I shrink from the responsibilities involved. I can only hope that at the end of my term you will let a record of good intentions palliate whatever failure there may be on my part to satisfy your expectations."

"This Board of Trade has always been a leading and influential factor in the commerce of the country. Its prosperity and continued ascendancy are essential to the progress of this city and the expansion of the trade of the great Northwest. As we bear our share of the burdens and disasters that befall the country, we may also claim our right to participate in the general prosperity when fortune smiles again. If there

is any inherent reason why we may not so participate, let us find it out and remove the cause."

"The silver panic of 1893 prostrated every branch of business and paralyzed all enterprises. But the business of this Board has also suffered from evils distinctly local and that do not operate elsewhere. Bucket-shop dealing has so honeycombed the trade as to seem irradicable, though this association is furnishing to bucket-shops that without which they never could have started and without which they cannot exist. The capital in trade of bucket-shops is official continuous quotations which you only can supply. Business would go on in your exchange if no quotations ever left the floor, but no bucket-shop can run an instant without your quotations. To be of value enough to bucket-shops to attract victims, the quotations must be not only continuous but official. However simple-minded a man must be who ventures in a bucket-shop, he will not long trust himself to the tender mercies of swindlers who could and would make figures to suit themselves in robbing their patrons. The various gambling devices in pool rooms or elsewhere in this city should not be confounded with bucket-shop uses of your quotations. While you permit additional attraction to the habitues of gambling resorts which add nothing to your credit, the greatest wrong is done throughout the country where patrons fail to distinguish between the bucket-shop thieves and honorable business establishments. The city gambler sees only a wager and may be as willing to bet on your quotations as on anything else that has an uncertain future. The customers of country bucket-shops, on the other hand, believe their transactions are legitimate and are made on the Chicago Board of Trade. This Board once tried the experiment of discontinuing supplies to bucket-shops. Was your business better while that experiment was operating, or since it has been discontinued? I ask you for an expression on this subject at this meeting, and recommend that your Directors be authorized to discontinue the present plan of supplying con-

tinuous official quotations of our markets. I am aware of the possible embarrassment of again making this arrangement acceptable, owing to the unequal use of private telegraph wires by members, but think I may pledge the Directory that the discretion, if given them, will not be used to your disadvantage."

"Next to the incubus of the bucket-shops is the tyranny of the elevator monopoly, which, from a fair and legitimate beginning, has grown to such proportions within your Association as to threaten its very existence. And it is a broader question than the survival of the fittest among groups of business men and interests in this Exchange. It concerns every merchant and common carrier engaged in the great commerce of this city, and every farmer who contributes to make that commerce possible. The warehousing of grain is only an incident in its transit from producer to consumer. Its natural and healthy function is in accepting on storage the overflow of the season of freest movements that the channels of commerce may not be clogged or obstructed, and safely caring for the same while waiting a demand. But in Chicago the accumulation and storage of grain has come to be the chief end and aim of potential and dominating forces. The alliance between railroads and elevators has resulted in reaching out after millions of bushels not naturally tributary to us, and when gathered here preventing it by such tricks of trade as you are familiar with from ever getting away again as long as storage can be collected on it. This policy has resulted in such congestion of grain here as to depress prices to the lowest point in history. For it is not the Chicago stock alone that this market has to carry. Its very volume invites dealers in every market in the world to make sales here against holdings elsewhere, which they would not dare to do but for abnormal accumulations brought and held here by unnatural means. Cargoes of wheat bought on European account in Australia, India, Russia and Argentina, as well as stocks at all other points of accumulation, are sold against here, so that

our market feels the weight of the entire world's surplus. This condition is only made possible by the enormous and unnatural hoard brought and retained here to satisfy the avarice of half a dozen corporations the largest of which is owned in London."

"A system that permits the proprietors of public elevators, directly or indirectly, to deal in the property of which they are custodians is essentially immoral. The temptation to reserve for themselves the best of a grade is one to which the law never contemplated that they should be subjected. Indeed, the principal motive of the warehouse law was to prevent their ownership or control of grain in public warehouses. Yet it is notorious that during the past year the proprietors of elevators have had for sale and have sold millions of bushels of grain at a large premium, not one cent of which in equity belonged to them. The grain bought elsewhere by elevator proprietors is promptly sold here to you for some future delivery, so they become the custodians of your property, which, however, you can only get on payment of such premiums as the urgency of the demand may enable them to exact. It is an unwelcome task for me to criticise the methods of any class of our members, but this is an occasion for plain speech and honest, earnest efforts to restore to this Association its vanishing glory and traditions."

"The elevator monopoly is the same blight on legitimate business that anti-option legislation would have been if enacted. The old-time open competition of thousands has been superseded by new conditions under which each railroad terminating in Chicago is practically controlled by a single buyer. Special rates are made to favored individuals who have the further advantage of elevator control, so that rates charged to the public are rebated to themselves, thus enabling them to outbid or undersell all competitors. This charge of three-quarters of a cent per bushel for the first term of storage is retained only as a protection to elevator managers against

the competition of legitimate dealers in grain. It is a charge that you cannot avoid, but which is ignored by them in their own transactions, thus forcing every one to sell to or buy of them. The fact that this charge is not bona-fide, but only a foil to competition, proves that it is unjust and should be abolished. While elevator proprietors are willing to pay one cent per bushel more for grain 'to go to store' in their own warehouses than the market price of the same grain in store (and subject to the charge of three-quarters of a cent per bushel), is conclusive that the first storage charge is not legitimate, and also that the subsequent terms of storage are unduly profitable. The charge for the transfer of grain from cars to vessels, a distance of perhaps 100 feet, is greater than the average rate of freight, during the past season, from Chicago to Buffalo. The same grain is transferred on track by the railroads themselves from western to eastern cars for nothing."

"A proper solution of our difficulties must include facilities by railroads entering here for free warehousing of grain on arrival, and fair rates for storage on naturally acquired accumulations. The device of collecting storage in advance of delivery of grain has supplied largely increased capital to elevator proprietors to be used against you in the unequal competition for business. There is no legal or moral right in this practice, and it should be terminated altogether. Warehouse receipts for grain are made current by your rules. These rules are absolutely binding on every buyer in your market whether he is a member of your Board or not. It therefore behooves you to protect the innocent purchaser by every safeguard within your power. It is not only your right but your imperative duty to have such an oversight of elevator management as will assure to holders of warehouse receipts made regular by your rules that their receipts represent not only property, but uncontaminated grades and condition. In providing the requisites for regular receipts, it may be possible to correct some of the abuses complained of, as well as

give adequate security to holders of warehouse receipts. But the Legislature must be appealed to to so amend the warehouse law as to make it impossible for public warehousemen to be also dealers in grain; and railroad companies having terminals here should be required to warehouse their grain on arrival as they do every other species of merchandise. With this purpose in view, I recommend the appointment of a committee on legislation outside the Board of Directors to promote the necessary legislation at Springfield."

"The uniformity and integrity of the inspection of grain is of paramount importance to the members of this Association. It has been placed by the State entirely beyond our control, and so long as it is fairly conducted we would not have it otherwise. Thus far there has been little to complain of, but there is and always will be danger of politics dominating the department to the detriment and demoralization of the service. I therefore earnestly recommend that you direct your efforts toward such a modification of the law as will place the department under Civil Service Reform rules. There should be no appointments except for merit and no removal except for cause. There can be no question of the necessity and justice of this proposition. An inspector of grain in fixing its grade thereby determines its value, a trust that should not be confided to men who are not skilled in their calling."

"Zeal in partisan campaign work does not qualify men for this occupation, and none should ever be employed who cannot pass such an examination as only a ripe experience will prepare them for."

"Trading in privileges has become so common outside of Exchange hours as to impair the good name of the Association. These transactions are outside the law and are distinctly obnoxious to your own rules. They cannot be enforced either in the courts or under the rules of this Board, and anyone can sue at any time and recover for even consequential losses. The Illinois statute prescribes penalties of fine and

imprisonment for making such contracts, and specifically declares that all such contracts 'shall be considered gambling contracts and shall be void.' It is claimed that the dull state of trade makes these transactions necessary, but do they not contribute to an important extent to the very stagnation you complain of? By coöpering prices within a narrow limit day after day, do you not discourage business that you would count on in a free and unrestricted market? The risks assumed by you as commission merchants are beyond computation, and more than all else in making these transactions we violate the law. I sincerely urge that means may be taken to put an end to the practice at once."

"No reputable citizen requires to be admonished to obey the laws made necessary for the well being and order of the community, but there is a more immediate and direct obligation upon members of this Board to fidelity to its rules, for every member has signed his name to a solemn compact in these words: *'We, the undersigned, members of the Board of Trade of the City of Chicago, do, by our respective signatures and by virtue of our membership in said corporation, hereby mutually agree and covenant with each other, and with the said corporation, that we will in our actions and dealings with each other, and the said corporation, be in all respects, governed by and respect the Rules, Regulations and By-Laws of said corporation, as they now exist, or as they may be hereafter modified, altered or amended.'*

"No more serious or valid contract can be signed by any one. Any violation of a rule of this Board by a member is an act of bad faith to each one of his associates, and a discredit to the fair name of the Association. It is the highest duty of every one of you to understand your rules and assist your officers in maintaining them. Your individual and hearty coöperation is necessary, and I pledge the officers you have chosen to their full measure of duty."

"In an Exchange of such importance as ours, there is and

must be room for all. No single or selfish interest must be permitted to dominate, but absolute fairness must prevail. What is best for the whole Board is best for each one of us, and let us unite in raising higher and even higher our ideal, until the Chicago Board of Trade shall be the standard of integrity and commercial ethics wherever known."

My father undertook the fight against the railroads because of their unjust discrimination between patrons who were favored and those who were not. His contention is summed up in a report to the Board, of a committee of which he was the chairman, in whose behalf he declared as follows:

"Your committee insists upon the observance on the part of common carriers of their proper attitude to the public, namely: that these lines derive their franchise from the people, and to the people without discrimination they owe an equitable distribution and allotment of transportation privileges, including rates, conveniences and facilities for business at terminal points; while your committee concedes that transportation lines are entitled to reasonable compensation for services rendered, they are not entitled directly or indirectly by any ingenious system of accounts to excess rates."

In looking backward from the present day scene of Harrimanism, Father's attitude seems at least prophetic. In continuing the fight on bucket-shops, rigid strictures were placed upon membership in the Board of Trade, which admitted no bucket-shops to the privilege of membership, and any member or firm found guilty of bucket-shopping, directly or indirectly, was suspended from membership; also the rigid enforcements of the laws of Illinois were invoked against the grain elevators as a result of which nine licenses

were revoked by the Warehouse Commissioner of the State.

When his third term of office drew near to a close, the usual division of sentiment took place, with the active members of the Board on one side—who insisted upon Father again for their President, and the Armour crowd, the elevator men, and the millionaire members of the Board upon the other side with their candidate. The election of January, 1896, therefore, was the hottest in the history of the Board of Trade; and it is noteworthy in this connection that Father gave the situation no attention whatsoever, but allowed matters to take their own course. On the other hand, the opposing party organized a most vigorous campaign. In this way inactive members were brought even from as remote points as Buffalo to come and cast their vote in favor of the elevator monopoly and the bucket-shop plague. Carriages were sent out all over the city to bring in delinquent members, who never attended the regular sessions, purely for the purpose of voting, all of which, however, were to naught, for when the polls were closed and the votes counted it was known that Father had received 777 votes, as against 562 votes for his opponent.

He therefore entered upon his duties for the fourth time, upon his own platform as he set it forth in his inaugural address of that year, which it is well to incorporate in this story at this point, calling especial attention to his remarks upon the silver question.



Chicago Tribune cartoon upon the occasion of the election of William T. Baker to his fourth term as president.

"Once again it is my privilege to thank you for the honor you have conferred upon me. This renewed expression of your confidence and esteem is all the recompense I ask for such service as I shall be able to render your Association for another year."

"On the beginning of this new year I think we are justified in anticipating better times and more prosperous business. But there are three obstacles that confront us, two of which are peculiar to ourselves but from which the entire grain trade both East and West is suffering, and the other of which concerns not us alone but every one who lives or expects to live in the United States of America. I refer to the bucket-shop iniquity, the elevator monopoly and the free-silver lunacy. The first two of these evils are local in their origin, though widespread in their effects, and their cure must depend mainly on ourselves. The last can be averted only by the united efforts of business men, laboring men and professional men of the entire country, and in this we may take a leading part."

"Your Board of Directors during the past year has been united in its purpose to suppress bucket-shops and bucket-shop-ping, and distinct progress has been made. All that has been attempted has borne some fruit, and it is likely that future operations may be facilitated by a more general appreciation by the community of what bucket-shops really are. *It is beginning to dawn upon the comprehension of the public that every one connected with the bucket-shops are thieves and swindlers, and the man who is guilty of bucket-shop practices can no longer shield himself under the cloak of respectability.* It would be obviously improper to indicate in detail what may be proposed, but I can assure you that no effort will be spared to eradicate this evil. Membership in this Board will not shield any one if found guilty, for it must be our highest aim to keep the roster of our members above suspicion, to make it, in fact, *a roll of honor.*"

"While something has been accomplished toward improving

the status of the elevator question, there is much remaining to be done. The law's delay has been invoked against you, not with the hope of ultimate success, but to weary you and to tire you out. The recent court decision did not touch the merits of our cases, which will be pressed with such vigor as your Directors are capable of, and an early decision is hoped for. There is some misapprehension apparent outside this Board as to the relation of elevator companies to the general business of the city. They claim to be public benefactors, in that they bring grain in large amounts to this city that would otherwise go elsewhere. This is said to furnish employment to more banking capital and keep up the rate of interest and to give business to railroads and insurance companies. But we know that half a dozen firms and corporations have a monopoly of the business. They cannot bring grain here that is not naturally tributary to us, except cut rates of freight denied the general public and forbidden by law. Nearly every railroad terminating here has some favored elevator system under its protection, the proprietors of which are given such profitable concessions as to enable them to control the business. If the contention of this Board is sustained each railroad will have a host of competing patrons instead of one; bankers will have a thousand active accounts instead of the small group of large borrowers who are now able to combine and dictate rates, while the short rate card of insurance offices will again come into use."

"But the real question is not whether it may add to the traffic of railroads or increase the profits of banking or insurance capital, but whether it is right for public custodians of grain to be at the same time dealers in grain and enabled to select and set aside for their own purposes the best of what may come under their charge. No objection is made to all the grain coming to Chicago that can be legitimately brought here, but it is against public policy, and is not the legitimate function of a public warehouseman, operating under

a license from the State and the rules of this Board, to be so engaged. It is the dual capacity that we object to and that is prohibited by law. Last spring the quality of millions of bushels of grain stored in public warehouses was aspersed by interested speculators. This Board, through its officers, sought to have such an investigation made as would refute the slander against grain stored in public warehouses and restore the confidence of buyers and holders of property made regular by our rules. But every elevator proprietor in Chicago joined in refusing permission to your representatives to make that necessary and wholesome examination. They knew the grain was above the average in quality and condition but were unwilling to have it inspected in order to increase the carrying charges. The present monopoly is against everything and everybody but themselves."

"By the rankest and most brazen manipulation they seek to control the price and movement of our commodities and force every buyer and every seller to their terms. A year ago they were selling Spring Wheat at 5 or 6 cents premium. Now they are selling Winter Wheat at a like premium, while they have not been the owners of either. While they are nominally the custodians of your property they are able in violation of the laws of the State, to set aside and sell at a premium millions of bushels every year, not owned by them but in their custody as warehousemen. Would any court permit a trustee of an estate to thus handle trust funds for his own advantage? This gain is not the legitimate property of a public warehouseman. It belongs to you or whoever owns the grain. The lawful profit of the business of public warehousing has been attractive enough to create an enormous system of elevators here. If the business has been overdone it is due to the cupidity of those engaged in it. This Board will cheerfully concede a fair return on capital actually employed in lawful operation of elevators, but will forever resist the use of its machinery for unjust or illegal practices.

If it is possible to close the courts against us we have remedies within our own Association that neither money nor influence can buy."

"The pulse of business is sought in the great exchanges of the country and nowhere is it more sensitive than in this Board of Trade. Whatever affects the weal or woe of the commerce of this country is immediately reflected here, so that no class of business men can have greater interest than we in the impending crisis in national finances."

"All our internal differences are small or of passing importance compared with the one great question whether the credit of the nation is to be sacrificed through the ignorance or demagoguery of Congress. Between the rapacity of the mine owners, who among their other assets are able to schedule Senators of the United States, and the zeal of politicians whose patriotism is bounded by their partisanship, we are in constant danger of drifting to a silver basis. The treasury is forced to dubious expedients in order to postpone the calamity. These expedients are likely to be less effectual and more embarrassing as our stock of gold is drawn upon for export, and no matter what party may control the government, there can be but one final result from present conditions. Our stock of gold is not unlimited, and the drain upon it will never permanently cease until we turn from the blind fatuity of forcing the circulation of a good dollar and a bad dollar side by side on equal terms."

"In our transactions on 'Change No. 2, Spring Wheat and No. 2, Red Winter Wheat are each a legal tender on contracts. We have the double standard, and for years past we have seen that it is the kind that has least commercial value that weighs upon the market. *The better or more valuable grade disappears—is either hoarded or shipped away, while the cheaper or less desirable kind remains to plague us.* This is a forcible though familiar illustration of the operation of the Gresham law, the law that never in the world's history has failed to

operate when the money of the country has a varying or unequal standard. We encourage the speedy and ceaseless operation of this law by a system of legislation which, if intended to drive gold from circulation, could not have been more ingeniously devised."

"In order to maintain the credit of the government by keeping parity between gold and silver as required by law, the treasury must redeem greenbacks and Sherman notes in gold, and this redemption is accompanied by the absurd requirement that such money must be paid out again and kept in circulation, to be again and again redeemed in gold. This imbecile legislative contrivance has placed us at the mercy of foreign enemies or alien speculators in bullion, and recent events have shown us that such enemies and speculators know their advantage and are not slow to profit by our weakness. There is but one remedy for this deplorable condition of affairs. *Provision must be made for the permanent retirement of the five hundred millions of greenbacks and Sherman notes.* Long time bonds bearing a low rate of interest and payable in gold should be authorized for this purpose, and if such bonds were permitted to be used by national banks as security for circulation redeemable in gold, they would be quickly absorbed, and the transition would be easily and safely made; all the hoarded gold in the country would immediately come back into circulation and this country would enter upon an era of unexampled prosperity. There is no politics in this proposition. There are only partisanship, ignorance and greed opposed to it. There should be patriotism enough in Congress to take this, the only wise course to restore American credit and invite the capital of the world to American enterprises. It would restore confidence and start the wheels of every mill and give employment to all the unemployed, and labor would continue to be paid in money worth 100 cents on the dollar."

"The prospect of any intelligent legislation is at this time doubtful, but it is nevertheless the duty of every business man

who knows the value of credit in business enterprises, and of every citizen who cherishes the honor of his country to cry out in protest against the puerility of Congress. No man who represents an honest and intelligent constituency in either house of Congress who fails in his duty on this supreme question can look for future preferment. But the next election is a long way off. We should not wait to get at them with our votes, for delay may mean ruin to the business of the country. Let every one of us by letter or petition or in any way in which we can make our influence felt, do what we may to secure this currency reform and save the country from humiliation and disgrace. This Board of Trade controlling the commerce of the Northwest can serve no higher purpose than to lead in this crusade in behalf of the national honor as it has always led in patriotic endeavor."

It will be remembered in this connection, that contemporaneously with his serving as President of the Board of Trade during his last three terms, my father was likewise President of the Civic Federation, the co-operation of which organization he was therefore always able to command in putting down infractions of law and morality in connection with the grain trade. His fourth administration continued its crusade against the bucket-shops and the elevator iniquities, and developed new reforms. The history of this year was largely a repetition of the year preceding it, and it ended with much good accomplished, and with the sentiment prevailing as usual among the members of the Board that he must again and for the fifth time be the President of the organization. In fact, it is likely that had he been willing, he would have been elected President of the Board of Trade for the rest

of his life. Never in the history of the Board had any one member been elected its President for a fifth time, or even a fourth time, and my father, therefore, stands alone in its history with this unique honor resting upon him. He was elected in January, 1897, to serve for that year. So unusual was the distinction of a fifth term that it called forth editorials from the leading press of the city, but I call particular attention to that in the *Times Herald* of January 13, 1897, as follows:

“For the fifth time Mr. William T. Baker has been called to the presidency of the Board of Trade, an honor so unusual and so unprecedented that it is in itself conclusive proof of the value the members of the board place upon the services of their distinguished associate. And, indeed, not only in the eyes of his fellow members, but in the eyes of his fellow citizens, President Baker is deserving of this high esteem. He has stood before the community as a man faithful in the discharge of the duties of citizenship, zealous for every good work and reform, and ever keeping in mind the highest civil ideals of business, jealous to the quick of everything that tends to the degradation of the honorable name of merchant.”

“Animated by such feelings, he has sought to purge the floor of the great mart of the rapacious and the dishonest of mercantile welshers and of those who make victims of their patrons. The records of the board show how well he has succeeded, and how dangerous to themselves it is for the tricky and the unscrupulous to perpetrate their frauds on the floor of the exchange.”

“In his annual address on Monday President Baker reviewed some of the reforms that had been accomplished in the past and mentioned others that were yet to be accomplished.”

“The first battle with the elevator monopoly has resulted

in a legal victory that in all probability will be final. This has been the chief gain of the year. The war against the bucket-shops still continues, but President Baker promises that the crusade against those swindling gambling shops shall continue until success is achieved."

"Another subject of vital importance to the board is the system of grain inspection and the methods of appointing grain inspectors. Gradually the politicians have been getting a greater and greater hold on this department, and ward heelers and political dependents have found their way to the pay rolls. This is too serious a matter to be lightly passed over, and it is recommended that an effort be made to place the inspection department under civil service rules. If this is refused by the Legislature the board should assert its chartered rights and have an inspection system of its own."

"The *Times-Herald* congratulates President Baker on his re-election and upon the honorable career that has been crowned with this distinction. Long may he illustrate by precept and example the highest standards of commercial morality!"

As setting forth concisely his work of the preceding year, and the hopes and purposes of his administration for the year to come, and his pronounced convictions upon currency reform, I will add here his fifth and last inaugural address as a part of his life's story:

"In accepting the office to which you have a fifth time elected me, I acknowledge the obligation due you for the unusual honor, and shall endeavor to show my appreciation of it by such fidelity and care for the interests of this Board as my limitations will permit."

"I congratulate the members of this board on a fairly prosperous business during the past year, and on the prospects of still better times to come. The year has been marked by most alarming vicissitudes in all branches of business in this country,

and I therefore felicitate you that failures have been almost unknown among us, and that you have closed the year generally with a balance on the right side of the ledger. I sincerely hope the improvement in business here is the harbinger of prosperity for the whole country, for we can hardly expect permanent improvement in which all branches of industry do not share. We are therefore justified in exerting our influence whenever we can do so in the direction of improving present conditions, and especially for such congressional enactments as will relieve us from the peril that has already nearly wrecked the country."

"Politics and business have become so closely allied that we can scarcely discuss business concerns of the first importance to every one without inviting the imputation of partisanship. The tendency of our time forbids the hope of such an Utopian condition that merely academic discussion of National questions will be possible. The people have so long been taught that the principal function of government is to do something for everybody, that every citizen looks to Washington with hope and fear, and it is only by frank expressions of business men that vital errors may be avoided. We owe it to ourselves, therefore, and to the business community of which we are a part, to give vigorous expression of our views on business questions on which legislation by Congress is likely or desirable. There is no place where such questions can be discussed more dispassionately than in this Board of Trade, for no member of it is or expects to be a beneficiary of any act of Congress further than any citizen is benefitted by honest legislation for the public good."

"The currency question is as far from being settled as it has been at any time since the repeal of the Sherman Act. All the machinery for precipitating the country to a silver basis is in perfect order, and ready to operate whenever anything occurs to arouse suspicion or start alarm. It is criminal folly for business men to lapse into indifference again until the treas-

ury surplus approaches the danger line. It is positively monstrous that the whole business fabric of this country and the honor and credit of the government should be permitted to continue at the mercy of circumstances that may arise at any time, and are as sure to arise some time in the future as they have already in the recent past. The last election barely extinguished the burning fuse that led to the mine, but the mine is still there, and the danger, though less imminent, is just as great as it always has been since our currency laws were enacted. It is the paramount duty of Congress to revise these laws, to take the government out of banking business by retiring all its demand notes and substituting National bank notes redeemable in gold. Practically the only issue in the last campaign was the money issue. Familiar questions of political economy were either ignored or perfunctorily discussed as evidence of party consistency, but the appeal to the intelligent electorate was for honest money, and more than two millions of voters laid aside their most cherished convictions in voting with the majority to save the National honor. I believe they now have a right to demand that those with whom they voted shall be equally patriotic, and put all other party questions behind them until the currency question, on which they were agreed, is settled and settled forever. The people can afford to wait for increased taxation, but they cannot afford to wait for that return of confidence which a proper reform of our currency laws will bring about, and which nothing else in the way of legislation will accomplish."

"The question between the board and the elevator proprietors has reached a decision in the Circuit Court in our favor on every controverted point. The decision of Judge Tuley is so comprehensive and convincing that the elevator proprietors can hardly hope to have it reversed by the Supreme Court, though they have taken an appeal. I earnestly recommend that no backward step be taken by this board. There has been nothing in the events of the past year to make the

elevator monopoly more endurable. Their control of the property of which they should be simply guardians or trustees, the property which does not belong to them but to the members of this board to whom they have sold it, has enabled them not only to manipulate prices, but to create intollerable obstructions to the free current of commerce which is the most important function of this board to foster. The legitimate storage charge is no longer a prime consideration with them. Their alliance with the railroads and the privilege and immunities enjoyed by them on this board enables them to levy tribute on producer and consumer alike, while the centralization of the control of stocks of grain in store robs the banker and the common carrier of the legitimate advantage of competition that would come with a restoration of the natural order of business. This board has never questioned the right of any of its members to deal in grain and store it in their own warehouses, but when its members elect to do such business they should not at the same time become public warehousemen with the stamp of regularity on their warehouse receipts. The opportunity to select and sell at a premium the best of a grade while offering holders of their receipts the poorest, is a manifest injustice and contrary to public policy. The market price is always based on the least desirable, while for the better qualities such a premium as the necessities or desires of consumers may warrant, is exacted by the custodians of the property who do not even pretend to be its real owners. The well known fact that the poorest quality that is deliverable on contracts establishes the price of the entire stock in store, and to a certain extent depresses the general market, is a constant injustice to producers in all the territory tributary to our market. It is an application of the principles of the Gresham law to the familiar operations of the grain market that must be intelligible to anybody."

"The integrity of the system of grain inspection in this district is marked on our exchange, and though

we have no voice in the management of the inspection department, yet our credit is impaired and our business injured by its inefficiency. When the inspection of grain was surrendered by this board to the State in compliance with the warehouse law, we had reason to expect faithful and uniform administration of the service. For many years we had no ground for serious complaint, but it has gradually become a useful part of machine politics, and ward heelers are crowded upon the pay rolls without regard to the technical requirements of the work. The inspection department should be petitioned to pass a bill to this end. An effort was made at the last meeting of the Legislature to accomplish this but failed. If such an act cannot be passed by the present Legislature, it may be well to consider the propriety of asserting our rights under our charter and have our own inspection system."

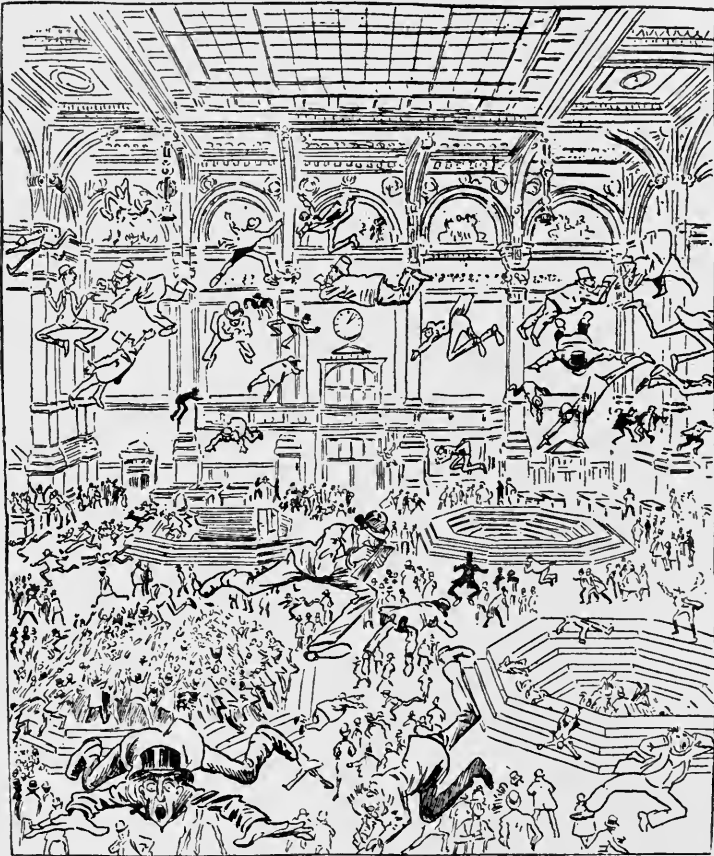
"The extermination of bucket-shops should continue to be the aim of this board. It is no longer necessary to explain their practices to convince the community of their viciousness. The public has come to understand their pernicious effects and their demoralizing influence. *They furnish the most attractive gambling hells in every city and village where they can effect a lodgment, and are more dangerous to public morals than other forms of gambling because of the quasi-respectability and immunity from police raids. Their proprietors are without exception thieves and swindlers.*"

"Bucket-shops and pool-rooms are twin outlaws in nearly every State in the Union. Their united corruption fund has enabled them to baffle justice by debauchery of the constituted authority for the investigation and prosecution of crime, but they could not continue in existence a day but for their alliance with the Western Union Telegraph Company. That company furnishes all the machinery and all the news on which bets are laid, and it is the only telegraph company in the United States that leases wires for the private use of bucket-shops in swindling their patrons. *The spectacle of a corporation with a hundred*

million dollars capital paying dividends gleaned from the vice and crime of the country is one to make any American blush. Contrast this with the conduct of some of the great newspapers of this city, which cannot be hired to print the harmless appearing advertisements of bucket-shops. It may be said that a great commercial organization like this has no need to concern itself with questions of morals, but the ethics of business are based on a high standard of commercial morality, which it is our duty to preach and to practice. When we see our efforts to rid ourselves of the incubus of bucket-shops embarrassed by such a condition as is here outlined, we find our self-interest exalted by our patriotic duty as citizens in striking down a wrong. The crusade in which we have been so long engaged will not cease. Complete success will, however, be hastened by our maintaining among ourselves an unimpeachable standard of business honor. Our rules are based on such a standard, and if any member is unfaithful to them, it is your duty, individually, to expose the derelict and aid your officers in purging your membership of any who are found unworthy to enjoy its privileges."

"Let us enter upon the new year with a renewed pledge of loyalty to this great exchange and a determination to keep its honor above suspicion, so that our membership in it may be a source of pride and gratification to us and to our children."

It was in this last term that Governor Tanner of the State of Illinois and the Board of Trade came into conflict. The Governor had made a good deal of money on the Board of Trade through some of his brokers, which fact he did not deplore, but he did hold resentment against the Board of Trade for an attack made upon him in connection with standing in with the crooked element and vetoing certain legislation which the Board



THE BOARD OF TRADE—GOV. TANNER'S "MONTE CARLO"—AS SEEN BY FURNISS.

Illustrating the Governor's hostility to President Baker.
Chicago Tribune cartoon of June 8, 1897.

of Trade had championed for the purpose of purifying the trade of the evil things which beset it. This led the Governor in an interview with a reporter of the *Tribune* to say that "The Chicago Board of Trade was the biggest gambling place on earth, Monte Carlo not excepted. I retort, that if Mr. Baker or any of his friends so desire I can give proof, facts and figures to substantiate what I said, and now emphasize in that respect." The Governor's tirade was embodied in a personal attack upon Father as the official head of the organization. It resulted in an amusing cartoon being published of Chicago's Temple of Commerce which is interesting enough to be reproduced in this book.

The year 1897 was a most prosperous one for the Board of Trade. In this year Father succeeded in getting the Post Office Department to order the word "fraudulent" stamped on all letters sent to bucket-shops, so that 110 bucket-shops closed up in consequence, while 58 were closed by fraud orders, 26 by indictments, and 26 grew weary of the struggle and went out of business. The liquidation throughout the country had ceased and the great depression was at an end. The stocks and goods of all merchants were low, and the demand for new goods was brisk, which stimulated industry and trade in every channel. As high prices obtained more and more for the cereals, the price of silver went down, which did much to cure the people of the silver heresy that had been during the preceding years disturbing financial con-

ditions so disastrously. The price of wheat soaring above a dollar, and the great Leiter wheat corner were the principal Board of Trade events that will go down in its history for that year.

The Chicago Board of Trade is a member of the National Board of Trade which meets each year in the different cities. My father was the delegate to the National Board of Trade in the years of 1882-83-87-88-89. He was most active in debate and had very pronounced views on all subjects coming before that body bearing upon the then current questions of the day. The records show that he addressed the meeting in 1882 upon the subject of the Hawaiian Treaty, Postal Telegraph, and the Shipping question, in Washington. In 1887 in Washington he addressed the meeting on the subject of the Agricultural Bureau Reports, Postal Telegraph, the Shipping question, the Silver question and the Tariff. In 1888 in Chicago he spoke upon the subject of the Lard adulterations and Crop bulletins, and again in the same year in Washington he spoke on Agricultural Statistics, River and Harbor Improvements, the Shipping question, Finance and Currency, and Tariff Reform. At Louisville in 1889 he discussed the National Clearing House, the Independent Telegraph Company, the Shipping bill, and Penny postage.

Although my father commanded the universal respect of the Board of Trade members by virtue of his distinguished ability and his high character, yet it was accorded to him in an unusual way

not given to other men who might have been entitled to equal respect. Great deference was paid to his personal feelings and pleasure in the same way that a good boy pays deference to his parents. There are occasions on the Board of Trade, notably on New Year's Day when the crowd breaks loose and indulges in antics such as they used to do when they were school boys. Flour sacks and grain sacks are thrown at each other, and hats knocked off, but if in the midst of such pandemonium, Father would happen to come in upon the floor of the Exchange, the racket would cease immediately, and business would go on peacefully again just as though the members were all good little boys who had turned to their books again when the teacher came in sight.

One of the strongest points of my father's character was his instinctive sense of justice. This was recognized in a most practical way on the Board of Trade, where, during the later years of his life, he was looked upon as a tribunal of justice and the court of last resort, before whom disputing members of the Board of Trade would lay their grievances and disputes. He was by common consent, set up as their judge and jury and they invariably referred their matters to him and accepted his decision as final. Since his death a special committee of the Board of Trade has acted in this capacity. I think no higher compliment can be paid a man than to have him involuntarily made the referee of disputes where great sums of money and friendships are involved. When left to

him they always knew that his determination of their equities would be founded upon the most rigid honesty and superlative wisdom.

The administration of his fifth term came to its end, and thus ended his official connection with the management of the Board of Trade, although his successors in office looked largely to him for advice and guidance as the Nestor and oracle among their counsellors. The members of the Board will always look back with affection and regard for their great leader, who will always appear to them as the Napoleon who came upon the scene at the time of a great crisis, did his duty, fought their fights, and then retired with the honor and respect of all. When he died, the strongest pillar of the group fell down and a prop went out from under the Board of Trade. Other pillars have fallen and other props have gone out, and it does not seem that the Board of Trade of today is the same as of old, or occupies the same stronghold that it did in days of yore. It is possible that the building of railroads and the shifting of commercial centres has done much to relieve the Board of Trade of its ancient splendor and prestige, while the shifting of the logical scene of its best usefulness to other cities in the land, and the changed conditions effecting agriculture and commerce, have put their shadows upon the Board of Trade. The arteries of trade which at one time found their most natural way through the pit of that Exchange, now take shorter cuts—avoiding the middlemen, and thus eliminating

or reducing commissions, and go past it to other centres. Is it altogether this that has happened, or is it that the men of old are not there now to uphold its dignity and its old time power? And if such be the case, is it that changing conditions—the product of which is men—have ceased to produce in the same manner and quality as when the Board of Trade was in the meridian of its career?



THE COURT OF HONOR, WORLD'S COLUMBIAN EXPOSITION.

CHAPTER VI
WORLD'S COLUMBIAN EXPOSITION
1890-1893

AS the ending of the period of four hundred years following the discovery of America by Christopher Columbus in 1492 began to come to its close, there developed in the minds of our country's leaders the thought that special significance attached to the coming event, and that it should be duly celebrated accordingly in a manner characteristic of American spirit and enterprise. As the idea crystallized into more definite form it was determined as the climax of the four centuries of development in America to hold a world's exposition of the progress, not only of America, but of all nations, in the arts, industries and science down to the time of holding it. Finally in 1889 a bill was introduced in Congress for the purpose of inaugurating the exposition and conducting it in a befitting manner. Then there arose great rivalry between the several principal cities of the United States that were contending with each other for the honor of holding it, the chief contestants being New York, Chicago, Washington and St. Louis.

At this time my father became active in the agitation as far as Chicago was concerned, and he was particularly instrumental in obtaining the honor for

Chicago through his influence and personal presence at Washington where he was well and favorably known to public men in general and particularly to President Cleveland, whose champion he had been as a Cleveland Republican or Mugwump during his first Presidential campaign. He therefore was present at Washington with others of the committee to push the claims of Chicago at the several times the matter came up in Congress for discussion and decision. Tremendous opposition was brought against Chicago in favor of other cities, but her claims to the distinction finally prevailed over all other contestants as a result of the extraordinary perseverance and forceful work of the committee in proving to Congress the superior advantages which Chicago would be able to afford for the occasion, and her ability to cope successfully with the great problem. The result was that the bill authorizing the exposition passed in Congress on April 25, 1890. This provided for a national commission for exercising functions national in character pertaining to the exposition; while the actual work of preparing for the exposition, financing it, erecting the buildings and conducting the business of it was to be assumed by an Illinois corporation to be organized for the purpose. This corporation was at first known as the "World's Exposition of 1892" but was afterwards appropriately changed in name to the "World's Columbian Exposition."

The Exposition Company was capitalized first at \$5,000,000 which represented the first idea of cost.

and then increased to \$10,000,000, the project being popularized by inviting subscribers large and small from all classes of citizens, rich and poor, high and low, with the result that there were over 30,000 stockholders. Forty-five of Chicago's leading citizens were named as the original directors, my father being one of the number, and Mr. Lyman J. Gage was named as the first President of the organization. In framing his committees, Mr. Gage named my father as Chairman of the committee on foreign exhibits which had to do with interesting all the nations of the earth in the exposition, and he also placed him upon the important committee on legislation. The work of preliminary organization began and was well under way when Mr. Gage determined to resign, as his duties, taken together with other responsibilities which he could not avoid, overtaxed his strength and health and made it necessary for him to do so. The directors then focused their minds on my father as the man to place at the helm and drive this tremendous undertaking to a successful finality and he was, therefore, elected President of the World's Fair in the spring of 1891, and at once began his duties and gave all his time without any compensation other than popular approval of his work, and so continued to do as long as he served. In fact, it was a labor of love with all the directors, most of whom gave half their time to it, and none of them, with but one exception, ever accepted a cent of compensation from the exposition company from the beginning to the end.

The corporation opened up its offices in the beginning of the year 1891 occupying the entire floor of one of the large down-town office buildings, and then began the great task of financing the plan, erecting the buildings which were to constitute a city in themselves, and interesting all the nations of the earth in sending exhibits characteristic of their respective countries. The ambition of Chicago was to make it an exposition such as had never been in the history of the world. There had been fifteen universal expositions preceding it in different parts of the world during the preceding forty-three years, and the ambition of my father and his fellow directors was to make this a show that would go down through all history as the very quintessence of expositions; as one that would overshadow all preceding ones in grandeur and magnificence, and discourage all future ones in their attempts to rival it. All this would take much money to accomplish in addition to brains and unceasing work. The very cream of Chicago's citizenship in business and professional ability made up the directory, but where to get the money in so much larger amounts than originally contemplated, was indeed a serious question. The public spiritedness of the City of Chicago showed itself in the City bonding itself for \$5,000,000. The exposition company also bonded itself and its gate receipts for another \$5,000,000, and Congress was asked to appropriate still another \$5,000,000. In the effort to get this last appropriation my father was

unusually active, and he visited the City of Washington a great deal in connection with securing Federal aid. Congress was not friendly to the exposition idea and begrudged any aid that it could give. It was opposed to granting in full the aid applied for, but it finally relaxed to the extent of giving the exposition company \$2,500,000 in silver half dollar coins, specially designed as souvenirs for commemorating the exposition year. While these coins were a novelty at first the directors were able to sell them for a dollar each, and in this way realized from them considerably more than the \$2,500,000 which represented their face value, but as soon as the fad wore off they could only be disposed of at their face value.

Father was a member of the original budget committee which had to do with the financial operations of the fair. He had much to do with the work of securing the co-operation of the different States and Nations in connection with the exposition. In the very beginning of the operations the Board of Directors and National Commission began to clash. The commission which was principally made up of politicians, hung like a millstone around the neck of the exposition and did much to retard it in its early work. It was very eager to have something to do with the spending of the many millions of dollars in building the White City. Every one knew what that would mean and that it would lead to the failure to accomplish results and to undoubted scandal. The directors, however, who were business and professional

men of tried experience and known honor, did not for a moment contemplate allowing the disbursement of the money to go out of their hands. The subscribers of it had placed it in their hands, and they looked to them to spend it rightly and make the exposition a success. The relations of the two bodies were, however, harmoniously adjusted as soon as the smell of the money was cut off, and it is said that Father had much to do with bringing this about, with the result that thereafter the business affairs of the exposition went on quite smoothly and without interference from the commission.

Of course, with the spending of so much money in sight, the avarice and greed of different interests which had been excited by the hope of being benefitted, had to be met and the interests of the exposition carefully guarded. Perhaps more on this account than any other was Father selected as the head of the Fair as a barrier against corruption because of his known scrupulousness and rigid honesty.

One of the first of the many grafts which were attempted to be levied was the electrical contract for the fair, which the General Electric Company hoped to get at its tender of \$1,800,000 "which meant no profit to them as the bid only contemplated giving them an advertisement and helping out the World's Fair corporation." Although my father at the time had had little experience in the cost of electrical apparatus, his common sense suggested to him that the price offered was unreasonably high. An attempt

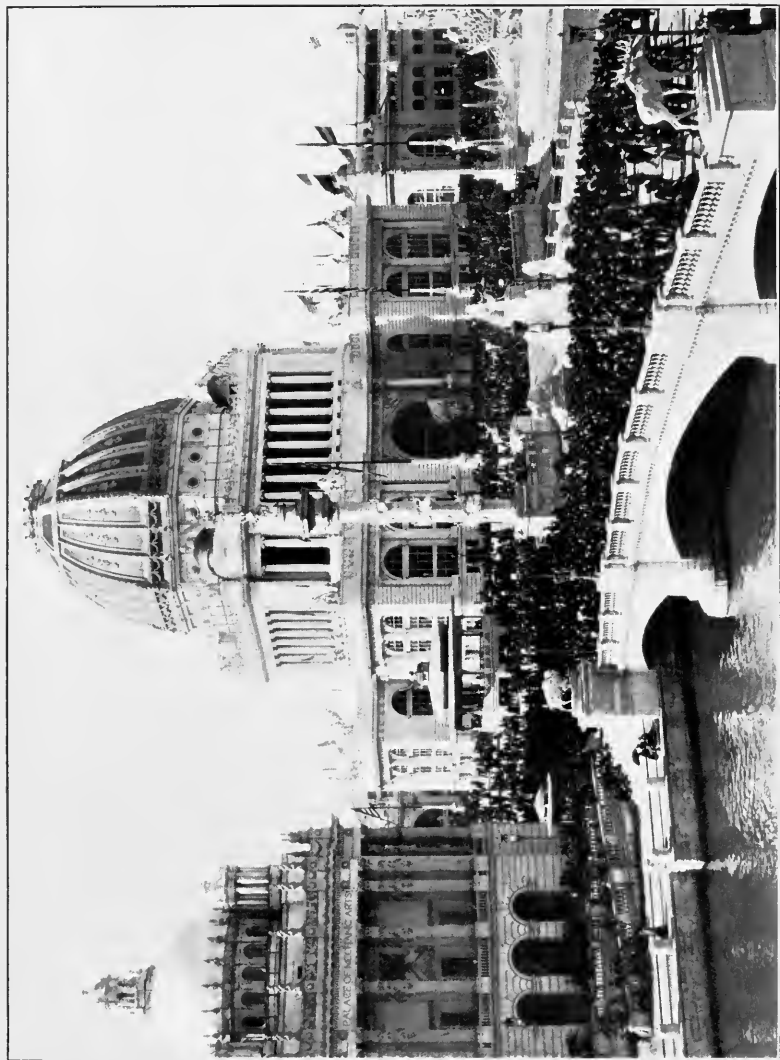
was made to railroad it through, for certain directors were also stockholders in the General Electric Company, but my father thwarted this and directed that an investigation of other companies be made for the purpose of cutting down what seemed to him to be an extortionate appropriation for a single object. As a result of his stand the General Electric Company reduced its bill to the charitable sum of \$554,000. Then Mr. Westinghouse in behalf of his company issued his promise supported by a very large bond, that if allowed to bid, his company would do the same work for a sum less than \$400,000. As a result of all this the Westinghouse Company made a tender of \$399,000 and secured the contract, at which figure it made a slight profit in addition to securing a very great advertisement.

The construction operations were, of course, laid out upon a very extensive scale, and the working organization necessary for the spending of so many millions of dollars in so short a time in practically building a new city within the space of months, was necessarily one which had to be well thought out. Contracts had to be let for the construction of each building, and this had to be done most carefully and under well considered specifications. The great architectural firms of the country were invited to furnish plans for the several buildings. There was no competitive contest for these honors, but the architects were selected by the directors from among the best and most noted and they were paid a liberal fee or

honorarium for such services, although the honor of doing the work was considered their best return for the so doing.

The prairie waste where the Fair was to be located south of Chicago on Lake Michigan had to be transformed entirely with respect to its landscape features. Great dredges were put to work excavating artificial lakes and lagoons, and trees and shrubbery were planted under the directions of the best landscape engineers in the land, in order to give the fair grounds a picturesqueness which they otherwise would not have had. Then Chicago's dream began to become a reality, and the exposition finally loomed up in all its artistic, enchanting and grand proportions as a new landscape, and a new city began to take completed form there out of the original prairie waste. It is now but a memory of a beautiful vision beside the Lake.

Then came the question of the exhibits to be installed within the several palaces which had been prepared for their reception. The entire world was canvassed for this purpose by emissaries sent out on a tour of the different countries for the purpose of interesting them to their advantage in participating in the great work. All this met with flattering success, and the nations came as with one accord to display the best results of their individual civilizations. Then the gates were opened and the people came in armies from all over the world, and although the country was in a state of panic and hard times, yet



ADMINISTRATION BUILDING, WORLD'S COLUMBIAN EXPOSITION.
TAKEN ON "CHICAGO DAY."

the attendance was extraordinarily large. Some of the single day's attendance were record breakers, such as Chicago Day which brought three-quarters of a million people to the fair grounds. It is evident enough without emphasizing the fact, that to accomplish all this meant an organization equal in ability and effectiveness to any in the land, and the fact that Father presided over it in a manner entirely to his credit, and to the satisfaction of the directors and the citizens of Chicago, is a source of great pride and satisfaction to his friends and to those who are related to him.

The Fair was dedicated October 23, 1892, by the Vice-President of the United States. It was opened to the public on May 1, 1893, by President Cleveland, which act was signalized by the simultaneous unfurling of the flags of all nations, the starting of the electric fountains, the dazzle of electric lights, and the unveiling of the statue of the Republic. The total cost of the fair was \$43,000,000 and it covered an area of one square mile, the largest single building covering thirty-one acres, being large enough to hold under its roof the entire army of Russia. The report of the Congressional committee on the World's Fair contained this tribute to the exposition:—

“In its scope and magnificance the exposition stands alone. There is nothing like it in all history. It easily surpasses all similar enterprises, and will amply illustrate the marvelous genius of the American people in the great domains of science, commerce, manufactures, and invention, which constitutes the

foundation upon which rests the structure of our national glory and prosperity."

Father served as President throughout the year 1891 and was re-elected for the following year. The transportation problem was perhaps the greatest one that concerned the directors of the fair. How to handle the great crowds that the exposition would attract to the city, and how to transport them safely to and fro, was the most vital question to be settled. Whether Father was originally responsible for the idea of track-raising to insure public safety, by allowing the street thoroughfares to go under the railroads instead of crossing at grade does not seem to be known, but it is quite certain that the tremendous influence and energy which he put behind the execution of this idea was responsible for its successful consummation. The World's Fair Company donated to the Illinois Central Railroad over \$200,000, or a sum of money equal to what it would have had to spend in building bridges and viaducts for the traffic to cross over and above the railroad tracks. With this encouragement, the Illinois Central was inspired to raise its entire roadbed from its city terminal to the outskirts of the city. This served the purpose of the fair, but the object lesson which it gave was of more far-reaching influence still, for it resulted later in all the railroads coming into Chicago being compelled to likewise raise their tracks at their own expense. This was the theme in connection with the exposition work that Father talked most about, and the one in which

his heart was more firmly set, and its accomplishment has proved a great and permanent blessing to the City of Chicago.

The terrible strain of so herculean a task, together with the worries incidental to an invalid wife, caused Father to break down in health in the summer of 1892. He therefore went abroad with his family for the purpose of rest and recuperation, but finding that he did not mend as rapidly as he had hoped, and feeling that the success of the exposition would be jeopardized by his absence from the scene of operations, he felt constrained in the fall of 1892 to resign the Presidency, which he did while in Europe. This was reluctantly accepted by the directory, and thereafter his work in connection with the fair was less exacting than it had been before, although he still remained a director. The great task of blocking out the edifice in the rough having been completed, the direction of the work thereafter, and the finishing touches went on in other hands.

CHAPTER VII
THE CIVIC FEDERATION

1895-1897

WHEN public plundering became so rampant in Chicago and political morality reached the low ebb which it did in the early 90's, it was only natural that a distressed and exasperated people should take measures to provide an antidote and corrective. Thus there gathered together from time to time, meetings of outraged citizens, with the final result that they formed themselves together into an organization and styled it the Civic Federation. The association had for its object the purifying of city politics, the securing of efficient administration of civic affairs, the suppression of vice, and the improvement of public morality, the institution of charities, and the furtherance and betterment of industrial and educational conditions. Evidently the organization took upon its shoulders a herculean task. It was officered by public spirited citizens possessed of the courage of their convictions, the love of country, and unselfish devotion to a most righteous cause. These men gave their time from their business and other affairs without any compensation whatever, but what they have done has left its lasting impress upon the character of Chicago as a city, for which posterity

will be grateful. The association divided its work into six departments, presided over by six standing committees appointed from the membership of the organization. These departments were known as the Political, Municipal, Philanthropic, Morals, Industrial, and Educational Departments. As an offshoot from this organization has grown the National Civic Federation, with headquarters in New York City, having the same general purposes, but wider in its scope, so as to include situations national in aspect.

My father was one of the few men who originally got together and crystalized this movement for better conditions, into the working organization which has been described. As the first President of it, Mr. Lyman J. Gage directed its affairs in the beginning. At the end of the first year he was succeeded in office by my father, who served as President during the years 1895, 1896, and 1897, resigning from the office during the latter part of his last year on account of poor health and failing strength, for he was at the same time burdened with the Board of Trade presidency. The period of his administration was marked by brilliant achievements which have become a part of the best history of Chicago. It took a man of nerve and physical courage to be at the head of an organization of this character and direct its movements, and in casting about for such a man his fellow associates made no mistake in lighting upon my father. Fighting, to him was second nature, and carried with it a genuine pleasure, but fighting for principles as he

always did, inspired him to efficient action to a degree more than is common among men.

To tell all that this association accomplished for the public good under his leadership during these three years would mean to write a separate book upon the subject. Contemporaneously with his duties in connection with this association, he was serving as President of the Board of Trade, and the great fight he was conducting in behalf of the latter organization against the iniquitous bucket-shops of Chicago was taken up through the Civic Federation as well. The joint fight through the two organizations resulted in the practical extinguishment of the bucket-shop plague in Chicago and was so far-reaching in its effects, as to strike deadly blows to the same industry in other cities. In fact in this feature of its work the Civic Federation's operations extended into Iowa, New York City and other parts of the country. The Civic Federation had at its command a well organized secret service, so that it never struck a blow without being provided with full ammunition. Upon the information obtained through this service there were 281 bucket-shop persons indicted at one time. Six Skekle bucket-shops were raided by the Chicago police under the direction of the Federation and 350 people were arrested. When brought before the courts to plead to the charges preferred against them, many of them gave fictitious names for the purpose of indicating how indifferent they were to the crusade

against them. Among the names given by some of the prisoners were William T. Baker, William McKinley and Lyman J. Gage.

Father next directed his guns against the gambling element of Chicago, and particularly against the pool rooms and the Westside Racetrack. Fortunately for the purposes of the Federation and the good of the city, Chief of Police Badenoch was a good citizen and friendly to the purposes of the Federation, and because of this fact the Federation was enabled to do much more effective work than would have been possible otherwise. The Federation discovered the iniquitous and vicious situations, planned the mode of attack, and Chief Badenoch would lead the charge. In this way seven pool rooms were raided at one time and five hundred people taken prisoners. Gambling in this way was practically driven out of Chicago, for without protection from the police it could not thrive. This protection was lacking, due largely to the influence of the Federation in securing the appointment of honest and effective patrolmen. The warfare upon the gamblers completely demoralized their business and made their calling so unattractive that they quit business or moved to other cities. Some of them felt that they had as much right to thrive in their line of business as other people did in their business, and they felt that Father and his lieutenants were unrighteously serving in the role of persecutors of them. As a result of this feeling upon their part, the gamblers brought damage suits against Father

for large amounts, aggregating over a quarter of a million dollars, but it is needless to say that these suits never came to a hearing. Some of the gamblers would change their names and the outward style of their business and attempt to live again but without success. The McClure den was one of the most persistent in this manner but finally gave up the ghost.

The Federation took a look in on Grand Jury methods and found that many of its members were soliciting bribes, and as a result they got their punishment. The Civil Service Commissioners were indicted for irregular conduct in office. These Commissioners were Dudley Winston, Hempstead Washburn and Adolph Klaus. Without fear or favor the Federation struck its blows. One of the Commissioners, Mr. Klaus, grew humorous and circulated the following verse of his own composition:

“Paddy cake, paddy cake Baker man,
Make us indited as fast as you can,
Make them and mark them with W. T.,
And fire them at Dudley and Hemy and me.”

In the Political Department, the Federation in support of the Crawford Primary Election Law began prosecutions for violations of the same. In this connection they sent abstracts of the law to 4,500 judges and clerks, giving notice that violators would be prosecuted. Evidence was secured against a large number and indictments obtained.

For the purpose of securing good men in office and the prevention of boodle associations, there was or-

ganized the Municipal Voters League, which co-operated with the Civic Federation and other reform organizations. In this way it was discovered that through fraud and intimidation and other tactics of desperate men, the good work of the Federation was about to be defeated at the coming elections. This was thwarted by the discovery of illegal registrations and false naturalizations to a wholesale extent. Rewards of \$100 were offered throughout the city for evidence sufficient to convict people of illegal voting. All evidence of prospective crimes in this direction were immediately published broadcast, and the judges and clerks of the election were carefully selected after the closest scrutiny, with the general result that the election was saved and good men conducted into office.

The Federation through its Municipal Department was instrumental in securing a just and equitable assessment of property so that taxation might be placed where it belonged, allowing no favored interests to escape from bearing their share of the city's burdens. The consolidation of the various towns around Chicago, such as Hyde Park, Englewood and others, was put under way by the Federation. One of the most practical benefits which the Federation was able to secure for the city in all its history was to demonstrate that the street cleaning department was extravagant and that this work could be better done for half what the city was paying. A street cleaning bureau was organized, which investigated street cleaning in neighboring cities with a showing that \$8.50 per mile

was all the work was worth, although Chicago had been paying \$18.50. The Federation secured private subscriptions along the principal down town streets, and through its bureau organized for the purpose, actually did the work for \$10 per mile. The result of this was that when bids were next opened by the Commissioner of Public Works, the lowest bid was \$8.40 per mile, while the highest was only \$9.99, and this was tendered by the firm which the previous year had been getting \$18.50.

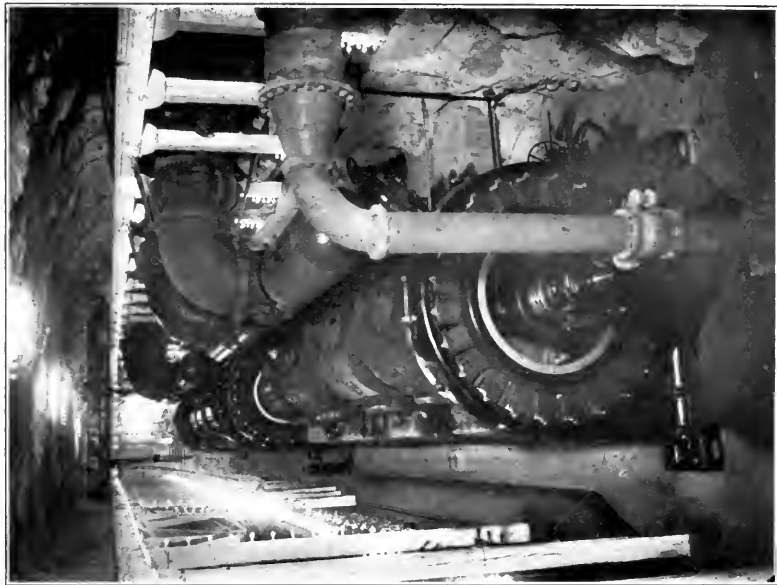
A sanitary inspection service was organized which watched with eagle eye the garbage contractors of the city and the inspectors employed by the city who supervised the work. The investigation also extended to the milk supply, the ice and water supply, fruit stands, &c., and many other things effecting the public health and cleanliness. The Federation made it difficult for the granting of public franchises without compensation to the city. It also discovered that the packing houses at the stockyards had tapped the city water mains and were stealing water for the purpose of running their factories, which illicit use of water had probably been going on for years. It was impossible to jail any for this offense as the guilt could not be laid at any particular door, and innocence of evil intent was claimed by the offenders. However, the Federation made it impossible for them to do the thing again. The Federation organized the Bureau of Charities, with Father as Vice-President, and this is the predominating charity organization in Chicago

today. It has for its object the bringing of all the different charity organizations of the city into co-operation in order to examine into conditions of real and legitimate want, and to bring thoughtful persons individually into personal and friendly communication with families in need. Its work has resulted in young children being kept off the streets at night and given an opportunity to go to school, and beggars have been found employment. The Federation's warfare was directed against slot machines, and it did much under Father's leadership in establishing purity, by the restriction of vice, and the securing of employment and good homes for evil doers. It did much during his administration towards adjusting strikes by urging arbitration, and towards the solution of the child labor problem. It has secured better practice in the heating and ventilation of school buildings, the qualification of teachers, and the safety of pupils.

The Federation inaugurated branch offices in twenty-five wards, each taking up in its own district the important reform measures promulgated by the parent organization over which my father presided. At the time of his introduction to the office three-fourths of the common council of the city were thieves, known as "Grafters and gray wolves," and such had been the situation for the three or four years prior. It is now safe to say that seventy-five per cent of the Chicago City councilmen are capable, reliable and honest men. In fact, it has today the best council of any large city in the United States, and the Feder-

ation, and those who worked for it, have ample reason to be proud of what they were the means of bringing about. It is not to be wondered at therefore, in view of the drastic house-cleaning which was going on throughout the city, that my father became the target for abuse and hatred among the criminal and the lawless element. Many times did he receive anonymous letters through the mails, stating that he would be assassinated if he did not let up in the warfare which he was engineering, and many times he was followed by persons with evil intent when walking alone at a late hour; but all this had as much effect upon his determination to follow his convictions and to do his duty as he saw it, as a baby's breath would have had in attempting to blow out the Chicago fire.

SUBTERRANEAN 19,000 H.P. GENERATING PLANT.
SNOQUALMIE FALLS.



SNOQUALMIE FALLS.
HEIGHT, 270 FT.



CHAPTER VIII.

SNOQUALMIE FALLS AND WHITE RIVER POWER DEVELOPMENTS.

1887-1904.

I.

AS my father entered upon the later years of his life, he began to have a joy and pride in his children, which earlier in their lives he did not display to so great a degree, for like most natures, his mellowed with the years and as his children grew up. He looked upon his children as a business proposition. Towards them he had always been exacting and severe. He was as sparing of his personal endorsement of their capabilities as he was of his financial assistance to them. In our early life we looked upon him as a hard master. We did not get the inspiration from him that we would have done had he leaned a little closer, so we often got discouraged in the hope of pleasing him. But that was his way, and it was perhaps for the good of us. When my brother Howard and I were attending Cornell University we were not restricted by him in the least in the quality of board, our dress, or in the essentials. We were required to schedule our requirements in detail each month in advance, to which list of necessi-

ties we were allowed to add two dollars and a half, "pocket money" for each of us. This seems a frugal pocket money allowance for the sons of a wealthy man. Our entire allowance for the whole four years for board, tuition, fraternity dues, and the essentials, including traveling expenses twice a year each way between Chicago and Ithaca, New York, was less than \$600.00 a year for each. He was in no sense mean nor stingy, but he did what he thought best for his children; and as a result he has no spoiled sons to blush for. When we finished college, we each wanted a job. I asked him to give me letters to some of his railroad friends so I could get started in some railroad engineering corps. He said, "He couldn't do that,—he never endorsed anyone without knowing something of his abilities, etc., and in that regard, I was quite a stranger to him." So it happened that having an illustrious father at that time was no help at all to an ambitious son, for it looked to a man up a tree, as though this father's failure to recommend was due to the having of a black sheep for a son. But again I say, that was his way and he acted as he believed right. No one gave him money nor pushed him ahead when he was a boy and it did not hurt him,—so why should it hurt us, he reasoned. He was particularly conscientious in the dispensation of any patronage or favors within his command to members of his family. As President of the Chicago World's Fair he commanded a great deal of patronage in the shape of very attractive and lucrative positions which

were his to give, but none such were ever offered to his sons, who would doubtless during the hard times at that time have been glad to have them; and they knew him too well to ask for any such official consideration by virtue of filial relation. It was one of the set maxims of his life to treat patronage in this way, and he often criticized public men for violating his ideas of etiquette in such matters by injecting their relations into positions of official favor.

As he began to withdraw gradually from public life and from the activities of business during his later years, he relaxed more and more in favor of his children, and gave them a helping hand. This he had done at times previously, in the way of making them small loans and exacting prompt payment of the same, just as he would from strangers, but he was always looking forward to the time when we would be seasoned and tried by experience, so that then he might stand behind us, not only as a father but as a banker, after he deemed our fitness for such confidence fully demonstrated.

And so the time came after we had been upon our own resources and independent of him for a period of about ten years, when he backed his son Howard in the purchase of a considerable interest in Butler Brothers' establishment whose position in that firm I had previously secured for him. His letters to me indicated an intention later on of backing his son-in-law in the contracting business, and he was also disposed to back his son Henry in a newspaper enterprise, as

soon as an associate might be found to invest in it and take the business end, while Henry would take the literary end. For Bertha, his daughter, he insured his life for \$50,000 which is now being paid to her in an annuity. But his most signal favor fell upon me at the age of thirty-four, and the result of it has since shown that his confidence and judgment were not misplaced.

Now comes the period in his history when for five years, although we were nearly two thousand miles apart, his daily life was closely interwoven with my own, in the carrying out of the great engineering and construction enterprises of harnessing the falls of the Snoqualmie River and the rapids of the White River in the State of Washington, and transmitting the power thereof electrically to Seattle, Tacoma and Everett, and the intervening towns. He really knew this work only as it was reflected through my daily letters to him, for by actual visitation he has only seen the Snoqualmie project three times in his life, and then for about an hour each time, while White River he never saw at all. He was quick to grasp the meaning of the engineering plans as I explained them to him, and the progress of the physical construction from day to day as I reported it to him was clear to his mind. He saw it not only with the eye of a shrewd business man, but with the eye of an engineer, for by nature he was designed for such. I venture to say that he took more genuine interest in my work in developing these enterprises, than he ever took in any

work of his own, except possibly the World's Fair. He took an unconcealed pride in what I was undertaking to do and was actually accomplishing, and he made it almost the daily topic of conversation between himself and his friends when they chanced to meet at lunch or at other places. He would tell them "Charley is accomplishing a great undertaking out there in the Puget Sound country and is going to make his fortune and fame out of it and mine too, besides doing a public good. I am with him financially and I know he will succeed, although the difficulties before him are very great and he has a big fight on his hands besides." "We are actually taking the waste of nature," he would say, "and making useful and valuable power out of it, and bringing it down to the cities, and selling it to the people for much less than such power costs them by any other method, and they are glad to get it. That's business!" He felt that we were doing an integral part of the world building, and as he had always been a trader before, having only had to do with property already created, he felt that this was different and better, in that we were actually creating property and adding to the wealth of society thereby.

This is how we happened to get together on this undertaking and finally to accomplish it; and telling it as a part of his life, I must of necessity tell it as the best part of my own. By education and profession I am a civil engineer, and have always since my graduation from college been identified with large works and undertakings of an engineering and con-

structional character. I went to Seattle in 1887 and joined the engineering staff of a railroad there, which was building northward from Seattle to the Canadian boundary and eastward across the Cascade Mountains to Spokane. This latter line passed within fifty feet of the great Snoqualmie Falls cataract, which at that time had no commercial value, and was only thought of as a place of resort for fishermen, tourists, and campers. In the performance of my particular duties there was hardly a week passed that I did not see this wasting waterfall; and it came into my mind at that early time when I was still only a boy, that some day it would be, or ought to be, a useful agency as an industrial factor, and that its power would eventually be carried to the distant cities for utilization there. Then the daring hope sprang up in my breast—the hope that I might in some degree at least—work it out! Long distance electrical transmission of power at that time was more a theory than a practice, owing to the fact that the transformer for raising to high voltages for transmission and lowering to low voltages for distribution had not yet been perfected. The power project developed more and more in my mind however, expanding from the first thought of harnessing the cataract for near at hand uses only, until, as the science of transmission developed, my idea expanded accordingly, so that in a few years I had conceived a well defined plan for utilizing the power of Snoqualmie Falls and transmitting it to Seattle for industrial and illuminating purposes.

I realized, however, that such a project could not be undertaken with success unless the commercial situation warranted it as a business measure, and so I set about planning to provide a market for the power as soon as it could be delivered. For this market I looked to Seattle, and in looking that far, a distance of thirty-two miles, it seemed a chimerical and uncertain task, and to say the least bold. Seattle then was not in a large sense a manufacturing or industrial city, except in the way of saw mills, which were scattered about more or less, and which used their waste for power producing fuel. There were at that time (1889) certain street car lines in Seattle, and an electric light plant called the Home (afterwards Union) Electric Co., of which I was one of the original organizers, all having independent steam power plants;—and these I looked upon as the prospective market. They were owned by different companies, and although there did not seem to be enough even of this business to make success an assured thing, yet the matter still nursed itself in my mind for a number of years. The population was about 10,000 people then when I first considered the matter as against 240,000 at present.

In the meantime, on account of the attractive prospects offering in a private engineering practice due to the city's rapid growth, I had resigned from the railroad company and took work outside, which resulted in my earnings immediately trebling and later increasing even more rapidly, all of which I profitably in-

vested in Seattle real estate. From this, I gradually drifted into electrical and general construction work as an engineer and contractor,—in which I was successful. Finally in 1891 I built by contract the Third Street and Suburban Electric Railway in Seattle, and an electric light plant in connection therewith for the Dennys, then considered the wealthiest people in that city. The work was done for considerably less than my estimate and should have given me a profit of about eighteen thousand dollars. On the eve of the completion of this contract however, the Dennys failed, due to their inability to refund their obligations. I had borrowed large sums of money to carry out the contract, hypothecating my estate for this purpose as well as the Denny securities which had come to me through my contract, so that I became involved with the Dennys and went down with them, resulting in the sweeping away of my first fortune of my own accumulation amounting to about forty thousand dollars, and leaving me indebted about sixty thousand dollars besides. This situation was made more particularly aggravating on account of my losing my lien upon the railroad property, due to some technicality in the law.

Then began a period of great distress for me, for contemporaneously with this catastrophe came the general panic of 1893, and no section of the land felt the distresses of that situation quite so much as did the Puget Sound country. People were idle and going hungry. No one escaped. Claims in connection with the railroad contract amounting to over sixty thou-

sand dollars were put in judgment against me as the result of the Denny failure, and under this deluge I had to carry myself for a number of years. There was no work going on and practically no employment for any one. It was a hand-to-mouth process for all. Rich men were land poor. The clothing of all was threadbare and frilled at the edges. Mine especially was so, and I stayed at home and worked in a garden most of the time so as to hide my poverty. My father knew but little of all this for I was too proud to tell him. There were fifty applicants for every job, both private and political. I was always in line with the fifty, and always just missed being chosen. I bid on several pieces of work, and always just missed—fortunately perhaps for me, as in those distressful days the successful bidder in his extreme anxiety to get work, usually bid so low that he afterwards went broke. I missed the U. S. Dry Dock at Port Orchard Bay on Puget Sound by only \$15.00 by bidding \$509,000 instead of \$508,985, which was the successful bid. I was actively and for over a year the leading candidate for postmaster at Seattle, but failed at the last moment because of the Postmaster General at Washington resigning and being succeeded by one who happened to be an old time Civil War crony of one of the candidates, who locally at least was considered the most unfit of any of the fourteen aspirants, and until then supposed to be the least likely.

I finally became receiver of the Merchants National Bank, which was the only bank in Seattle that failed,

and this was the first symptom of a clear sky that had come into my career for some years. I was appointed by Hon. Jas. H. Eckels, Comptroller of Currency upon the endorsement of Seattle's leading citizens, there being twenty-eight other candidates equally shabby, starved and clamorous. With this breathing spell ahead of me and a chance to live and think, I then set myself about studying out an escape from under the mountain of debt that was holding me down. I knew that it was not within my limitations to earn at any scale of salary a sum sufficient to extricate myself during any ordinary lifetime, and to assure at the same time a comfortable future for myself and family. I knew that the accomplishment of such a herculean task would have to be by a master stroke of some sort, and I looked therefore to find within me such genius, if any existed, as would be necessary to accomplish it.

My thoughts then turned back again to the earlier dreams of Snoqualmie, which had been less active in my mind during the period of the panic. I took the matter up again as actively as I could from time to time consistently with my duties to the bank receivership. There were at this time ten street railway companies operating in Seattle, and three electric light companies. None of them earned their expenses, and it seemed almost an impossible task to approach them along the lines of selling them cheaper power at the expense of abandoning their steam plants and buying new electrical installations suitable for adaptation to

the proposed power transmission plant. They were hard up, and could not afford such investments, and most of them too were in the hands of receivers. There then crystalized in my mind a comprehensive, economical, well defined and reasonable plan for buying up and consolidating all the street railway systems in Seattle into one company, under one management and having one source of power, thereby eliminating the wasteful expense due to maintaining numerous managing organizations, and a multiplicity of power stations consuming expensive fuel and employing many men. I attacked the problem of consolidation as the solution of my pet scheme for developing the water power of Snoqualmie Falls. I not only made my own plans and estimates concerning the proposed enterprise of the water power development and its proposed feeder the street railway and lighting combination, but I secured corroborative estimates from other engineers as well. To carry out my purposes I made the consolidation my primary object, and the water power the secondary one. In 1895 I made a very complete and exhaustive study of the street railway and power situation. The books, records, and other facilities of all the companies were freely accorded to me for my purpose, and as a result I obtained not only an option on the Snoqualmie Falls, but upon all the railway properties in Seattle except one,—the Second Street Road, which was controlled by N. W. Harris & Co., of Chicago, who refused. These options were taken in my name in contract form in writing, and I

then went East for the purpose of financing the consolidation. I negotiated with several banking firms, and more particularly with Mason, Lewis & Co., of Chicago, who agreed to undertake the underwriting provided the situation could be given to them in blanket form, i. e., all roads to be included.

I returned to Seattle and made another attempt to get the Second Street Road in line, but was frustrated in this purpose by Mr. S. Z. Mitchell, local manager of the General Electric Co., which company as well as Harris & Co. had a large interest in that particular road. It seems that Mr. Mitchell appreciated the value of my ambitious plan as soon as he knew of it, and so began to take measures to forestall me in putting it through. About this time I sought the cooperation of my father who at my solicitation then actively assisted me at the Chicago end, and frequently saw Mr. N. W. Harris in connection therewith. I invited him to join me in pushing the consolidation, promising that we would be in it on equal terms if he would subscribe a liberal amount to the undertaking to give it a good start and the prestige which his name would lend to it. He was not enthusiastic, as he thought it premature. He later agreed however to invest fifty thousand dollars in the bonds of my consolidation enterprise if I succeeded in shaping it up.

In connection with these various negotiations, I compiled a comprehensive report upon the street railway situation in Seattle, displaying the data acquired, and outlining my views as to a proper physical and

financial plan of consolidation. In this report I for the first time in writing in 1896 set forth my idea of developing the water power of Snoqualmie Falls. As stated before, my whole thought and ambition, aim and work, centered around this one idea, namely the proposed Snoqualmie Falls Power Plant, and my disappointment in the failure of the consolidation on account of the opposition of Mr. Mitchell of the General Electric, and of N. W. Harris & Co., had its bitterness more in the disappointment of not being able to carry out the power development idea at that time than in the failure of the consolidation itself. The street railways were afterwards consolidated by Stone & Webster of Boston and their following, whom Mitchell and the General Electric Co. had interested at a cost to the purchasers of over a million dollars more than the agreed cost would have been to us; and thus was lost to my father and myself the several million dollars profit, which later went to Stone & Webster and their associates. Father had never taken kindly to "promoting," as otherwise this would not have escaped us as it did, much to his later regret. Mitchell's opposition to me sprang from his jealousy and resentment at my having secured the Denny contract in competition with his company, and also a profitable contract for building an electric road in Spokane. The apathy or reluctance upon the part of Harris & Co. was probably due to Father's undisguised distrust of that firm due to previous acquaintance with them.

The consolidation would have given us a very hand-

some profit, and it was my plan that the power feature of it should take the form of a separate and independent company, which as such, we would be able to own personally and to finance out of the profit to accrue to us from the consolidation after paying as well the business debts which had foundered me during the panic. It was my aim and determination therefore, to keep this power project separate and independent, and to maintain it as such throughout my life, as a pleasant and profitable business for my father and myself; to expand it as the country grew; to reach out to other cities with its transmission lines; to add to it other water powers from time to time, and gradually to shape it so as to serve all the present and prospective users of power in the Puget Sound country. This youthful dream of mine, considered more or less chimerical then, began to be appreciated a few years later by my later rivals Stone & Webster, who have since then been aggressively carrying out my ideas in building up the great electrical system as I had planned it, which for me was destined to be a wil'o-the-wisp. It is interesting to note at this point, that at the beginning of negotiations we soon after had with Stone & Webster looking to furnishing their company with power, that firm in a lengthy letter to us asserted that "no water power had ever been mechanically or commercially successful, and in their judgment no water power ever would be successful."

The South side of Snoqualmie River was owned by a woman in England, who owned 300 acres of land

upon which the Falls was situated, and which she had acquired under a mortgage. Judge Burke, a leading lawyer in Seattle was her attorney, and I had frequent consultations with him in regard to the matter, letting him know my ideas and plans, which so inspired his confidence that he finally gave me an option on the property at the very low original cost to his client, plus the accrued interest, taxes, etc., amounting to \$40,500.00. The General Electric Company which had suddenly awakened to the possibilities of the situation, were negotiating for this property at the same time, and my taking it from under their nose was an act for which they never forgave me, and they never could quite understand how it happened.

I frequently discussed with my father by letters from Seattle and in person while in Chicago, my progress and disappointment in the failure of the consolidation on account of my cherished idea of harnessing the water power, which I had calculated would deliver me from bondage to my creditors, and open for us both a prosperous future. I then and therefore laid the matter before him of the water power alone, as an independent project by itself, upon the theory that it would be within the limitations of one man to accomplish the financing of the same, and that there would be no opposition or barriers in the way such as clouded my consolidation project. I asked him to join me in this plan financially and to become interested equally with me as a partner. I had previously negotiated with other parties on the same terms but

they did not make good. I accordingly elucidated to him more fully my plans and purposes, all of which interested him very greatly, for he had a mechanical mind in addition to his well-known business shrewdness and commercial instinct. He gave the matter more serious consideration than previously, for he had just made a small fortune in wheat resulting from Joe Leiter's famous corner and wanted to invest it. He had also grown to have complete confidence in my business and engineering ability. When I left Chicago to return to Seattle, his last words in answer to my importunities were: "I will send you the money to buy the Falls," and this promise he fulfilled, so that I was able to take up my option on the Falls in October, 1898; and his assurances in connection therewith and his acceptance of the arrangement for partnership as I proposed it led me then to stake my whole future irrevocably upon the work ahead. This then was the second important step in the inauguration of this great enterprise and the beginning of our partnership relations.

Upon my return to Seattle I had the title to the property examined, and the agreed purchase price of \$40,500.00 was paid before my option expired, I drawing upon Father with his authority for that amount. During the period of my option, I could have made \$50,000.00 by releasing it to an Englishman, who suddenly concluded that he wanted to own the Falls himself. This opportunity I of course declined, knowing

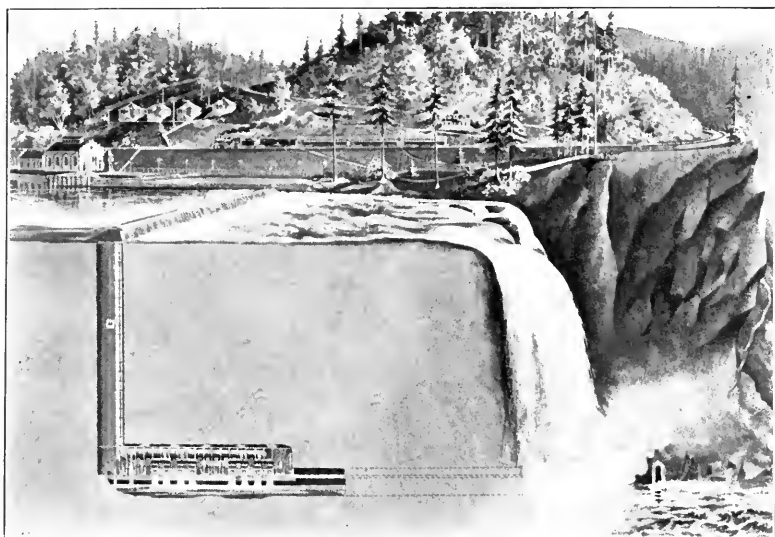
that I could do many fold better by carrying my plans to completion in connection with my father.

The purchase of the water power rights made through Judge Burke covered the south side of the river only, so I immediately began negotiations with certain Ohio people who owned the north side, which resulted in the purchase of that side as well, and thus was completed the control and ownership of this magnificent spectacle of nature and engine of industry. By my direction the titles of these properties were taken in my father's name, for the use of my name for the purpose would have encumbered them with my liabilities and thus endangered the project, and besides I wanted to attach the prestige of his name to the project. This was the real beginning of the partnership entered into between my father and myself for the purpose of carrying out my plans for the development of the profitable and valuable Baker electric properties in the Puget Sound country. I needed such a person as himself for the purpose of providing the initial money necessary for the execution of my projects. I preferred him to any one else because he was my father, and because therefore I could trust him in the same way that he trusted me. Because of this mutual and reciprocal confidence our arrangement was purely verbal, simply an understanding between a father and his son as partners, that the one as financier would provide or arrange for the money, while the other as engineer and manager would contribute his invention

and discovery, his skill and ability, his time and his labor, wholly and without distraction. We were to share alike the honors and profit which success would bring, as well as the loss and discredit which failure would mean. Our partnership relations as related he often talked of to his intimate friends. For me it meant honorable fame or a blighted reputation, and for us both it meant a fortune made or crippled. For me success meant more than honor and fortune; it meant the real joy to which I had long looked forward, of drawing my father into a business relation with me of my own conception, by which he would later take additional pride in me as a son who had thus been the means of adding to his fortune as well as to my own, and of drawing him away from the wearisome and wearing Board of Trade. My ambition was later realized, but it came too late to do all for him that I had counted upon as he died before our work was finished.

II.

Let me now describe this enterprise as I planned it and as we finally in five years completed it in the shape that one sees it today as the so-called "Eighth Wonder of the World," by which name many have dubbed it. Snoqualmie Falls, situated in the foothills of the Cascade Mountains, results from the river of the same name falling in one leap over a precipice 270 feet high. The name is the white man's corruption of the name of a tribe of Indians called in their

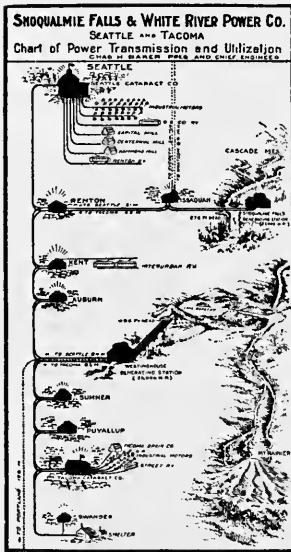


LONGITUDINAL SECTION SNOQUALMIE POWER PLANT.



CONSTRUCTING DAM ABOVE SNOQUALMIE FALLS.

language "Sdoh-kwahl-bu," meaning the "Moon People," because of their alleged lunar origin.



Diagrammatic representation of the Generation, Transmission and Distribution of Snoqualmie and White River Power.

About 500 feet back from the crest of the Falls the river is diverted downward through its bed through an excavated shaft 10 x 28 feet, which at the level of the lower river abruptly turns towards the foot of the falls, at the same time being enlarged into a large chamber, cave or cavity, 200 feet long, 40 feet wide, and 30 feet high, all of which was excavated out of the solid rock with the use of dynamite. This is the power house, in which are installed five great water wheels,—one of which is the largest in the

world, and the generators, capable of delivering altogether 19,000 electrical horse power. The water after passing down the shaft through the two eight foot wrought iron stand pipes and discharging through the water wheels, escapes through a tunnel about 400 feet long, likewise excavated out of the solid rock, and emptying back in the river at the foot of the falls. The whole conception is very bold, and is weird in aspect as one looks upon the thundering machinery, nearly three

hundred feet below the ground, eternally busy at work in the rock cave looking like white marble,—for the rocks have been whitewashed. The “cavity” is lighted by electricity and looks as gay and brilliant as a ballroom. The electricity generated in the cavity is transmitted on cables up the same shaft which carries the pressure pipes, and is led into the transformer house above, where the voltage is raised to 32,000 through a series of transformers, at which high pressure it is transmitted over aluminum lines to the substations in Seattle, 32 miles, Tacoma, 44 miles, Everett, 36 miles, and the several intervening small towns. At these places and in very handsome and substantial buildings the location of which I personally and carefully selected, the current is stepped down again in voltage to 2,200 and distributed over a net work of wires to the local customers.

Contemporaneously with this development, I arranged with the Westinghouse Electric Company for the purchase of certain water rights and lands held by them upon the White River about 25 miles from Snoqualmie Falls, for the sum of \$30,500.00. I took this in hand first as an option, but later on we paid the money and acquired it outright. The plan I had devised for the development on this river made it the simplest and least costly, and at that time, the largest single power development in the world, namely, 60,000 H.P. I really took more pride in this project than in the first one. It is as yet unfinished owing to the attack made upon it in the courts by Stone & Webster.

who had rival interests in Seattle and Tacoma, and were therefore anxious to crush out in its infancy this new project, which by the very nature of it could destroy any rival opposing it. Up to the time of this attack which interrupted our work there, we had expended \$165,000 on this development, in the purchase of lands and rights and in actual construction work, and most of this money came out of our Snoqualmie earnings. These two enterprises, Snoqualmie and White River, taken together as one, form probably the most profitable, reliable and enduring hydro-electric public utility power development known anywhere in the world.

In brief, the plan for White River is to divert it from its bed across a tableland through an excavated canal only three miles in length, into a series of lakes, which raised to a common level and overflowed together, will submerge the intervening valleys and form one lake 4,000 acres in area and capable of being drawn down thirty feet. The geological formation is cement gravel and is therefore ideal for reservoir purposes. From this consolidated lake which I named Lake Dorothy in honor of my little daughter, the water will flow through pipes to the great brick and stone power house in the valley below under a head of 485 feet, nearly twice as high as Snoqualmie Falls. In simplicity, substantiality and stupendousness, the White River project is without its equal anywhere. From this plant Seattle is twenty-five miles distant, and Tacoma is only ten miles. I planned

to have this plant and Snoqualmie connected together electrically into one great system, and having this in mind, I built the Snoqualmie transmission lines so as to pass the doors of the White River power house.

It is interesting to repeat again right here, as exhibiting Father's absolute and unwavering faith in my integrity, judgment and skill in these matters, which were the principal security for his money advanced in connection with our work, that he *never saw the White River property a single time, and he saw the Snoqualmie property but three times, and then only a very few hours each time.* He rested absolutely upon me, and his belief in me was never shaken, although more than once did our enemies adroitly attempt to do so. I seldom referred anything to him until after it was done, and he never hindered me in my plans. His part was to do the financing,—mine was to contribute the plan, do the work and get the results, although I helped in the financing by assisting negotiations in the East, and by arranging loans in Seattle and Tacoma, and giving my personal endorsement thereon at times. He gave me absolutely free rein in all matters of policy, construction and finances, and only questioned my motives at times to draw me out in defense of the same, knowing that I held his interest in our work more sacred than I did my own. He seldom advised me in matters of management but contented himself with the single duty of providing funds upon my requisition. I of course almost daily re-

viewed my work to him by letter and gave him that full confidence and attention that one partner should give to another. He always acted under my direction in all our mutual matters in furtherance of the partnership relation. No father by his constant attitude ever paid a finer tribute to a son than this father thus did to me, and no son ever felt a keener regard for a father's welfare and happiness than I did for mine.

It would be interesting to give some account of the history of the construction of these plants and the many physical and other difficulties which had to be contended with and all of which were successfully surmounted. Such a history would begin with our preliminary engineering plans, and at a time when I went on foot through the dense jungle above and below the cataract for the purpose of exploring the situation there; and then as a pathfinder, blazing the trail over the mountains and through the forests to the distant cities for the purpose of locating the electric transmission lines thereto. In the same connection, other water power possibilities were explored by me in order to judge of what bearing, if any, they might have upon this particular situation, and with the idea of adding them to our general system later on in accordance with my preconceived plan for one great electrical system for Puget Sound.

Then next in order, we installed a steam plant at the head works for operating the hoisting engines, air compressors, and other machinery in connection with our construction operations, and a coffer dam

was built around the proposed intake. Then drilling at the tunnel below and at the shaft above was started by means of the air-compressing plant, and the dynamite blasts began to do their work. None of the work was contracted out, as it was uncertain in character and had to be most carefully done; so we did it by day and night labor under an organization created and supervised by myself, and running three shifts of men. It would be interesting to tell of a party of men who went to the scene of the operations at this time as my guests and watched the slender air drills beginning to hammer the hard basalt rock mountain side below the Falls and the rock river bed above, and how when I told them of the plan to thus dig a great subterranean chamber out of the solid rock 500 feet back in the cliff for a power house, for the purpose of receiving the water from the river above and discharging it again into the river below after deriving the energy from it through the water wheels they stood in blank amazement and with looks of sympathy portrayed upon their faces as much as to say "poor fool."

At the same time, our agents went out and procured the rights of way for the transmission lines, and following them came the several extensive crews of laborers who felled the trees and cleared away the forest debris in a swathe 500 feet wide in many places, for no tree either good or bad was allowed to stand which by its possible falling might reach the lines. And then through this right of way thus prepared the poles were set and the wires strung thereon, and then



SEATTLE SUBSTATION AND GENERAL OFFICES.



TACOMA SUBSTATION.

the commodious distributing stations in the cities and towns were built. Many tons of dynamite were exploded in making the excavation for the power house, and so skillfully was it managed that no one was killed nor even hurt. Then came the lowering of the mighty machinery into the artificial cave 300 feet below the ground without an untoward accident, many of the single parts weighing 26,000 pounds, and soon after that the finished plant began its noted and successful career.

The starting in operation of the first 10,000 H.P. section of our completed plant was heralded by my introducing to the situation at this time my mascot, my little daughter Dorothy, who was then only eighteen months old, and who had the same birthday as my father and step-mother. Responding to her part of the program at 8 o'clock one evening, she was lifted high up and turned the switch in the presence of many spectators, which for the first time in the history of Snoqualmie Falls turned loose its subtle power within the borders of Seattle, and proclaimed this fact in dazzling evidence across the top of the substation by means of the words—"*Snoqualmie Light*" outlined in electric lights. So much for a brief history of our constructional operations; now let me relate something of our financial and commercial history as well.

I deemed it best in the exploitation of our several enterprises, to do so under the multiple company plan and then later to put them together into one large

company. This plan we carried out. I therefore first organized the parent or supply company, to which we later turned over the power plant. This company was to be related contracturally to its two subsidiary or distributing companies organized upon financial plans as follows:—

Snoqualmie Falls Power Co. (generating), \$500,000 capital stock.

Seattle Cataract Co. (distributing), \$100,000 capital stock.

Tacoma Cataract Co. (distributing), \$100,000 capital stock.

These three companies I caused to authorize bond issues of \$750,000, \$300,000 and \$200,000 respectively. We also owned as mentioned before the White River Power Company having \$1,500,000 capital stock.

In the beginning of our operations in accordance with the understanding of our partnership relation, my father advanced his own money to defray the expenses of construction under my supervision. However, as soon as we had made a substantial showing, we began to look forward to financing our operations in the open market, and to this end I arranged for my father and Mason, Lewis & Company, a banking firm of Chicago, to meet for the purpose of arranging for the sale of a bond issue. Father was a stranger to this firm, but my acquaintanceship with them was close on account of my previous negotiations with them in connection with the consolidation of the Street

Railways in Seattle, for which reason I wanted them to undertake the Snoqualmie issue. I came East and joined my father in presenting our matters to this firm and we finally arranged for them to take our first issue, viz.: \$600,000.00 of bonds of the parent company under the \$750,000.00 mortgage, at the net price to us of 95 and without any stock bonus or sweetening whatsoever.

This issue of bonds was the first that had ever been put out in the open market by any hydro-electric company upon a water power long distance transmission project, and it required a long educational campaign to have the public think well enough of them to take them in any quantities. It looked at one time as though Mason, Lewis & Company would make a complete failure of the flotation. For the purpose of educating the bond buying public, I therefore wrote many articles, descriptive of the work and argumentative of its success, which were published in various magazines, scientific papers and daily newspapers. I also turned prominent visitors to Tacoma and Seattle to our account by taking them to the falls to inspect the work and thereby always making them thereafter our champions. I did this whether they were prospective bond buyers or not. This educational campaign had its final effect and the issue was in time disposed of at the price that had been contracted to us.

When an underwriter buys an issue of bonds, he has to consider the point of view of the man who be-

comes the actual and final investor in the bond. The underwriter usually sells to the country banks or to Trust Companies in large lots, and they in turn distribute them about until finally widows, farmers, or orphans own a single bond or very few at most. These then are the persons who have to be educated. When it was explained to such as these by the agents of Mason, Lewis & Company that it was our purpose to bring the power of a great cataract over three small wires strung over the mountains and through the valleys to Seattle and Tacoma, thirty and forty miles away, they would have looks upon their faces suggestive of the thought that they were up against a confidence game. It was too absurd a proposition for most of them to take seriously, so that one can readily understand the magnitude of the educational task before us. Following our pioneering of this issue, the water power bonds of other companies as a security has crept up from the low estimate at which it was first received until they now rank with high grade railroads and gas bonds.

We also in accordance with my plan of organization as stated before, placed bond mortgages upon the two Cataract Companies and issued bonds thereunder covering the cost of construction incurred by these subsidiary companies. These bonds Father carried himself as we wished to have them at our command at a future time, when we planned to refund them by the issues of a consolidated company.

In publishing Snoqualmie to the world I never

missed any opportunities that came along to make a "story" out of some event or other. The event which attracted the most widespread notice and caused our project to be lectured about and published in Europe as well as in this country, was the first great distance test. We had two circuits built to Seattle and two to Tacoma. These I connected up temporarily into one long circuit—154 miles—beginning and ending at Snoqualmie. A generator at one end supplied the current, while the neighboring generator at the other end,—only ten feet distant in fact, although 154 miles distant electrically, received the current as a motor and was operated by it. The losses in transmission were noted under varying loads and different voltages, and the results were given to the Associated Press which gave it world-wide publicity.

When I organized the several companies, I installed directors from among my trusted friends without consulting my father but with his consent, as he did not want to hamper me in my management, inasmuch as the responsibility for winning our final success rested upon me. I handled all the campaigns for securing franchises in Seattle, Tacoma and other cities, and I generally applied for them in his name in order to attach to my application the greater importance and prestige that his wellknown name would give to them. In some of the smaller and unimportant places, I took the franchises in my own name, and afterwards assigned both those in his name and my own to the proper companies. Because of Father being so well

and favorably known in the financial world I used his name very often in connection with our projects, for I regarded it as a valuable asset. I did this generally without his knowledge in the first instance, but always had him confirm my use of his name later, which he always did very promptly.

There is probably no other plant in this country of the same capacity so cheaply and at the same time so well built as our Snoqualmie plant. The construction cost per H.P. will be seen to be about \$80.00, including the distributing systems in Seattle, Tacoma and the small towns. With these local systems eliminated, the cost would be nearer \$50.00 per H.P., an extraordinarily low showing. This compares favorably with the Puyallup plant near Tacoma on the same basis at \$200.00, Niagara Falls at over \$200.00, and nearly all the rest of the list at \$100.00 to \$150.00 per H.P.

Before the Snoqualmie plant was completed, I began to make contracts for selling the power at good rates and for long terms. The business came faster than we could handle it so that our capacity was soon overtaxed resulting in our having to equip a 2,000 H.P. steam plant in Tacoma as a temporary relay while we were doubling the capacity at the Falls. We pulled the street railways, smelters, flour mills, machine shops, lighting, etc. With Snoqualmie only half loaded and with White River not finished nor in operation, our enterprise was clearing at the time I was euchred out of it after my father's death as related

further on, about \$100,000 a year after paying all expenses and fixed charges, and this surplus we always applied to White River construction and Snoqualmie extensions. The following statement shows the gross earnings, expenses and profit for the year 1904, which year closed with my banishment from the company:—

Month.	Gross Earnings.	Maintenance and Expenses.	Net Earnings from Operations.	Bond Interest.	Other Interest.	Surplus.
January	\$22,733.95	\$7,693.85	\$15,040.10	\$4,020.83	\$1,176.78	\$9,842.49
February	22,290.41	7,174.13	15,116.28	3,908.33	1,317.08	9,890.87
March	20,681.98	8,030.95	12,601.03	3,908.33	1,349.33	7,343.37
April	19,571.59	8,449.46	11,122.13	3,908.33	1,424.62	5,789.18
May	19,581.55	8,773.34	10,808.21	3,908.33	1,653.15	5,246.73
June	18,898.78	8,288.64	10,610.14	3,908.33	1,578.44	5,123.37
July	16,139.05	9,871.55	6,267.50	3,908.33	1,585.54	773.63
August	18,146.38	7,966.18	10,180.20	3,908.33	1,695.94	4,575.93
September	20,147.64	7,816.09	12,331.55	3,908.33	1,672.86	6,750.36
October	24,947.10	8,860.73	16,086.37	3,908.33	1,604.39	10,573.65
November	25,103.40	9,251.01	15,852.39	4,462.50	236.69	11,626.58
December	25,596.49	11,224.92	14,371.57	4,462.50	1,957.30	7,951.77
Total	\$253,788.32	\$102,400.85	\$150,387.47	\$48,120.80	\$16,778.74	\$85,487.93

It will be observed that the company's operating cost was only 40 per cent of its gross earnings, an extraordinary showing and not equalled anywhere else that I am aware. This favorable showing is due to the permanent style of construction and simplicity of design. It should be here noted that March, April and May earnings were shrunk as a result of a fire at Snoqualmie Falls, which destroyed the transforming plant and temporarily crippled the capacity of the plant. It should be noted also that the Seattle Electric Company load was dropped at one stroke in July as the first move on our part to get rid of that undesirable customer, and this shrunk the earnings for that month \$4,500.00. Had there been no untoward incidents such as those referred to, the net earnings would have

been normally about \$12,000 more, and the ratio of expense to earnings would have then been 38 per cent. With the doubling of the capacity by a 10 per cent increase in our investment, which I had nearly completed at the time of my decapitation, and the consequential increase in earnings, this ratio should have been reduced to 25 per cent, but it has not been possible to improve upon the half capacity ratio above cited, on account of the figure head staff expense, the incompetent management, and the jobs which have since been levied on the company. I often predicted to Father that Snoqualmie would earn gross nearly three-quarters of a million dollars a year, and this prediction has since been fulfilled as the result of my doubling the capacity of the plant.

It is apparent from the foregoing statement that the six per cent. upon the preferred stock of our company was at that time being earned with less than the full capacity of the original plant being taxed for the purpose, while we used the surplus in completing the building of the plant, and developing the White River power project. There was additionally available for the future, the revenue to be derived from the sales of the residue power, together with the 10,000 H.P. more which later came from the doubling of the plant, together with 60,000 H.P. more which is now awaiting the completion of the development at White River, all of which will accrue to the benefit of the common stock, and would eventually have made it worth, as I told Father, \$400 to \$500 per share, a

result which would have been obtained had not the company, through the accident of his death, gotten into the hands of incompetents and unscrupulous manipulators. Although his life forms no further part of this story, yet this history will be continued until the final completion of the work which we had undertaken together.

My father's estate was taken in charge soon after his death by his administrators, and my half of the company not yet having been segregated from his estate, was likewise taken in charge by the same administrators. As a result of this, both his stock and my own was turned against me, which he being dead could not prevent, nor could I. My positions and honors were then taken from me and given to four others on the inside, for it took four unacquainted with such work to do what I had been doing. The object of this was not told at that time or since, although it has been apparent since by what has transpired under the new management as hereafter related. This added expense was partly met by reducing the pay of our operators and running two shifts in 24 hours in place of three. This resulted in all the old men leaving and their places being given to cheap, inexperienced men. It is estimated by experts that this "economy" has probably added 1 per cent to the annual depreciation of the plant.

After the Snoqualmie service had demonstrated itself in Seattle, I then applied for franchises in Whatcom at the north end of Puget Sound, in Port-

land, Oregon, about 125 miles south of Tacoma, and in all the intervening towns and counties, in order to pave the way for the "greater Snoqualmie," of which our accomplishment so far was but the nucleus. These franchises were allowed to die by my successors who failed to comprehend the broad scope of our enterprise, so that our competitors have since seized upon the opportunities which we pointed out and my successors neglected.

My exile from the kingdom which Father and I had created, which we owned together, and over which we held sway, seems to have been inspired for the purpose of eliminating all obstacles to the manipulation of the property for the private benefit of those who drove me out. It was an act of injustice to me, of reckless disregard of the interests of the stockholders as has since been evident, and an insult to and desecration of my father's memory. Father and I built the plant to stand forever, and not as a stock jobbing scheme, with the result that there is no better built plant in the world,—to achieve which was my set purpose. The wisdom of this course which our opponents at that time called "extravagant" is now daily apparent from the fact that the plant operates year in and year out at low expense, without any steam plant relay and without accidents or a second of interruption, a record to be envied by the most up-to-date steam plant. Because nature had done so much in facilitating and simplifying our operations, and because we spent no money in submitting to graft, our

plant cost only half as much per H.P. as most other plants have done, although Father and I paid dearly for this result in the trials and tribulations which we endured by not submitting to graft.

Although the Snoqualmie project was inspired as related to deliver me from a financial dilemma, yet it has been too tardy to perform that duty on account of the complications arising from the death of my father. However, I have since been fortunate in other ways notwithstanding and have been able to bring a cloudless sky over my head again. At one time we thought that certain of this indebtedness would prejudice the credit of the company on account of my being the head of it, and we therefore paid certain of it under Father's direction, and the amount paid out was charged against my interest in the partnership.

The conception of the Snoqualmie project was inspired by my unfortunate financial condition at the time, which I could only look forward to correcting when our work shall have been completed and success achieved. On account of this situation therefore, and the fact that I had resigned the Bank receivership in order to give up all my time to the power project I had a small drawing account for bare living expenses during the construction period as agreed to between my father and myself which was to be charged against my interest in the profits as they would later appear,—and I denied myself all but bare necessities in order to keep this down to a small sum, while at the same time I personally turned in from time to time to our

joint account such money as I could spare, an account of which was kept in our construction books. My drawing account was nominally \$500.00 a month, but I turned it all back for a year or more, then half of it, so that in that way I turned in something like \$15,000 or a little over \$400.00 less than I drew out. Until therefore, our profit in stock as above noted is divided, I will have received only the \$400.00 referred to as the requital for my part of the work in producing for our joint account the profit of over a million and a half dollars, as will be shown later on. After our companies were in operation, I ceased availing myself entirely of the drawing account which had been available to me from the partnership estate, and I thereafter drew a small salary for living expenses from the parent power company as its president and chief engineer. This was in no sense adequate for the service rendered nor was it so considered, but I looked rather for my reward to the income I would be able to make the stock yield, half of which was mine. Although I also was the President and Manager of the Seattle Cataract Company, the Manager and Chief Engineer of the White River Company, which absorbed my best skill and energy, and the managing director of the Tacoma Cataract Company, yet I never at any time drew a cent from them for services or for managing our private properties, such as the Baker Block in Seattle. Father drew large sums in cash, bonds and notes from time to time which were charged to him in the same books where the account with me was

kept, all of which was in accord with our mutual agreement. Our main profit was the fortune in Power Company shares, but as a byproduct of the enterprise we owned the Baker Building, a business block in Seattle which we originally built for a substation that proved inadequate and which I afterwards sold at a profit of \$80,000 cash or 100 per cent upon our investment running six years. In addition to this profit we had enjoyed the yearly returns in rentals from the building of about 15 per cent net, and this we turned in on the Snoqualmie construction operations.

The several constituent companies mentioned above were devised by me and approved by Father, as a necessary and convenient expedient for handling our business to its best advantage, and for maintaining separate entities in Seattle and Tacoma, where the respective city councils sought to enact franchise requirements by which each town could dictate the program of our operations in the other. Later these difficulties were removed, so that we then found it of advantage to put all our companies together as one company. To obtain the results shown, cost me not only my best skill, energy, patience, and hard work during the several years of our partnership period, but the more or less attention I had given to it during the ten years preceding our partnership relation, making a total period of about eighteen years, and the best eighteen years of my lifetime.

Agreeable to our mutual agreement, I personally

planned and supervised the work and the spending of the money. I gave this one thing all my time,—days, nights and Sundays—to the exclusion of other work and other opportunities. “Sundays” is meant literally, for not over ten of them in five years was I able to take from the work and give to my family. I was always in possession of the partnership property and the designs and secrets relating thereto. I held my father’s general power of attorney for use in our joint matters, and under it I made contracts and incurred indebtedness in his name and in his behalf as the financial partner. I carried all the property in his name, did the construction and kept the books on account likewise in his name and with his consent. I deemed it best for his credit and that of our enterprise to do so. At my instance the Snoqualmie plant prior to its completion was transferred by Father to the Company which I had organized to receive it, for the consideration of \$1,100,000, which was paid to him with its capital stock, \$500,000 and its first bond issue, \$600,000. These bonds and those issued subsequently in addition thereto, represented the cost of the enterprise while the stock represented our profit. This transfer I made myself by his power of attorney, and the securities resulting from this step of my plans, I delivered to him for temporary use in connection with the partnership, and for later division between us in accordance with our partnership understanding. By agreement between us, Father carried my stock as well

as his own, in his name, for the purpose of increasing his financial credit while financing our operations, and to more conveniently and safely conduct the financing, and to use the stock as collateral in connection with our matters when necessary. In this way he held all our stock and bonds and our Seattle business block as trustee for us both, and to use the same for our mutual benefit and to later divide between us, when our work should have been finally accomplished. The stock of the two Cataract companies however we actually did divide, as its value was only nominal, and it was useless as a basis of credit for the reason that we issued bonds against these subsidiary companies for the full amount of their cost. I kept my Cataract companies shares in Seattle while he kept his in Chicago, although his administrators took possession of my stock without my consent.

As we came near to the goal to which we had been striving for several years, I naturally enough desired a division of our securities, so that I would have actual possession of my share of the same as a basis for my own credit and for my personal enjoyment. I therefore asked Father in the Spring of 1903 to let me have my interest in the shares and real estate in my own hands, but he answered that he felt that we were not yet "out of the woods" and that he had better still hold it all until our refunding plan then under way had been consummated. "Can't you trust me?" he said. He seemed to feel hurt, in that my insistence implied a lack of confidence in the trust I had imposed in him,

—my own father—so with his positive promise to divide with me as soon as it would be safe to do so, I allowed the matter to rest until all uncertainties would be removed; but a few months later his death delayed temporarily the fulfillment of his promise, so that my shares so dearly earned, have never yet reached my hands, but have since been used against me to accomplish the temporary separation of myself from the management of my property and the levying of jobs upon it. Following Father's death I demanded of his administrators the fulfillment of his stewardship to me which resulted in \$50,000 being offered me at one time as a compromise, and 10 per cent of the Power Company common stock at another time, both of which I declined, as they were but a fraction of what was mine. An adjustment was promised from time to time;—but these promises with which I was coddled along during the year of probate were not kept and ended in their telling me to sue, so that on the last day of the probate year I was compelled to bring a suit for the determination of my interest in our western properties and the segregation of my estate from that of my father's. My friend and champion in this matter has been the distinguished lawyer the Hon. James Hamilton Lewis, of Chicago,^o to whose learning, ability and skill, and that of his able associate Mr. E. N. Zoline, the final triumph of my cause will be largely due. When the matter was finally referred to an attorney with the idea of arranging a compromise settlement of my interest in order

to avoid the notoriety due to legal proceedings, the attorney in question advised that nothing be paid to me in requital for what I had done and that no part of the \$15,000 which I had invested in it be returned to me, and the adoption of his advice of course, has since provided an ample living for him as the result of the thousands of dollars which he is annually charging against the estate in the carrying out of this program, and which he will continue so to do as long as there is anything to litigate about or with, for this is the expressed intention. It was thought by those who opposed me, that I had no other resource except my interest in the power company, and that with this stripped from me I would be unable to litigate for possession of my property through such a long period of time as the administrators with ample funds at their command would be able to carry it, and the fact that I have done so three years already has been a source of much perplexity to them.

The final refusal to recognize my interest was based upon the technical contention that I had neglected to have the contract with my father *in writing*, and so as a penalty I would have to forfeit to his heirs my half of our property, representing my invention of the project itself as well as all the fruits of my years of labor and industry and devotion to our work and the \$15,000 I had in it in cash. It is also contended that I did not bring my suit within the time required by law, and that the \$400 portion of my drawing account which I had not yet paid back, paid me in full

for all my years of strenuous work and for my inventions which this chapter sets forth. Not even a vote of thanks has been received from those who seek enrichment at my hands and who in comfortable inaction have done nothing of consequence during the long and strenuous period while I upon the frontier was engaged in carving the Snoqualmie fortune out of the wilderness and defending it against the assaults of envy and greed. Never before in my knowledge has it been expected of any man to give the inventions of years of careful thought to any one without a dollar of compensation. Such an idea is unprecedented in the history of industrial development and scientific progress, and the world would stand still if it were the rule to put upon man's achievements such a ban. No man ever works for another for any salary alone as I worked in this business. No man sacrifices absolutely all other prospects, mortgages his brains to one thing, gives up all thoughts of any other future, impairs his health, strength and vitality, and suffers the nightmares and man killing nerve strain such as I have done, for any salaried compensation in money whatsoever, and much less would any man perform such a service covering a strenuous five years for the few dollars which I drew out of it for the mere purpose of keeping body and soul together. Father himself would have been the last man in the world to be a party to such injustice. Half of that time I was away from home and many nights there was more work than sleep and only about ten Sundays in five

years have I been able to be home, for that was my day almost invariably to be on the work in the mountains.

It is interesting to note at this point the parallel situation of my brother Howard whom Father had backed heavily for a large interest in Butler Brothers'. The administrators made no claim upon this property as belonging to the estate, although Father's liability in connection therewith was in force at the time of his death. The principal difference appears to be that Howard fortunately had his Butler Brothers' property in his own hands when Father died, while my Snoqualmie property was still in Father's custody at the time of his unfortunate death. The legal status of the two cases is similar, and both situations involved Father in the purpose of helping each of us in our particular lines. There was no thought that either of us should work out a fortune for the rest of the family and other relatives. It is quite likely that if "Charley Baker's Folly" had lived up to its misnomer, I would have been left unmolested in my possession of it.

Although the absence of a written contract has been made much of by those who seek to acquire my interest in the property which I created, yet the existence of the partnership relation was well known to many of Father's friends to whom he stated it and who have made affidavits to that effect and the frequent references to our joint properties in his letters to me very clearly bear it out. In this connec-

tion it may be interesting for me to quote from several of his letters to me as follows:

Aug. 31, 1898. "In the *first place*, we do not want any partners if we can help it.—Of course 17 years is quite a long time, and may be as long as we shall be in business, but if we should want to sell the property, the length of franchise would be an important element in fixing values.—"

Mar. 6, 1899. "You may be right on the auxiliary company business if it ever comes to that; however, *we must retain not one-half but a majority.*"

Mar. 13, 1899. "I am unable to see from what you have written what advantage it can be to us. I do not, however, think it wise to let anybody know that *we have control even temporarily of the White River scheme.*—I see by the clipping you sent that others are looking out for power locations; *I wonder why some of them don't offer to buy us out.*"

Aug. 23, 1901. "I do not know exactly whether it will be advisable to let Stone & Webster know *we have bought the White River.* What do you think?"

Mar. 25, 1902. "When Mr. Hill was here he talked as if he would buy or sell. *What do you suppose he would pay for our plant?*"

June 5, 1902. "Maybe Sam Hill will call on me when he comes East, but I have no particular desire to see him. *I presume he wants to sell, and not to buy us out.*"

June 30, 1902. "I told him (Hill) the same as you did, that we could not go into a consolidation on the 5% basis while *we had our development incomplete.*"

Dec. 17, 1902. "Now Henry comes down on me with a proposition to buy the '*Commercial-West.*' I do not know but he has already done it, on the expectation that I am to put up the money. I have never put up anything for either Bertha or Henry as *I have for you and Howard.*"

Mar. 16, 1903. "Their proposition (Stone & Webster)

was to increase their preferred stock to \$1,500,000 and *pay us the additional \$500,000 even up for our Snoqualmie stock.*"

May 19, 1903. "*If we could get legal possession of our White River property, I should want to sell the building and use the money for development, but that appears to be as far away as ever. If the court had not made up its mind to beat us, he would not do us the injustice of holding us up indefinitely.*"

A strong effort has been made by those who seek my undoing, to secure retractions from those who made the affidavits in my behalf, but this attempt failed, as evidently the truth of yesterday must be the truth of today. I have been repeatedly slandered to these witnesses for the same purpose, and a systematic crusade against my credit has been continually waged in the belief that thus undermined I would be unable to carry my end of this expensive litigation with the entire exchequer of the administrators opposed to me.

It is interesting to note at this point, that three years after Father's death, the administrators and present managers had secretly arranged to sell both Father's and my stock to our competitors, who had never ceased wanting to own our company, and this was to be done without consulting me in the matter. However, the intending purchasers, with business caution, had their lawyers review the situation as to its legal aspects, with the result that they insisted that my relinquishment would be necessary in order to gain the title. This of course made a little stir, as my claims had been very lightly regarded. I was then

made aware that considerable money would be paid me and I would be retained to complete my building of the White River plant if I would consent to the selling out or consolidation, and if I did not do so they would thereafter withhold dividends from the stockholders. I however told them that persuasion of this sort did not interest me, that I had no wish to make money at the expense of the stockholders, and that my consent would be forthcoming only upon the correction of wrongs done to certain stockholders whom I had interested in the company, and the restitution to the company of certain private and illegal profits which the president and some of the directors had made at the expense of the stockholders, and there the matter has since rested.

The death of my father was a staggering blow to me and to our enterprise, for our work was not yet entirely done, and the bulk of his part of it—the final financing—was yet entirely to be done. I estimate that three-fourths of a million dollars would not cover the subsequent damage to our property due to the recklessness, incompetency and trickery of those who by the accident of his death became a vampire at the throat of the project. The enterprise could no longer have the support which his credit gave it. His burden I then had to take up in addition to my own. I immediately went to Mr. George Westinghouse, who had been Father's friend as well as my own, and after explaining my situation, asked him to authorize his company to extend a credit to our company of \$100,000

for at least a year. This he gladly did. I next went to the Aluminum Company and asked them to do the same for about \$50,000, and the Waterwheel Company for about \$35,000, which they both did. This was necessary, for prior to his death we had undertaken the doubling of the waterwheel and generator capacity of the plant and also the aluminum transmission system. Then after the administrators of Father's estate found themselves unable to borrow any money for current needs of the company, I went to Tacoma and upon the recommendation of my friend, Mr. George Browne, there, I was able to borrow for the company from the Fidelity Bank of which he was a director, \$26,000. It was necessary for me to endorse this note personally in order to get the loan, which of course I did not hesitate to do on account of being the company's sponsor and a half owner in it. I asked the other heirs to endorse this note with me on account of their prospective inheritance from Father's share in the company, but they thought the risk too great and preferred to let it rest upon me alone. As a further means of raising ready cash, I persuaded the Tacoma Smelter, our largest customer, to pay up its bill for power one year in advance, which meant another \$12,000.

Shortly after making these temporary financial arrangements I consolidated our four companies into one at values which competent judges had appraised them at, and called it Snoqualmie Falls & White River Power Company, capitalized at \$3,000,000, for the

properties had become very valuable by this time and were well worth that sum. The name was later changed to the one it now carries, viz., Seattle-Tacoma Power Company, and the Company was then recapitalized as follows:—

\$1,250,000	6 per cent Preferred Stock,
2,250,000	Common Stock,
<hr style="width: 20%; margin: 0 auto;"/>	

Total, \$3,500,000 Capital Stock.

This completed the plan we had been working on several months prior to Father's death but which had been temporarily held up by Stone & Webster's attack on our White River Company. This consolidated company created a mortgage of \$7,500,000 upon all its property, under which it issued \$1,500,000 of bonds, which were sold to N. W. Harris & Company under a contract which I made with them for their purchase, but which they repudiated a few months after. A popular conundrum which wore itself threadbare for about a year in the Power Company office was: "When is a contract not a contract?" Answer: "When it is made with Harris & Company." A year later, however, they again agreed with the administrators to purchase the bonds at the same price (92), and this time they carried out their contract, upon a more favorable basis to them. They had in the interval loaned the estate \$475,000 which was paid up when the bonds were finally taken by them. The administrators gave them a one-seventh interest in

the Company as a present at the time this loan was made, and the loan was secured by a pledge of the entire estate. These bonds refunded all previous issues of parent and subsidiary companies, and provided for doubling the capacity of the plant at the Falls and the transmission system, as well as extending the system in Seattle and Tacoma. Since my departure from the Company contemporaneously with the purchase of this issue of bonds as hereafter related, additional bonds have been issued for extending the system, and to enable the new president and some of the directors to privately speculate in an ice factory which they unloaded on the Company, at an expense of \$380,000. The total bonds issued represent the cost of the enterprise as a whole and the stock our profit.

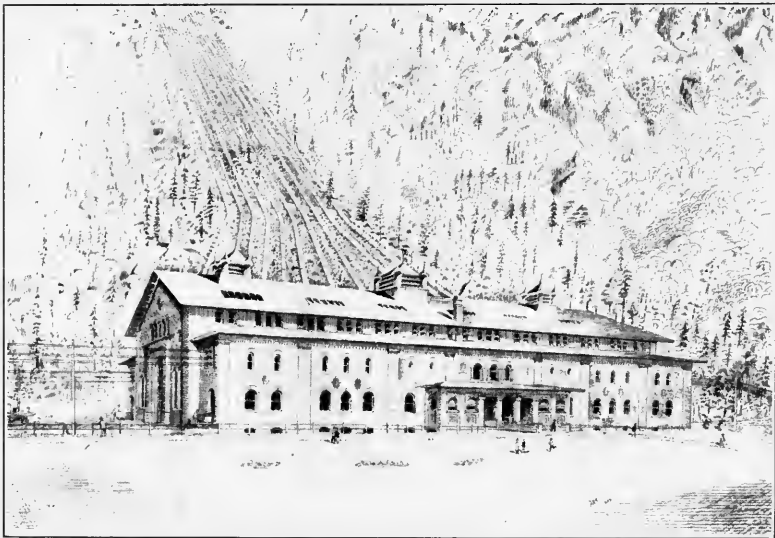
While my negotiations with the Harris firm were pending I took advantage of a waiting interval to go to New York to develop two other lines which I had previously begun by correspondence with the aid of the Westinghouse Company. While in New York I was actually offered a syndicate arrangement for buying up my father's interest in the Company but I did not favor this as I wished to have Father's heirs continue in the Company and enjoy the profit which I believed they would realize in so doing. I also secured a bid of 90 for our bonds without any sweetening and conditioned that I would remain with the Company as its Manager and would have my life insured for the benefit of the Company for the sum of \$200,000,

as the New York bankers naturally felt that I was the chief asset of the Company. The bid of Harris & Company was promised at about this time, so I introduced the administrators to them by letter and asked them to get it for me and advise me by wire. They wired that 92 was offered and I, therefore, terminated my negotiations in New York with the explanation that Harris & Company had made a better price and secured the business. The one-seventh interest in the Company, however, as a present exacted by Harris was a later development, but as I had burned our bridges behind us in New York there was nothing to do except to submit to any revised terms which Harris might then demand and the administrators agree to.

Much has been said and written about this Snoqualmie Falls power plant, so absolutely unique, and standing alone as it does in the annals of Hydro-Electric Engineering. Housed in a great cavern hollowed out of the rock 300 feet under ground, it is the only naturally fireproof and earthquake proof plant extant. Scientists, public men and managers have come from all parts of the world to see its wondrous stupendousness, and withal simplicity. I entertained at different times such visitors as Mr. M. LeBaudy, of Paris, Baron Von Ketler, General in Chief of the German Army, Admiral Schley, of Spanish War fame, and the Commercial Club of Chicago, sometimes called the "Billionaire Club." General Von Ketler, who was closing a tour of the world at the time, pro-



CENTENNIAL MILL, OPERATED BY SNOQUALMIE POWER.



WHITE RIVER POWER PLANT, 60,000 H.P.

nounced it the greatest work he had seen. The Commercial Club which visited the power plant at Snoqualmie Falls upon its 10,000 mile tour around the country were so impressed by what they saw—and it was not then completed—that their opinion very freely expressed was that this plant was the only feature of their entire itinerary that rivalled in interest the sublime Grand Canyon of the Colorado River. They wanted to buy it. President McKinley planned to visit this plant and plant a tree there, but was deterred by the illness of his wife, while President Roosevelt had the same expectation but was deterred by the local politicians who preferred to arrange some other program for his entertainment.

III.

(Several names used in this section are fictitious and are designated A, B, C, etc., for convenience, in place of the real names which the characters bear.)

So much for a brief recital of the results obtained through our relation as partners in this enterprise. The dramatic part of the story, however, running parallel with the rest of it, is not told in the busy water wheels, the raging river, the humming motors thirty to fifty miles away, or the dividends earned, but is reflected in the nightmares and sleepless nights, the worries, the sickness, the heartache, and tremendous expenditure of mind force, nerve force, patience and energy, which only we two knew about in its fullness and acuteness, and which only we two

endured as a part of our contribution to the achievement; none of which a stranger would ever dream of as he looked upon the finished work.

Our enterprise had been for a short time after its birth, serenely jogging along as a young infant that had come into the world with much acclaim of joy from the people who looked upon it as their future deliverer from extortionate prices for light and power. The whole Puget Sound country looked upon it as a future benefit to their communities. But suddenly in its pathway, this promising infant soon met face to face a giant conspiracy to kill it which was engineered by and for the benefit of the E. Company, one of the largest of American electrical companies, M. & N., and a number of thieves and grafters in Seattle and Tacoma. This drew us into a war for the defence of our property, which lasted five long years and is without a parallel in the history of similar enterprises.

Father and I started out upon this enterprise upon the theory that it would be a popular project in Seattle and Tacoma. It was indeed popular among the people at large who had been paying high rates for lighting and power, and who had been riding on street car systems whose poor service was due as much as anything to inadequate and uncertain power. There was every reason, therefore, for the public to herald our coming with approbation, enthusiasm and pleasure, but nevertheless we invoked by our operations the opposition and enmity of those mentioned. Very soon after we had begun our construction operations, the E. Com-

pany began a most hostile warfare upon us, as a means of securing by compulsion our orders for electrical machinery and for the purpose of wrecking us afterwards;—that is to hammer us with threats, and injure us as they could until we would yield to the purchase of machinery from them without considering other concerns which might wish to compete for the same. Mr. A. noted for his cunning, was their principal agent in the Puget Sound country, and he was ably assisted by two lawyers, Mr. B. in Tacoma and Mr. C. in Seattle. They devised an opposition company, proposing to utilize the power of a neighboring creek for the purpose of drawing the public favor from us to themselves and for the apparent purpose of diverting prospective revenue from us to them. This company was on paper only, and never came to actual realization, but it had its use for the time being as a club for the purposes intended and for bedevilling us generally.

Negotiations were begun both in Seattle and Chicago with the E. Company and the Westinghouse Company for our electrical apparatus. As soon as the plans for the construction of the Snoqualmie plant were definitely settled upon, I went East for the purpose of placing the orders for the electrical machinery, transmission wires, insulators, etc. Bids had already been filed to cover these and Father had practically promised the contracts on the tenders made. I however, proceeded to the different factories represented, negotiated the business anew, and made these con-

tracts myself at a total saving to us of over thirty thousand dollars less than the prices bid. This was the first order of any size on the boards in the United States since the panic, and there was therefore most ardent competition for it among the manufacturers of apparatus and supplies such as we were in the market for. We commanded ample money for the purchase of what we needed, and we desired the best goods in return therefor. We asked no one to take our bonds in payment, not to extend us credit. We wanted the best that cash could buy.

Mr. A.'s plan was to drive us into buying from his company, regardless of any views we had on the subject. I finally however contracted to purchase our electrical apparatus from the Westinghouse Company at slightly higher prices than the E. Co. (which we concluded would be an unsafe alliance) had offered, and this deal carried with it the option to purchase the stock of the White River Company heretofore referred to in this narrative. This precipitated a great war upon us, which was intensified by the ill feeling the E. Company had always had for me personally because of my previously winning certain electrical contracts which they had expected to get. They had preempted the Puget Sound country as their particular pasture with the idea that they held a divine title thereto, and my presuming to make a living at their disadvantage was regarded by them as a piece of ambitious impudence which could not be forgiven nor forgotten.

The warfare to which my father and I were subjected as a result of our operations was conducted against us with the skill and determination of an army general. They still hoped to upset our contract with the Westinghouse Company. Their idea was to attack our project at every turn, to knock the props from under it, and by a protracted system of bluster and bulldozing, to finally scare us into repudiating with Westinghouse and making a contract for our machinery with the E. Company. Mr. A. then revealed their purpose of developing the power of the neighboring creek in opposition to us, unless we bought machinery from them and consolidated with them. We declined to consolidate our material project with their myth.

The next point of attack against us was in the matter of franchises which they proclaimed we could not get in either town without their co-operation and consent. They had their spies abroad, and every word that I uttered in the committee conferences of the city councils was promptly repeated to their headquarters in the East. In the beginning, our project was regarded as a boon to the two cities. Under the tactics employed the City Councils were led to believe that we were the public enemy. The conspiracy was not only local, but the campaign of threats and misrepresentations was carried on in Chicago at the same time. My father in Chicago was finally peremptorily informed by the E. Company that if I did not come East at once and arrange matters to their satisfaction

“we would have to take the consequences.” I did not obey. Like ubiquitous highwaymen they always struck from behind and in the dark, so that our imaginations were constantly taxed to divine their next move.

It was early in the history of the conspiracy that the E. Company employed the before mentioned whisker-begrimed elfin lawyer-man of versatile speech from Seattle, named C., who went East and called upon my father, threatening annihilation of our project if we did not come to terms with the E. Company. Father rebuked him for his impudence and ordered him out of his office. His opinion of him is clearly enough defined in his letters to me from which I quote:

May 14, 1898. “In view of my talk with ———, you had better give it out that you are likely to start East in a few days; they may have somebody, C, perhaps, on the look-out, and he is just the sort of a fellow who would lend himself to buying a common council.”

June 17, 1898. “Your interview in the paper indicates that you are not afraid to have C know why you delay coming East. I am more afraid of him than of A.”

We therefore had C. on our list as one to avoid, but his grasshopper antics were always to me more a source of amusement than of apprehension.

One of their first moves was to attack the title to our property at Snoqualmie Falls, using for this purpose the Northern Pacific Railroad as a tool, Mr. B. being attorney for that railroad as well as for our opponent. He caused the railroad company to make

a demand upon us for possession of the Falls, alleging that they held a prior and substantial title thereto. Their contention had its foundation in an ancient, abandoned and obsolete right of way easement for a railroad line to which the Northern Pacific fell heir from the Seattle, Lake Shore & Eastern Railway. There was no foundation for the claim, and I soon after laid the situation before President Chas. S. Mellen of the Northern Pacific, in St. Paul, who stated to me that "If my explanation was correct, his company would be playing the part of a blackmailer in pursuing it," and he therefore ordered an investigation. As a result of that investigation, a quitclaim deed from that company was soon sent to us. It was easy to divine the purpose of this latest move by A. It was thought undoubtedly that our operations had progressed to such a point, that in order to go on with the work, the property would have to be bonded and loans placed upon it, which would be impossible to do under a clouded title, but fortunately we were not dependent upon this property nor upon any other property for funds.

Finally after several weeks, the E. Company offered a truce, and agreed to do nothing further offensive during my absence if I would go East and take up negotiations with them, but I did not go until our franchise in Seattle was granted, and then I went East in order to place the contracts as above related. During my absence, however, A.'s local agents violated the pledge and still kept up their hostility to our

project, trying to break up power contracts made with our company, stating that the thousands of dollars we were spending was only a bluff; stating that Snoqualmie Falls ran dry every summer and froze solid in the winter; stating that any power contracts we made could not possibly be carried out; that no water power had ever yet successfully driven an electric lighting system, although in the same breath they urged that it could be successfully done from their neighboring creek owing to some specially endowed qualities of that highly gifted stream. The threats were made continually that they would bring vast stores of power to Seattle from the neighboring creek and run us into bankruptcy.

The war against our Seattle franchise as waged by the E. Company was long and bitter, and the usual unscrupulous methods of that Company were employed in full force. The public kept a keen eye upon the situation, and for this reason their plotting was under greater restraint than would otherwise have been the case. As it was however, different members of the city council were unduly influenced, and so I had to accept a franchise full of harsh and almost unworkable restrictions in place of the liberal one demanded by the public, and such an one as an enterprise like ours was worthy of. Father had known something of the E. Company's methods before and he wrote:

Feb. 20, 1899. "I have never doubted the fight the E. Co. were going to set up on us, so could not share your optimism.

They are willing to do anything to beat us and as they have started on bribery, they will not stop. I am surprised at the price they are paying aldermen, as they could better afford to pay ten times \$200 per head than for us to get the franchise."

After their failure to defeat the Seattle franchise, the campaign was shifted bodily to Tacoma under the direction of Mr. B., attorney for the E. Company, and Mr. D., a professional lobbyist. Mr. B. proved himself a better manipulator of men than the Seattle coterie had shown themselves to be, and as a result the Tacoma Council voted down the application for a franchise there. The Tacoma Council was generally thought to be owned body, soul and breeches by our enemy. The matter then rested in Tacoma for several months until public indignation became aroused and got to a white heat, and then a new Council in that city took the matter up again for consideration. Now came a crisis in the situation, and the E. Company immediately gave orders to have the franchise killed, or failing in that to have it so loaded down with iniquity that I would decline it. Their local superintendent took active charge of the conspiracy outside of the Council, and one of the Councilmen became their agent within it. Between these two, a series of most ingenious manœuvres were planned, with, however little success. Public interest in the discussion became ardent, and prominent citizens filled the audience chamber at the meetings, so that in a measure they were kept at bay. The *Tacoma Daily Ledger* then took up the fight in behalf of the citizens, and showed up clearly the attitude of the E. Company,

and through its columns hundreds of citizens entered their protest against the octopus whose tentacles had been upon them for so many years. This made the situation desperate for the E. Company, which it was said had put an active agent in the field to unduly influence the councilmen, but be it said however to the credit of the city, this plan met with little success. Then sensational articles were published about a gigantic syndicate taking up the neighboring creek power company, and bringing down water power by the many thousands of horse power to both cities, and about a galaxy of millionaires buying up the street railways of Tacoma through the influence of the E. Company, but after a few days of telegraphing and investigation by the Tacoma *Daily Ledger* these yarns were shown to be fairy stories, invented for the purpose of subtracting from the popular support accorded to our Snoqualmie project. All this in the end served as a boomerang in favor of the Snoqualmie Company, so that the E. Company was compelled to yield to the wishes of the citizens, and finally the council voted the franchise into a law.

As soon as the Tacoma Franchise was granted one of the principal councilmen wrote me a letter stating that he had \$100.00 for investment, and wanted me to approach my father on the subject of investing it for him on the Chicago Board of Trade in such a manner as would return him a profit of \$125.00 a month. This was certainly a delicate way of putting it, but, as Mark Anthony would have said of the

average Tacoma Councilmen, "and these are honorable men," I of course answered the communication in an equally polite vein that Father could not undertake a Board of Trade transaction on so small a scale and that he could not in any event guarantee results. I was apparently too obtuse to see what was wanted.

After our cause had been consistently championed for a considerable time by the daily newspapers, the Tacoma *Ledger* turned bitterly against us and began to attempt our undoing at a time when we most needed their support. The fact that we refused to submit to a graft of \$3,000 levied by it may have had something to do with it. Then later the Tacoma *Daily News* followed suit, experiencing its change of heart overnight, and what happened during that night to change its attitude can be guessed fairly correctly. The owner of the *News* soon acquired the *Ledger*, and we were daily bombarded through their news and editorial columns by shots which invariably came from the direction of the camp of our enemy. The most artistic lies were invented for news items for the purpose of discrediting our service and keeping us from getting franchises and power contracts in the City and County, while our opponent was given a most saintly character, that became it as well as would a halo on the head of Satan.

It was of vital importance to the citizens that we should live in order that the opposition to us should not override them with its arrogant monopoly. And so a political issue crystalized out of the situation

which had a run of about two years, in which at the elections the people offered their ticket familiarly known as the "Baker ticket" against the corruption or

**"SNOQUALMIE BAKER" LEADING THE
CHARGE OF THE LIGHT BRIGADE.**



Tacoma Ledger cartoon during power fight. President C. H. Baker is represented as riding his hobby horse "Snoqualmie" in the interest of Seattle as opposed to Tacoma, while Mayor Campbell and the other officials of Tacoma join the procession.

"ring ticket" put up by the E. Company. The "ring ticket" was invariably defeated, which event the citizens usually celebrated by hanging in effigy from a

telegraph pole in the business center the dwarflike owner of the Tacoma papers whose warfare had been so bitter upon us. I was cartooned daily by both papers during the campaign as a tyrant and a hypnotist who had corrupted the esteemed Mayor Campbell with whom I was represented as conspiring to sap Tacoma for the benefit of Seattle. This free cartooning was worth more to our Company than any paid advertising could possibly have been.

The opposition to our various franchises took the form of undue influence, and we believe that considerable corrupt money was spent to defeat us. Tainted money is thought to have found its way from the opposition even into the ranks of our own men. The contract for the penstock at the Falls which was to conduct the water from the river above to the water wheels below, was in the hands of a superintendent sent from the East by the contractors, who apparently had been corrupted by the enemy. It was necessary to have this penstock completed and in operation at a given date in order to save our franchise, which called for the delivery of power at certain specified dates. The joints of this penstock were padded with chunks of lead so that when it was completed it would not have held sand, much less water. This foreman was removed and another one promptly put in his place, who practically had to rebuild the work at great expense to his employers in order to make it water tight.

Stories were circulated locally and in the East that

our power chamber at the Falls was submerged during the high water periods in the river; that the river leaked through the roof of the same in great torrents drowning out both men and machinery; that the rocks in the roof were loose and were continually falling upon the men and machinery below, and that in self protection the men had to wear firemen's helmets to save their heads, and to go attired in gum boots and rubber clothing to keep from being drowned, when in fact the place is as dry and as safe as a lady's sitting room. All the stories that an evil and desperate genius could invent, and all the deviltry which could be devised was perpetrated by the opposition, who it was said, engaged men to give all their time to this particular department of their business. The object was to utterly destroy our property and our prospects, and all this had to be defended against by me. I alone bore the brunt of it, and watched for it, not knowing where and when the snake would strike next, while Father at the other end of a 2,000 mile telegraph line was kept constantly in touch with the situation by me.

The credit of our company was attacked, and my father's personal credit was attacked, and I was portrayed before the minds of councilmen and legislators as a man of the worst character imaginable, as an ordinary gambler and as a person continually intoxicated, as one of great extravagance, and as a visionary fool without ability bent upon breaking my father. It is hardly necessary to comment upon these allegations if this statement is to be read by any person who has

any knowledge of me whatsoever, and is mindful of the results obtained. In any event, my father believed in me to the core, and that to me was sufficient. He believed in my honesty and honorable instincts. He believed in my ability. He knew that I could fight if I had to, and that I was not afraid to do so, if necessary to defend our property. He often declared that I had a talent for negotiation, organization and management, and a look at the companies developed by me would seem to vindicate his judgment. The substantial endorsement of me in this work by him,—one of this country's great business men, is certainly more than an offset for the invidious wailing of our enemies who had ulterior motives to actuate them.

However, these were the methods pursued and carried out to the extreme wherever possible and at all times. People who later bought bonds of our Company were filled with these stories in order to create distrust in their minds. People who wished to buy bonds and wrote out to Seattle or Tacoma for information upon the subject nearly always received replies in which the enterprise was knocked upon one score or another. Whenever these replies could be located a prompt correction was always demanded and received. Many came from unknown sources. At one time we put out decoys under the plan of having some of our heavy financial friends in the East write to our opponents for opinions on the plant. M. & N. were written to in such a way and replied that they "understood there was such a company as the Sno-

qualmie but they knew very little about it." However, prior to this time, they had made an elaborate thirty-page contract with us for five thousand H.P. for twenty-five years, obligating themselves to pay us \$90,000 a year, and yet "they knew nothing about us." We were often stifled with faint praise, which was worse than open condemnation. This crusade caused an utter failure of Mason, Lewis & Co.'s first attempt to place our bonds in the open market. It was not until by accident that I found Mr. Demming, a capitalist from Terre Haute, Ind., in a Seattle hotel, and hired a special train and took him out to the Falls and convinced him by what he saw that we were no fake, that we were able to make a market. He took \$100,000 of the bonds, and the balance quickly went thereafter on their merits in the open market at our own price and without any stock sweetening, much to the dismay of M. & N., A., B., C., and the rest of the coterie. These bonds sold later at 103. Father wrote me such letters as these concerning the knocking we were getting as it came to him:

Jan. 11th, 1901. "Even your friend Mr. Latimer stated to a party that you had stuck me three or four hundred thousand dollars by extravagance in construction. This you must not speak of to Latimer, as I cannot at present tell you more about it,—and as he has written a fairly good letter about it, we can perhaps afford to let it pass. It seems, however, that we have had a bad reputation generally. The only explanation I can make to them is that it is the first plant of any kind that has been constructed west of the Rocky Mts., that was built as thoroughly as it should be built, and that people who are familiar with cheap construction call this 'extravagance.'"

Sept. 29th, 1902. "Harris of Mason, Lewis & Co., says that the people who find fault with our bonds will not tell him what it is nor who it is from, only that they have 'unfavorable reports.' He says the letter Smith wrote to his mother (which was the only one he saw) was very different from the one he gave Hardin. The Milwaukee Trust Company was one of the purchasers, but had bad reports, and sold their bonds, and advised others to do so. They (M. L. & Co.) have bought these, and found other purchasers for them. He says a representative of M. & N., in Terre Haute, who came from Seattle, tells bond holders there the property is no good. There was about \$100,000 placed in Terre Haute, but the people there are not disturbed yet. He says N. W. Harris & Co., were actually bearing our bonds all the time they had them for sale."

The warfare against our enterprise continued in various shapes and phases with unrelenting vigor to the time of my father's untimely death. It partook of all the various colors and forms of deviltry which the ingenuity of a mind fertile in such expedients could conceive. We were pitted at all times against the corrupt money of the opposition together with their galaxy of resourceful minds.

The greatest and most vital issue which we ever had, and the one which redounds more to my own credit than anything else, was the killing of the neighboring creek power proposition (alluded to before in this narrative) proposed by A. and C. for the purpose of defeating our project. I began an agitation against this through the Seattle *Daily Times*, founded upon such reasonable logic and facts that the City rose in indignation against them. This project had for

its purpose not only our destruction, but the corralling of the city water supply as well. By showing that this proposed plant meant pollution of Seattle's future water supply, I manœuvred to turn the wrath of the whole city upon these people, which became so overwhelming that they very promptly laid down, and their scattered assets were later sold out to the City, and the entire water shed of the neighboring creek to the summit of the Cascade Mountains was at my suggestion, condemned for the purpose of the future Seattle water supply as it is now in operation today. In this connection I have often been called the "Father of Seattle's Water Supply System,"—for it really had its birth at my instigation, and in my position taken against the A. and C. people who were conspiring to euchre the people out of it, and to ruin us at the same time.

In the beginning, by the grace of our enemies, our enterprise was locally dubbed "Charley Baker's folly," and continued under this misnomer until the wheels began to turn and power was actually delivered. It has since more frequently been called "Charley Baker's Gold Mine." Even my friends thought we were up against a hopeless task, and the warmest of them advocated surrender to the enemy, even at a loss. Even men in our own company held at times the same views, and at times the unrelenting opposition to us was so great that Father, notwithstanding all the stubbornness and bravery and strength of his nature, was inclined to yield and deliver the situation

to our opponents who coveted it, and take what we could get out of it. Perhaps the greatest task I had in this whole enterprise was to keep Father from faltering at times before our enterprise had progressed far enough to prove itself, which would have meant therefore, taking less money than we had in it, because of the fact that it was at the time still undemonstrated.

The one great mistake and the only serious one made in the carrying out of our enterprise, and the one about which is grouped all the vicissitudes and worries of every sort which we had, was the contract tying us up with M. & N. for 5,000 H.P. for twenty-five years. I must be excused from this error although in this connection I do not wish to blame my father either. He was anxious that we should have peace with our opponents, and that our company should be able to show a fixed income at the beginning of its operations. I desired the same myself, but believed it a wiser policy to sell our power to the public direct instead of compelling it to pay a middleman's profits. The five thousand H.P. contract purported to mean a revenue of \$90,000 per annum, and it seemed as if this would have great weight in selling our bonds when the time came to do so. The terms of this contract isolated us practically from the power and lighting field; that is to say, we agreed upon our part to do no lighting nor to serve power in smaller amounts than 100 H.P. nor to serve power to street railroad companies at all. In other words, we practically agreed to deal with no one except M. & N., and they,

therefore, with the ramifications of their system practically absorbed the entire field. In other words, to use their own language as they proclaimed it from the Atlantic to the Pacific, they "had us bottled up," and our very relations with them did more to create distrust in our company from the bondbuyer's standpoint than anything else. The contract was known as a "gentleman's agreement," but from the moment it was signed their conspiracy against us was resumed in all its worst forms, including withholding large sums due us for power service. Not to go into details of the history of our relations with M. & N. under this contract, suffice it to say that in about a year, both the Seattle and Tacoma contracts were brought into court and outlawed as being contrary to public policy and in restraint of trade and because of their violation of them, and since our company was emancipated from the thralldom which was thereby placed upon it, it immediately began to grow and thrive as an independent, successful and prosperous concern.

The brunt of everything in the West came upon me personally. Even Father was not fully aware of the acuteness of the situation at all times, for I saw no advantage in having him tormented as well as myself. I did not wish to overtax his courage, for I knew that the call to surrender which frequently came from the enemy would be more apt to result in the white flag going up in Chicago than in Seattle. I never dreamed for an instant of lying down, for I saw as clear as crystal the clear sky ahead if we kept our

wits and nerve together. The enemy regarded me as a rock,—hard to either move or shatter, or rather as a fool perhaps, too obtuse to yield, not knowing when I was beaten. It looked as though there was nothing to which our adversaries would not stoop to do, except such acts as being difficult to screen would lead its shining lights to the penitentiary. Later on our transmission wires were frequently cut, presumably in order to discredit our service while I was making important negotiations for power. The bombardment in the East was centered against Father and it was calculated to discourage him and if possible ruin him. Probably no one ever faced the blackguarding of the E. Company and M. & N. with more grim determination and defiance than did he, and the worry that they gave him at times when he was not in his best health aroused my indignation to a degree which I have not forgotten. Father wrote:—

Mar. 15h, 1903. "If we are beaten on these points, as I am afraid we are, what is there left for us? The outlook is so disheartening that it breaks me all up; there appears to be no end to our troubles whatever we try to do, and I am thoroughly discouraged."

Perhaps one of the greatest achievements in connection with this enterprise was the securing of the amendments to our Seattle Franchise, by which the strictures which had been originally grafted therein by our enemies for the purpose of making the franchise fatal were removed. When I started upon this task, it seemed as though it could hardly be accomplished (and Father thought so) having as I did have,

a corrupt council to work with, the majority of which were thieves. Several in this council who had not been known to have a dollar, blossomed out into large real estate owners as soon as the fight against us was well under way. However, I was able to arouse public sentiment on the question, and the Manufacturers' Association of Seattle, of which I was made vice-president for the purpose, also took a hand in the fight. Later the fight culminated in the calling of a grand jury to investigate the corrupt practices in Seattle. Two-thirds of their time was taken up in the consideration of our franchise matter, and I myself went before the grand jury and testified how the city council in two different years, through their agent, had come to me for the purpose of soliciting bribes of \$1,000 and \$15,000 respectively, promising to grant me any favor I would ask and also promising to betray those who had been in the habit of bribing them. Evidently there were few honest men in that council, for "honest men stay bought." As a result of the sitting of the grand jury, the leading council members practically had the choice of accepting situations in the penitentiary or passing the amendments, so that naturally the amendments were carried, and since then we have enjoyed liberal franchises. It was generally understood at this time that there was a sliding scale of prices for aldermanic votes, which ran from \$5.00 per head for small favors up to several thousand dollars per head for railway franchises, etc.

I also testified before the grand jury of our experi-

ence in another and smaller town where we sought a franchise, where some of the councilmen actually had the open arrogance to offer their votes to us for \$1,000 each, stating that they could do \$200 better than that in another direction, but would prefer making them to us cheaper for the reason that we were more popular with the public. They excused the capitalization of their votes upon the theory that councilmanic votes brought high prices in Seattle, and they did not see why they should not take advantage of a good thing when it was coming their way, as well as their brothers did in Seattle. Had there been an honest prosecuting attorney on hand in Seattle and Tacoma, such as a Folk or a Heney, our prisons would have secured a richer harvest of recruits than St. Louis gave or than San Francisco expects to give.

In their desperate zeal to destroy our property the M. & N. interests blindly followed in the wake of Mr. A., who led them to their Waterloo when in an unlucky hour he inspired them to undertake as a measure of spite against us, the development of a water power upon a small stream flowing from Mt. Rainier which they heralded to the world as the greatest achievement which hydro-electric science had yet attempted. The plan consisted of diverting a small mountain stream at the foot of a glacier on Mt. Rainier and carrying it through a tortuous wood flume following the devious course of a precipitous and uncertain mountain canyon, to a point where a small reservoir was dug out of the ground for temporary storage pur-

poses, from which the water in turn was supplied to the water wheels below. Much was said about this alleged engineering wonder before it was built, but there has been an oppressive silence on the subject ever since. Of course the coming of this dangerous new enemy was flaunted in my father's face, and he, therefore, asked me to report upon the same. This I did after careful examination, making the statement that the project would be most extravagant in construction, in operation and maintenance. I predicted that the flume would slide out in sections, that trees and rocks would fall upon it and put it out of commission, that the water would freeze up in winter and cease to flow on account of having its source so near the glaciers, that the glacial grit would cut out the water wheels and fill up the reservoir, that forest fires would endanger the structures, and that the plant would prove a most extravagant and uncertain plaything. This report and its predictions, reads almost exactly like the history of the plant as it has since transpired, in addition to which its construction cost is almost twice the usual cost per H. P. If this project had to stand upon its own legs entirely and thus become deprived of the frequent assistance which the allied steam plants in Seattle and Tacoma have to give to it, it would cease doing business entirely and would probably be dismantled and sold for junk. So much for this boomerang which was devised for no other purpose than to bankrupt our Snoqualmie Company. I am glad to chronicle here that when great floods

visit the Puget Sound countries, when forest fires rage, when drouth occurs, when the extreme cold of Winter freezes up many of the rivers at their source, and when, because of these things either some or all of the electric power plants in the Puget Sound country go out of commission, then always and invariably Snoqualmie is doing business with colors flying; and in the true spirit of a public service corporation it lends its surplus power during such critical periods even to its adversaries, who being always crippled as soon as the shadows of these disasters approach are thus enabled to keep their service going, to some extent at least.

Then came another bright idea likewise out of the head of Mr. A., and this was to organize a company on White River for the purpose of destroying or harassing our White River power project by a well devised plan of bulldozing. This company bought a strip of land about three miles long on White River below the intake of our White River Power Company, subsequent to our having spent something like \$100,000 upon its development. The purpose sought to be accomplished by this invasion was to place legal strictures in the way of our diverting the river above from their premises below, for they proclaimed that they, too, were going to build a power plant on White River about one-tenth the size of ours, although using the same amount of water. We were, therefore, compelled to go into court in an action of condemnation and we are still in court contesting for the rights

which these pirates have attacked, while in the meantime the Puget Sound communities are suffering and waiting anxiously for the power which this great storehouse of nature will eventually give them through the agency of our company. Had it not been for this unfortunate attack upon the public welfare and upon our plan in furtherance of it, White River today would be driving all the standard railroads west of the summit of the Cascade Mountains from Portland to the British boundary, and the prosperity and population of the Puget Sound country would have been considerably increased on account of the impetus to industrial development which this new power would have given it.

Of course, the underlying motive for the warfare upon our property was not entirely for the purpose of destroying it in the sense of complete obliteration, but to destroy its usefulness to us so that we would have no other resource left than to sell out for any price which might be offered. It was perhaps the most notable case of blackmail ever put up in the West. One of the features of the campaign against us was the injecting of offers of purchase now and then, which offers began early in our work at a price that would no more than let us out or even less, and then as time went on the price began to be more substantial as the element of profit to us was recognized and considered in the offers. As we began to impress our opponents more and more that we were there to stay and not to be bluffed or scared off, and that we proposed to

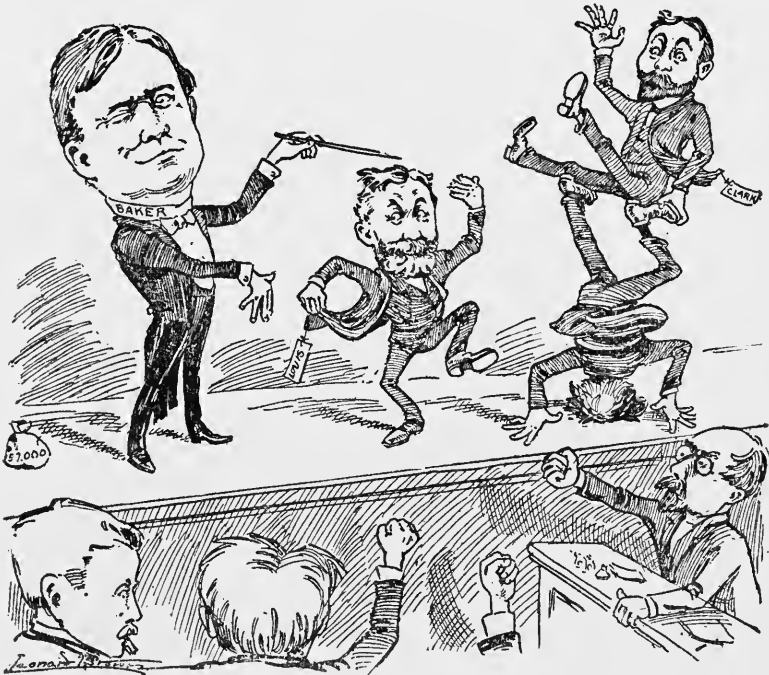
defend our property to the end, the offers rose in amount until we could have retired with a most handsome profit for the work which we had thus far put in upon it. These offers of course, were not made directly, but through other people from different directions, and all purporting to represent interests entirely unrelated to our opponents. There is no doubt but what some offers were really independent, but they were all declined upon the theory that we had planned out a certain line of work, wide in its scope and possibilities, and that the proper time to sell out was not at any way-station, but at the terminal after we should have reached it. These offers of course, almost invariably came to me as I was thought to be the entire owner of the enterprise, because of my being the active projector of it and I always referred them to Father, and he invariably coincided with my advice in rejecting them. In other words, I was a stumbling block, and upon the narrow reasoning that I would change my views if it were made to my personal interest to do so, and without regard to Father's interest in the premises, I was offered at one time \$25,000 in money for no other consideration than giving my consent to selling out; together with a substantial interest in the property with the new owners, and a contract to manage it as President of the company at \$15,000 a year salary. The nature of the offer however precluded me from considering it, and I felt moreover that we would do better to wait. This offer was \$2,000,000 for our stock and this would

have been about all profit to us. We were looking ahead to the time when we could as readily get \$3,000,000 if we would ever want to sell. This was the first and only time in my life that a price was bid for my honor.

The warfare against our company did not cease by any means with the completion of the plant or the financing of our operations. They could, of course, pursue us no further in the thwarting of these accomplishments, but they did follow us thereafter with the most industrious persecution in order to prevent us from getting any business, with the idea of making our concern an unprofitable one and therefore easier to buy, or else possibly driving it into bankruptcy and buying it from a Receiver. The hardest fight that they put up against us was in the matter of securing the contract for furnishing power to the city of Tacoma, which city in turn furnishes all the electric light consumed by its inhabitants. I was pursued to my wits end in securing this business, and did not finally succeed until we had been routed once or twice. The City Council was at that time generally corrupt, but there stood up for the people of that city an honest Mayor, the Honorable Louis D. Campbell, than whom Tacoma nor any other city has ever possessed any braver, more scrupulous, conscientious nor more honest a mayor. I finally succeeded in securing this business by a little ruse, as a result of which Mr. A., our opponent, fell into the trap which I had prepared for him.

The bids for the city lighting as advertised for, called for a deposit of a certified check equal in amount to five per cent of the total cost of power to be

CHARLES H. BAKER'S
GRAND HYPNOTIC EXHIBITION AT CITY HALL.



Tacoma Ledger cartoon, representing President C. H. Baker's supposed hypnotic power over Mayor Campbell and other city officials of Tacoma, during the power contract fight. The mayor occupies the center of the stage.

furnished for the five year term of the contract, based upon an arbitrary estimate furnished by the Commissioner of Public Works, and at the rate bid. I

therefore secured our certified check at a bank in which one of A.'s lieutenants was a director, knowing that in this way the information as to the size of our check, and consequently our bid, would get around to A.; but this is where A.'s unusual credulity caused him to fall down, for I had our check made for a sum indicating a larger bid than the one we actually submitted. The result was that A. bid just under what our bid would have been as purported by the check, and just over what our real bid was, so we secured that business for the next five years, by the narrow margin of a fraction of a cent per kilowatt hour. Chagrined at this defeat, A. was then determined to secure for his company a smaller contract for power for driving some of the city's pumping machinery. I put up a very strong talk indicating our desperate desire to get this business also, and we made our talk in such a way as to proclaim a very low bid as likely to come from us, which reached A. through an apparent breach of confidence on the part of some of our friends whom I had instructed to breach. In this way he put in an absurdly low bid which meant a considerable loss to his company, being about one-third of the bid which we submitted without any idea of being successful. A.'s company is still lugging along the business at that unprofitable figure, while we are still carrying ours at a good profit, and with credit to our Company. Mayor Campbell in an autograph letter to me written during the first year of our service, said: "You are furnishing

Tacoma with *the best power the city has ever had.*"

There were other good contracts which we secured, although with much trouble, on account of the opposition setting pole lines to conflict with our own, as strategical measures. They also sought to raise a hue and cry in the city government against our high voltage, and in that way to secure legislation against our running lines to connect with certain desirable customers. This, however, did not work very well as it was conceded that our high voltage was no more dangerous than their high voltage, although one was produced by water and the other by steam.

In looking back over our troubled career, the fact is notable that we have always been victorious in our brushes with the enemy and our Snoqualmie Company still lives, while the thousands of dollars which have been spent to annihilate us has resulted more to their undoing than our own. It is a comforting thought also to reflect that we have not spent one cent in corruption. Can our opponents truthfully say this much or this little of themselves—allowing even a margin of \$100,000?

IV.

Two weeks before Father's death a disastrous fire at the Snoqualmie Falls works destroyed the entire transforming plant, and put the plant entirely out of business for thirty-six hours, and partially so for three weeks. Our enemy refused to sell us any of their surplus power during this period, but they circulated among our customers instead and tried to contract our

business away from us under long term contracts. Citizens of Tacoma had to burn candles and oil lamps unless connected to gas mains, but they did this gleefully rather than desert us in our extremity. This was doubtless an incendiary fire, and there has been considerable ground to believe that the fire was inspired by the enemies who have sought in one way or another to discredit and destroy our enterprise from its inception. This incident weighed very heavily upon my father's mind, and gave him distress of mind in his last days.

The shining lights in this enterprise have died in harness. Among them is numbered Col. Lyon, the able and efficient first Secretary and Treasurer; Paul Hoffman, an illustrious foreman of construction who was electrocuted; Knight, a college trained superintendent, who lost both hands by electrical contact in heroically attempting to save Hoffman; a station attendant who was killed, and a lineman who was killed, all of which casualties occurred after the plant was completed and without any apparent reason therefor, and through the individual carelessness of the victims. The writer escaped by a second the fate of Hoffman and Knight in going to their assistance. Then just before the final completion of our project, on October 6, 1903, came Father's death in the midst of a peaceful sleep without any previous illness, and then a period of over a year of doubt and anxiety, and then I, the father of the enterprise, its inventor and the one who inch by inch, in the face of such

formidable opposition had brought it to the zenith of its financial and mechanical success, after I had successfully negotiated with N. W. Harris & Company for the sale of our bonds for refunding our indebtedness, was driven from it with no reason ever having been given, but apparently as a result of the opportunity given by Father's death for the display of resentment coming from those who were jealous of my success, and for the manipulation of the company by speculators which our "financing" had let in upon us. Father in his lifetime had warned me against the Harris firm as one not to be trusted, but I thought I knew better and so paid dearly for my disregard of his advice and putting myself in their power. Father's letters contain the following references to them:—

Dec. 14, 1897. "It is my belief and has been all the time, that it is a tricky hypocritical outfit,——"

Jan. 13, 1898. "I always have the feeling that whatever they tell me in that office is a lie."

My going from the company as I did was the signal for a spontaneous expression of affection from every one in its employ which crystalized in the gift to me of a superb three-stone diamond ring, accompanied by a testimonial of esteem engraved on a plate of silver, containing as well the names of the forty-five donors.

Of course these trials and discouragements drew Father and myself into closer relation and more mutual sympathy than would otherwise have been the case. We exchanged letters almost daily for five years, and if there wasn't anything to write about

we would write just to state the fact. He was ever solicitous of me least my health break down under the strain, as it did two or three times, and notably so when I had appendicitis and had to be operated upon. In a letter of October 10, 1899, he wrote to me:—

“I do not want you to take any risks for the sake of the work. Let that take care of itself; your health is the first and only consideration.”

We not only in our letters dwelt upon the progress of the work and of how to keep the enemy from downing us, but he gave me all his confidences, on all subjects, even the most personal and private. He came to me alone, as he did to no one else in the world. On April 6, 1903, just six months before his death he wrote:—

“There is actually *no one else in the world I can talk to confidentially* since Mamma got too ill to comprehend.”

The greatest ambition I had in connection with the conception and upbuilding of this project was as already stated, to be the means thereby of delivering my father from the uncertainties of business life upon the Board of Trade in Chicago. I looked forward to the time when our work would be finished and when we could each draw dividends so that we might retire to a comfortable and happy life, free from daily worries and perplexities, and when I at the same time would be in a situation where I would be independent in the matter of income, and where I would preside over a business which would be profitable and congenial and which I could expand during my remaining days as a business compatible with my ability, taste and experience. Father died six months too soon to

realize this dream. We were in the midst of putting our principal and subsidiary companies together and financing their consolidation when this deplorable event occurred. The plant had already proved a pronounced mechanical success, the earnings had exceeded my promises, and all that remained was to complete the refunding, when he would have his money out with interest, and our stock would be clear. It was a question of only a couple of months when this would be done and we would have income securities worth two million dollars to divide equally between us as the net profit from the enterprise. The refunding would have been accomplished nearly a year previous and our expectations then realized except that the bedevilling of us on White River by our opponents compelled a radical change in our financial plans and the institution of legal proceedings against them, which consumed much time. However I was glad to realize that Father saw that we had achieved success, and if he could only have stayed to enjoy it, I would willingly give him my place here to do so.

Then came the aftermath. Then happened things only made possible by his death, and for this reason they must be added to his story. Then again came the opportunity to our enemies to whom the gates were opened to come at me alone upon whom my father's mantle had fallen, and then followed a record of perfidy, and misconduct which would more than fill this book if all were to be told. It would be told how our ancient enemy C. showed his head again almost before

my father's grave was covered, how he came into the councils of the estate and of the Company as mischief maker, and in collusion with A. and the administrators tried again to surrender our Company to the opposition. It would be told how I negotiated a contract with N. W. Harris & Company to finance the Company, although Father in his lifetime had warned me against them as unreliable, but I thought differently until I got wiser by later experience; how they sent two engineer experts and two accounting experts to investigate the property; how they all reported of it in highest terms; how we then depended upon Harris & Company to fulfill their contract and in that faith went on with our construction operations; how in the eleventh hour they repudiated their contract for no reason given; how as a part of this contract Mr. Latimer, of Seattle, Harris' correspondent (he only would do for this purpose) had secured an option to buy a third of the Company for the low price of \$350,000 for the purpose of syndicating it locally and how he in concert with Harris threw down his end of the business; how panic then reigned in our affairs until we had sweat sufficiently, and then Latimer re-agreed upon the syndicate matter at \$265,000 or a saving to him of \$85,000; how to this syndicate all persons interested in the Company were invited to subscribe, myself included, which I did to the extent of \$25,000 and as the first one to do so; how when the list was full, I was told that there was no stock left for me as Harris would not

consent to my taking any as he did not want me in the Company, although the syndicate idea was my own and one half the syndicate subscription I secured myself, and nearly all who went in did so because of my connection with the Company; how among other subscribers I secured the Westinghouse Company for \$50,000, which company had always been our staunch friend, and how after they had paid their subscription to Latimer, he allotted to them \$66,600 of preferred stock and \$66,800 of common stock, while to Harris who had also subscribed \$50,000 he allotted \$78,500 of preferred stock and \$141,300 of common stock,—although both were invited in on the same “ground floor,”—thus doing the Westinghouse Company out of \$11,900 preferred and \$74,500 common; how Harris & Company finally made a loan for one year to the estate of \$475,000 by arrangement with the Administrators, as a substitute for the bond contract which they had repudiated, with the entire estate as collateral to it, and a present or bonus of one-seventh of the Company, or \$525,000 of the stock as a “commission” was exacted, although other bankers in New York and elsewhere were ready and willing to do the business without any presents, and previous issues of our bonds had been sold without sweetening and at a higher price, and at a time before the Company had developed any earning power; how shortly before the year expired, Harris & Company finally bought the bonds at the original price agreed upon, after compelling the estate to cancel and lose to it \$165,000

securities in the Company; how as a part of the deal I was euchred out of the use of my securities, and of all my honors and positions in the Company, which were President, Manager, Director, and Chief Engineer,—and that without my knowledge until a subordinate in Seattle unmasked the administrators, Harris & Latimer and told me of it; how as a sugar coated pill I was at first asked to give up the Presidency only, in favor of Latimer who desired the distinction and salary, and to retain my other responsibilities and salary, and to be the Vice-President because they said I was the only one who knew about the business and therefore should be kept at the helm; how this pill was next changed for one cutting out the Vice-Presidency, and then for other pills denying me all things else successively including salary, thus casting me out empty handed to hunt for a new prospect, while others were enabled to enjoy the fruits of my success and the company became a training school for beginners; how Harris & Company compelled a five year pool of the estate stock including mine in favor of themselves and Latimer as a rider to the revised bond deal; how under this pool the Company was more numerously officered than before, with favored friends and relatives at fat salaries, who by their arrogance and incompetency immediately drove many of the Company's largest customers away from it, and who by their inability to comprehend the true scope of the enterprise as I had conceived it, have permitted the oppo-

sition to reach out in every direction and strengthen their position while they have been asleep and permitted the company to lose ground and become fenced in and thus depreciated in value; how under this pool the Company was compelled to buy an ice factory and a diminutive steam heat and light plant for \$380,000 upon which Latimer's bank had a mortgage of about \$100,000 which but for this bit of "frenzied finance," would have remained much longer overdue and unpaid than it was; how as a feature of this ice factory job when it had been fixed up to load it on the Company, Latimer and some of his Directors made up a little pool among themselves and got an option on the property, "to save it from being secured by the opposition" which had previously turned it down at less than half the price, and then turned it into the Company at a profit of many thousand dollars to themselves, and voted my stock for this nefarious purpose; how when I raised my voice and filed a written protest against this swindle, Harris promptly threatened to repudiate his second bond contract and confiscate the whole estate under the note they held unless I consented; how I have since brought these gentlemen into court to compel an accounting to the stockholders, which suit is still pending and has already prompted one of the offenders to disgorge his share of the plunder without waiting for the trial; how also as an afterthought the estate was compelled to loan the Company \$100,000 for working capital or take the consequences of refusing my being closed out; how

over \$42,000 fees were charged against the estate during the first year by C. and numerous other lawyers and friends constituting the extensive "Legal Cabinet" of the administrators when \$3,000 would have been sufficient, as their services were simple and involved no litigation and were generally unnecessary and other fees are still piling up uncurbed with no one to oppose them except myself; how the administrators are endeavoring to get something like \$35,000 fees for "services" which the attorneys drew pay for, thus ranking the administrators with leading bank and railroad presidents, although their principal effort was trying to manage a business which so far I have received only \$400 for creating and establishing; how the new management, inheriting the profitable business and ten thousand horse power increased plant capacity which I had established, has never until last winter paid a dividend,—not because an ample surplus was not earned, but apparently because Latimer & Harris were "long" on common stock which would thus be benefited at the expense of the preferred, and for the purpose of shaking out the outside stockholders and buying in the shares which they have been patiently holding under the promise of dividends which always proved to be wil o'-the-wisps, and in the knowledge that the dividends were being much more than earned; and how, after being banished from my kingdom and humiliated to the last degree, it was proclaimed by those who claimed my property that "I did not do it, that it was Father's idea and

that he hired me to carry it out, that he hired me because I could be had cheap, and in fact would work for nothing," that the "fame" I had achieved by my success was ample return for me, that my personal endorsement of the company's notes for thousands of dollars meant nothing, that the \$15,000 I had invested in the project gave me no interest in it, as that was one of the attributes of a free job, and that the only interest I could expect in this property which I had created and which had paid back all the money Father had in it, would be my share as one of the numerous heirs of my father, for no one as yet has contended that I am not his son and heir, although serious consideration was given to the idea of challenging my right to even inherit, because of the alleged misconduct on my part in having created this property and then claiming my half of it, instead of giving it gracefully to others who had contributed nothing to it, knew nothing about it, and in some cases had not even seen it. These things happened because I claimed what was mine already.

But there is a limit and an end to all things and Justice is not for all time blind. Our work is done, at least as far as we can do it together. It was well done. It has not been anywhere excelled. It speaks for itself in mockery of our defamers, while they have been silenced and our enemies have been routed. History cannot be unmade by any manner of perversion or crushing to earth of truth, although the dead cannot come back to proclaim the truth as the avenger of

the wrong. Snoqualmie still stands an accomplished fact, and perhaps in more or less changed form as future science may suggest, it will still stand for centuries; and for centuries to come it will still have the same duty to perform, and perform it equally faithfully. The same rock chamber will be there—although larger, and will contain generation after generation of new water wheels and generators, each better and more extensive than their predecessors, with the same never ceasing din of industry still converting the waste energy of Nature to the uses of mankind; and White River likewise, in the companionship of Snoqualmie, will serve the same ends equally well for probably all time to come. This is a project that would before this have been annihilated by the manipulation and jobbing it has run the gauntlet of since my father and I went out of it, had it not been for its unusual merit and the ingredient honesty which we incorporated in it. It is a situation from which history will not divorce us. Even as I close this chapter a letter has come from a gentleman in Seattle who voices that community as he writes:

“I am pleased to know that your prospects in your new enterprises are good, but I would much rather see you make your fortune out of Snoqualmie and White River. Time has proven this much, that whenever Snoqualmie Falls is mentioned, your name is found linked with it and mentioned in the same breath. Business men here who honestly differed with you now acknowledge that you paved the way towards furnishing the power that has built up the factories of this and other nearby cities.”



THE ART INSTITUTE OF CHICAGO.

CHAPTER IX
ART INSTITUTE OF CHICAGO
1878-1903

THE different sides of Father's nature found natural expression in the different things with which he chose to be identified. The Board of Trade reflected his commercial instinct. The Civic Federation and the World's Fair reflected his courage, his great business and executive ability, and his fighting qualities. The Art Institute reflected a different temperament, of gentler and loftier attributes with which he was endowed.

This Art Institute stands today among the three or four great museums of the country. It is remarkable that it had its first beginning as early as 1866 and earlier than any other similar institution anywhere else in the country except New York and Philadelphia. The nucleus of the present organization was known as the Chicago Academy of Design, which was merely an association of artists which continued in more or less active form until 1882. It did not amount to much, but such as it was it was the only art centre of importance in the city.

In 1878 it was attempted to improve the condition of the organization by introducing a board of trustees composed of business men, but this met with many

difficulties and resulted in the formation of a new organization which was called The Chicago Academy of Fine Arts. My father's connection with this school of art began May, 1878. It then had rooms in Pike's Building at the southwest corner of State and Monroe Streets. The school roll at the time had less than twenty pupils, and as income was almost entirely lacking, the rent had to be paid by certain gentlemen who had guaranteed it, and who rather unwillingly had to make good their guarantees. When it was decided to introduce a board of trustees of business men, my father was chosen one of the board, which position he accepted, and thereafter became one of the most active and useful members. Among the trustees in addition to himself were D. W. Irwin, N. K. Fairbank, J. H. Dole, Murray Nelson, and Charles L. Hutchinson, and it is a notable fact that the Board of Trade was the chief strength of this society at that time, with hardly any representation among professional men.

The newly organized Academy selected Mr. Dole for President and my father for Vice-President. They personally contributed money to put the rooms in order, and the school took on renewed life, and gave exhibitions occasionally during the year. The total number of pupils for the year was about 300. Then it was found that the Academy was encumbered by debts that were unknown to the trustees, and this resulted in unfriendly feeling between them and the artists. As a result of this my father and

others of the trustees who were acting solely for the public good and out of no particular liking for the old Academy of Design, grew weary of the contentions and resigned in a body in the spring of 1879. Father's argument was that "there was no need of paying for dead horses." Then through him and Mr. Murray Nelson began the movement for the new institution. The property of the old Academy of Design was taken by its creditors, but was later on redeemed by the Art Institute which was organized later. My father and a few of his associates issued a call for a meeting at the Palmer House for the purpose of organizing the new Art Institute. As a result of this and the many meetings which followed in which he was most active, the Art Institute of Chicago was organized and a charter procured therefor on March 24, 1879 and and in this organization Father became one of the original trustees and so continued until his death.

During the whole period of more than twenty-five years he was a member of the executive committee and took an active part in every important movement of the institution. Although a very active worker for this organization, of which he early became very fond, he nevertheless did not allow his name to appear to any extent. Mr. George Armour was the first President of the Art Institute and Mr. L. Z. Leiter the second. Great progress, however was not effected until the election of Mr. Hutchinson to the Presidency in 1882, although the school was maintained creditably and some exhibitions were held. During

these years my father contributed a great deal of money and time to the institution, and was a faithful friend to it at all times when it had need of friends. He was consistent and firm in his attitude at the meetings, as he was at the meetings of the other organizations to which he belonged, and as usual he continually rebuked those who came late and caused him to lose time in consequence. For many years he was the auditor of the Art Institute.

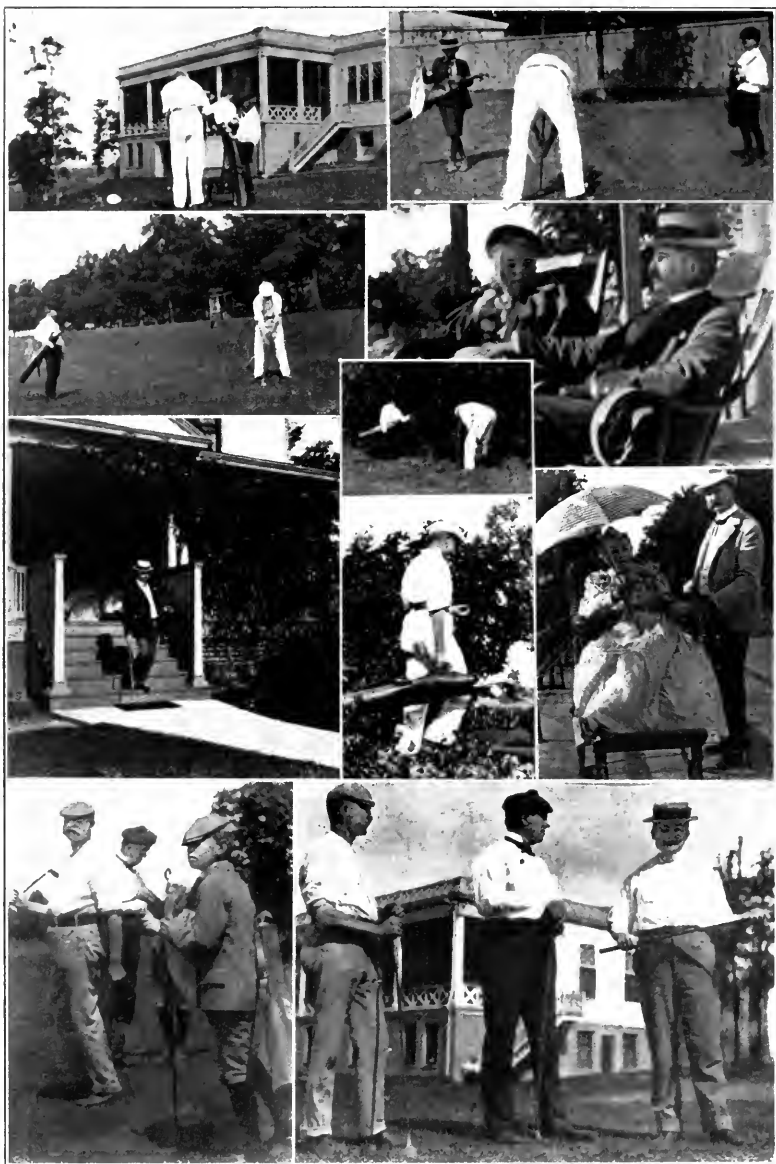
From the early beginning in rented quarters, the Institute in 1885 acquired and moved to the corner of Michigan Avenue and Van Buren Street and built thereon a handsome brownstone building, which it occupied for a number of years, and afterwards sold it to the Chicago Club at a considerable profit for \$425,000. It soon outgrew these quarters, however, which at first were thought to be more than ample, as the result of which an arrangement was effected with the World's Columbian Exposition to contribute \$200,000 towards the erection of a palatial building upon the lake front at the foot of Adams Street, the use of which the exposition had during the Fair. To this contribution was added the proceeds from the sale of its former quarters, which completed the payment for the new building that the Institute is now occupying. This building has been added to from time to time through different endowments, and at the same time the institution has grown into having national fame and importance, and is probably the largest fine art school in the United States. As a

result of its progressiveness and establishing itself in such well designed and permanent quarters, it has become the recipient of many valuable bequests of pictures, statuary and other works, all representing the fine arts.

The annual report of the Institute for 1904 contains this paragraph in reference to my father:—

“The Art Institute has been fortunate in having closely connected with its management, a man who in many respects represented the best type of Chicago citizenship, public spirited without ostentation, of fearless integrity, sagacious in business, and simple and unaffected in private intercourse.”

As a testimonial to my father's love of art and his devotion to this institution, we, his children, have given to the Art Institute one of Van Dyck's best paintings entitled “Portrait of Helena, wife of Hendrick Du Bois,” a painting that is about 300 years old. It was little enough to do for him, for undoubtedly had he lived, he would have done manyfold more for the Institute in a material way than our slight tribute amounted to. I am proud of the fact that my father constituted one of the small group of men who did the real work of forming and carrying on the great Art Institute.



GLIMPSES OF MY FATHER IN THE SUMMER TIME AT EXMOOR,
HIGHLAND PARK, ILLS.

CHAPTER X.
HOME LIFE AND CHARACTER.

“Formed on the good old plan,
A true and brave and downright honest man;
He blew no trumpet in the market place,
Nor in the church with hypocritical face
Supplied with cant the lack of Christian grace;
Loathing pretence, he did with cheerful will
What others talked of, while their hands were still.”

—Whittier.

A STRANGER to my father who might read the preceding narrative would be able to write this chapter and give a correct analysis of his character, but few strangers ever saw him as we knew him in his home. Never has fiction nor poetry conjured up and painted a sublimer picture than Father's tender love and solicitude for his invalid wife,—my step-mother, as it was enacted in his daily life at home during his last years. From a most beautiful and gifted woman, such as she was when he took her for his wife, she became transformed through a period of years by the curse of her affliction, until she was but a living body from which the mind had fled, and which had moulded itself into but a mockery of what her former self had been. She was dead to herself and to most of the world, but not so to him,—she was his sweetheart still. The last ten years of her

life found her in this dreadful plight. He was during this period more gallant, thoughtful, and attentive to her than the young lover of twenty-one would be to his fiance. From downtown he would telephone the house once or twice each day to "see how mamma is." He gave up the pleasures that men usually have in order to be at her side. He never took a needed outing nor a hunting trip such as he used to be so fond of, because it meant a night or more away from her. If the extreme necessities of business compelled him to be away, as happened only infrequently, he telegraphed from his heart to her, morning, noon and night, and if the replies edited by his daughter did not come exactly at the hour and minute he had calculated for their reception, he would begin to stew and fret and chafe until he became quite beside himself with misgivings and worry. And then when the telegram would finally come, he would read it and re-read it and be himself again, unless he would wonder if between the lines it forbode more than its face implied, and then he would stew and fret again. He believed himself to be entirely indispensable to her, for he thought no one understood her as he did, and no one could do for her as he could, notwithstanding that she had the best of care and attention night and day from my sister Bertha and from regularly retained trained nurses. He worried his strength and nerves away without its helping her. He wrote me three years before he died,—“Mamma is growing weaker day by day, and I hardly think we will have her with

us Christmas." And yet she lived six years after that, and three years after he was gone, during which time she did not know that he was dead nor did she miss him. Was there anything more beautifully pitiful? In the almost daily letters I had from Father during the last several years of his life he never failed to close without a thoughtful reference to her, to the effect that "Mamma is some better today," "Mamma seems more cheerful than yesterday," or "Mamma had a sinking spell this morning which has made me very blue all day."

Although with him the sun rose and set upon the shrine where he worshipped,—his wife, yet he was a father too, and this fact he did not overlook nor did we fail to appreciate it. But he was nevertheless a puzzle to his children. He was demonstrative towards his wife in his affection for her, but not so towards them, not even to his daughter. But we could read the very soul of him and see that love was there in full measure. He never told it by word of mouth, never in his life, but he showed it in look, in actions, and particularly in what he said to other people. It was a noticeable peculiarity of his that he seldom commended anyone either in or out of the family to their face, but to others he would speak of them in proud terms of unstinted praise and affection. This I could never understand, for a well deserved compliment from him now and then would have added an inch to the growth of any of us. As children we seldom confided our troubles and secrets to him and he

did not seem to care for our confidences, but this all changed when we grew up and grew older and found in him our best friend and chum. There was in him a kind of selfishness, or better perhaps should it be called thoughtlessness. I do not think for instance that it ever occurred to him that his young daughter did not have the same freedom and enjoyment that other girls did, and that she was giving up all this for his sick wife,—which was for him. Towards the end however, he softened up and fully realized what his daughter had been to him, and then he began to show his appreciation of it. As he grew older he became a most charming companion for anyone, man, woman or child. He liked to talk, small talk and big talk, reminisce and argue in a most agreeable fashion, and tell stories. And yet it can be remembered in his early prime how quick tempered he was, how like a tempest he was if things went wrong or displeased him, and how unforgiving he was with stupidity. He could not understand why anyone could be born stupid or grow that way afterwards, and to him it was quite unpardonable. But in that period of his life he was engaged in a strenuous business of great excitement and uncertainties, so it is not to be wondered at if his nerves got on edge and his disposition spoiled a little, making him at times disagreeable and hard to get along with. It seemed as if his whole mind and nervous system were reflected in his face, in which happiness, worry, unrest, contempt, discouragement or determination were all in turn depicted according to

his mood. His face was an accurate thermometer of the wheat market, and his family grew to understand him so well that when he came home at night, they could almost tell the price of wheat within half a cent by a glance at his face.

His life spelled out honor and truth. He was so inherently honest and true by the grace of God that he could not even think dishonestly, much less be so. Upon this trait my pen most surely cannot over reach itself for he was the exemplar of these virtues. There was not the slightest taint of anything to the contrary in his nature from his boyhood to his grave. I remember when I was in College and was manager of the Alpha Delta Phi chapter house there where about twenty of the boys lived together. I was custodian of the funds. It happened that our remittance from home one month had not arrived with the customary promptness, so that our board and tuition were overdue. I therefore wrote Father a jacking up letter telling him that because of his being so slow I had borrowed from the chapter funds to pay our bills, and so he had better hurry and remit so that I could pay back. And he did hurry, and with the remittance came such a letter! It was not only like a ton of bricks, but a fatherly letter as well, telling how such innocent borrowing of trust funds was almost always the underlying cause of great defalcations and crimes committed without original criminal intent. I saw it as I had not seen before, and I saw it so well that thereafter I would not let my postage stamps or my

personal pennies get physically mixed with those of the chapter house.

And again, I recall when we were in the midst of our franchise fights in Seattle, when we were in the position of having spent already over \$100,000 as a display of our good faith in building the works,—how at this point we were threatened with the prospect of not being able to get any franchises at all,—which would have made valueless our investment,—how then the road to glory was pointed out to me and would be open to me if I would but bribe certain of the councilmen as related in a previous chapter, and how when asked for my reply to the proposal to that end I told their agent to say for me,—“Tell the gentlemen to go to hell.” This occurrence I reported to Father and asked his views upon it. He answered, “You did right; I would rather see you demolish the plant and throw it into the river and count it entirely lost to us than to do a thing so dishonorable.” And then he added a story of his own experience with an investment in St. Louis street car stock. He told how in accordance with his usual care he scrutinized the reports of the street railway company there, how he saw where large sums had been paid out for “attorneys’ fees” when there had been no litigation nor legal services rendered, how contemporaneously with these unprecedentedly large and mysterious disbursements the Company had received extraordinary municipal favors, how they could give him no satisfactory explanation in answer to his demand, and how in his arith-

metic two and two made four, and it smelled bad to him. So he then gave notice to his associates that he believed there was fraud somewhere, that he did not feel at home in their company in consequence, and that he would sell out and get out. And this he did, and was thus the first to scent the great scandal which later on sent a number of "respectable" citizens of St. Louis to the penitentiary at the time when Mr. Folk was prosecuting Attorney.

In the ups and downs of business, my father was a wealthy man in fluctuating degrees. He had no ambition to be a modern Croesus or the product of latter day "frenzied finance," but only to have enough to insure the comforts and pleasures of life compatible with his tastes and position, and to enable him to do something for those who were to follow him, and also for his fellow men, to whom he felt that everyone owed an individual duty measured according to his ability. He often said to me when we would discuss the fabulous tainted fortunes of the present day, "I would rather keep a good name to leave to you children than to pile up a big fortune by questionable methods." He felt that when a man had more than enough it was bad for him and injurious to society, and he felt that the real sturdy manhood of each generation was best developed by making its own way rather than by being lifted and coddled along by heritages from the one preceding.

Father was not cut out for a politician. He could not trim himself to suit the varying winds. He could

not go astraddle of any issue; he was either on one side or the other, and with all the positiveness of clear conviction and sustaining courage. His perceptive faculties were clear and sound, and with an honest nature behind him his views were radical and advanced. He was tenacious and combative in argument. He believed in fair play and the rule of the majority, accepting defeat gracefully when it came to him. He was reasonable and open to conviction, but unless convinced, the whole world might hold to one opinion, and it would not alter his, although willing to accept the law "if all the world is wrong, then all the world is right." He used to be impolitic and un-suave in a way that worked to his disadvantage. He was curt to reporters and frequently turned them away abusively so that he was often depicted in the public press not as fairly as he should have been, and he was not "written up" in the frequent and complimentary style that those who courted reporters were wont to be favored. If he despised a man or his methods he would publicly snub him without hesitation. I have seen him politely greeted by one of our adversaries in the power fight, upon whom he turned his back so completely and abruptly as though he never existed. The bluntness which often characterizes an honest man is well illustrated in his case by an incident occurring at the official celebration of the track-raising of the Illinois Central Railroad. A party of prominent citizens, including the Mayor, members of the city council, certain business men and world's fair direc-

tors went out on the railroad to the scene of the formalities. As President of the World's Fair, Father was called upon for a speech, in the course of which he referred to the final success of the track-raising movement of which he had been such a constant advocate, and remarked in this connection that "the improvement would have been brought about years before had it not been for the corruption in the city council." At the close of the exercises the Mayor spoke to him and protested against his allusions, which he stated had hurt the feelings of the honorable members of the city council; to which Father made the curt reply, "*No one was hurt who was not hit.*"

If he did not like a man or disapproved of his methods he had no use for him, and that man could read it in his face and manner as well as hear it from his lips. Then too he lacked at times discretion in dealing with men in business matters. As illustrating this, it may be mentioned how as bank director he discovered one day that the collateral of a certain large borrower in apparently good standing was spurious; how he insisted that the note be at once called although only within about ten days of maturity; how the President of the bank stood off his persistency until the note was due, not sleeping nights the while, and then at maturity politely declined to renew for the reason that other customers needed and were entitled to the accommodation, and suggesting that the loan be made elsewhere; and how the debtor actually did borrow from another bank in order to pay the first one,—but

the other bank was never paid its money again. Then too there was a measure of carelessness about Father and the taking of long chances which displayed a lack of conservatism and a disregard for the uncontrollable future. No better evidence of this can be found than the fact that he left no will. Why this precaution was overlooked and one-third of the inheritance to his children placed in jeopardy of filtering out to a horde of unknown and impecunious relatives of our step-mother,—his heir, can only be conjectured, but it may perhaps be charged to the natural optimism which characterized his life, for he was well and vigorous and had no thought of dying, and probably intended to distribute his estate during his lifetime. He was indeed an optimist and believed in the world growing better, with the millenium ahead and rapidly getting nearer all the time. It is that quality in a life which helps to move the world onward, acting as an antidote to the ultra cautious and narrow man who will ever hold it back. His optimism attached even to wheat on which he was always a "bull," for he believed that high prices meant more money to the farmers and therefore more prosperity for the whole country, and so he believed in high prices.

He was a scholar both by nature and by his own making. Although all his schooling could be boiled down into one solid year, yet he learned afterwards from books and by observation as few men do. Being deep himself, he read deep books and no one could be with him an hour and not learn something. He

understood finance, social and political science, and international trade, to a degree which would rank him among the Statesmen of our time, and he frequently spoke and wrote upon these subjects. He understood the French language, and learned it as late as when I was a grown boy, and I remember his learning his lessons at home at night even as I did mine, or tried to do. He was familiar with mechanics and the natural sciences.

My father had a sacred regard for his credit, which he held more dearly than his life, and he maintained it always at the highest level. No man in Chicago had a higher personal credit than he. He believed more in credit founded upon personal character than upon accumulation. As a bank director he would rather loan \$50,000 to a man not worth \$25,000 but whose character was high class, than to loan \$25,000 to a man worth \$50,000 whose integrity was questionable, for he felt that the element of honor vouchsafed greater security to the paper of the one, than did the collateral which was wholly material, to that of the other. He was one of the really great business men that Chicago has produced, and his influence and reputation as such, founded upon rigid honesty, ability and good judgment, has extended to all the great grain growing districts of the West, and the commercial marts of this country and of England.

My father was a man of most tremendous energy, backed by a nerve and will of iron against which nothing could prevail. Then coupled with this was a great

mentality and an ambition which never grew less while he lived, together with a cool head, and self possession, poise and level headedness. No wonder that such a combination of endowments made him the largest grain merchant in the world. No wonder that out of these came the man who was destined to destroy the pernicious bucket-shops, to be the World's Fair President, and to fight the vicious element of Chicago at the head of the Civic Federation in that City. Great executive capacity and courage and shrewdness was called for to do these things, and he had them. He loomed up in any situation where he happened to be thrown and generally dominated it. He was high-strung and nervous. The town clock could be correctly set by observance of his habits. At any appointment or board meeting he would arrive on the hour, minute and second, like Phineas Fogg, and it is said that bank directors would set their watches by his coming. He often said of himself that "he lost more time by being prompt than in any other way," for he very often had to lose time while waiting for the others to come.

This father of mine would have reached the top in any path in life, where chance might have thrown him in the beginning. I have often thought that with such splendid material at her disposal, Fate should have pointed out to him a different trail than that which led to the Board of Trade. How incomparably grand would he have been as a lawyer with all his indomitable will and fighting qualities, his gift of

language and debate, his high sense of justice and his power of mind! I know he would have made a great engineer, for while associated with me, I saw it in his quick comprehension of natural laws and of their application to engineering problems. His power of imagination was full, complete and vivid, and he had only to glance at a plan on paper to have it at once loom up and take form in his mind, and he could then discuss the features of the thing to be accomplished as well as though it stood before him in its final and completed physical shape. He could have managed a great railroad system, and done it with a master hand. He would have known where to build in order to entice the traffic. His instinct would have pointed out to him where the country was to grow and where the trade and commerce conditions were such as to induce cities and towns to rise. In this way, he was a veritable prophet, as demonstrated by what he foretold of Seattle when I first went there, many years before she came to her present prestige and importance. And then he would have known how to serve these towns best, and how to be just and fair in dealing with his patrons in them. And he would never have juggled the property under his direction for his private interest or that of his particular friends, nor would he have kept his stockholders in ignorance of their road's performances and possibilities, nor would he have turned official information to his private account, nor made money out of any property sold to any railroad in his charge nor fleeced his stock-

holders by any other modern method. No, not he! That would to him have been dishonorable and unthinkable.

He would have made a soldier, and in a crisis a Napoleon. He was brave,—he had no fear of anything. Military tactics and strategy were to his liking, which facts his early life demonstrated in his study of Napoleon. He would rather fight than eat. He was a natural leader and commander, and as I know to my boyhood sorrow, a rigid disciplinarian. He possessed intense patriotism. No compromise would he have given nor asked, and surrender he would not have known the meaning of. And then withal, he was engineer enough to comprehend the relation between topographical features, the mathematics of projectiles and distances, and the constructions incidental to warfare. He believed in obedience to duly constituted authority and to the law, and he was a stickler upon rules and regulations as accepted and applied to business, household matters or to play. In our home there never rang a bell to call the family to their meals, but when the chimes clock began to toll the hour prescribed for each meal, the family would then begin to move from all corners of the house and would take their seats at the table just as the last note struck. He was a slave to golf and did it according to the "rules." He gave me my first lesson at the Highland Park links, by first dissertating at length upon the science of the game, and the proper form of playing it. Then he proceeded to demonstrate how

it was done as an artist would do it, by holding the club just so, standing just here or there with feet mathematically placed just so, with eyes on the ball, and with club gracefully poised high in the air, then sweeping it downward and towards the ball in a true cycloidal curve with the aim and precision of a genius, and—tearing up a clod of turf instead of striking the ball. “Darn it,” he said, “it don’t do me any good to play golf,—I get so mad.” And then with a clear explanation of how to do it “in form” in my mind, and an actual and partial demonstration of its execution, I took my place at the first tee of my life, quickly swung the club in the true wildwest fashion of Puget Sound, while Father hastened to interrupt by calling to me to correct my lack of style and disobedience to the rules:—but the ball had taken flight and sailed like an arrow shot from a bow, almost to the border of the distant green. “Well,” he said “you *did* it all right, but you *didn’t do it right*.” And I have never again done that trick since.

An admirer of his in telling me of what he could do, said, “He could do anything that any man could do,” and that “he would have made an abler and better President of the United States than many who have held that high office,”—and those who know his true measure will I think endorse that statement. I had not thought of him as of presidential size, but I do now. But he had no political ambition. Some there are who say he did have, but that it was set aside to meet the requirements of his invalid wife. He was,

however, an impossible man to fit into modern political machinery and methods. The Board of Trade element recognized his fitness for high public service, and strongly urged him for Secretary of the Treasury at one time, but he discouraged it. At another time also, a movement was growing to make him Mayor of Chicago in order to stop the public thieving and corruption, and this he also vetoed. What a housecleaning there would have been, had he been turned loose upon such a situation! It is just as well for him that it was not done for he probably would have been shot. He brought with him to each new field of duty the same ability, fidelity, honesty, and hard work that always characterized him in any other field of duty which he may have previously taken upon himself. For work he had an unlimited capacity. It was work, work, strenuous work, which laid the foundation of his success in life. It was work with him, not solely to obtain a given objective, but to attain that objective in a manner above reproach and such as his conscience would approve of. To him, success in life meant nothing, unless the means of that end had been at all times honorable, honest and above reproach.

He was the living expression of persistency. There was no let up in his mind in anything that he started out to do. He showed this well in our fight with the E. Company and M. & N. when they sought to destroy us in the West. It was because of this element of his character largely that he was installed in the Presidency of the World's Fair. It was because of this

attribute and his constant belief in high prices of farm products as being helpful to the farmer and as the basis of national prosperity that he was always an invariable bull on wheat. He never could see the opposite side of the situation and never took that stand. He characterized the bear operator as a "Pirate of commerce."

Then there was the gentle side to Father's character, and the true nobility that often goes with the rugged and determined front which strong men like him present to the world. He loved tenderly those who were near and dear to him, and he radiated with it in his last years a sweetness of temperament more often found in a woman. He was deeply religious, and God fearing and he grew more so as he came into the evening of his life. He believed in acting out his religion and Christian spirit in his everyday business and home life, for it would have been mockery and sham and a lie as he viewed things to be a regular churchman wearing the cloak of one who professes Christian principles under which to show himself on Sundays, and to forget the golden rule and ten commandments during the rest of the time. So he went to Church, not as a confirmed member of any, although a contributing supporter, but to hear good music and a scholarly sermon, which to him was simply a lecture on a biblical topic by a recognized authority upon the subject. He was the opposite of being a hypocrite in all things. He was good and pure in living, thought

and speech. He never indulged in profane language, not even when his temper got well heated,—and even when he said “darn,” he always looked as though he wished he hadn’t said it, or as if he thought he might as well have said the real thing.

He was impulsive—romantic, and out of business hours could be playful as a boy when the environments warranted it. He loved flowers and birds and he breathed inspiration from the mountains and trees, and all the things of beauty and wonder that Nature has afforded us. He was a handsome man and immaculate in his dress and personal appearance. His face beamed in his happier moods and even in repose it radiated light. His personality was magnetic to his friends and forbidding to his enemies. He possessed unusual wit. He had the artistic temperament strongly developed and showed it in his fondness for beautiful things in general but more particularly for fine pictures, noble architecture and good books, and in his keen love for music. He was altruistic, humane, and charitable, and prodigal in his generosity without being ostentatious about it. Like many great natures he was a modest gentleman with poise and dignity. He was a man who did things, and in world building did more than his part. He had strong friends and of course bitter enemies, for such a nature necessarily attracts both. But his enemies respected him as much as did his friends. He was positively loyal, true, and steadfast to his friends whether up or down, and he was pronounced against his enemies. In the great

church where there assembled those who had come to pay their last tribute before his lifeless form, there were those also assembled there who in bitterness had crossed swords with him in life and been worsted in the doing so. The monument that we reared for him in Graceland Cemetery, tells in itself to the stranger passing by the character of the man whose memory it honors, for it is a single solid block of granite, rugged and simple in outline, without display, but strong and imposing in aspect, and speaking only a single word,—the name which he has made it an honor to bear.

It is true of mankind, that all come into the world destined to meet the eternal warfare which Nature and Mankind itself impose upon them. As soon as we are born the forces of nature begin to destroy through the agencies of disease, exposure and accident, the mortal part of us, and man himself begins to tear down and destroy the perfect soul with which each child has been endowed at its creation. It is only the fittest who survive in body, mind and character, for as we go onward in our lives, that which is mortal in us begins to depreciate after the meridian of life has been passed, and the final end of it is death and dissolution. But the immortal feature of our being lives on in a greater or lesser sphere as we determine it for ourselves, there being no termination of it, but rather a process beginning with life itself, of evolution, growth and transformation, and then transition. Good natures therefore as the years glide by, come

nearer to their final goal of glory. They are better than their original elements, and rising higher than they have stood, become grander and more magnificent, like a tall and stately tree, which from a seedling in poor soil comes finally into a tower of beauty, strength and inspiration, reaching heavenwards as it grows. Even so it may be told of my father, that he sprang from the soil of poverty, that he grew in broader and higher manhood and soul character through the years of strife, until coming into the autumn of his life, transformed from the less perfect being of the past, he had only to do as he did,—lie down in a peaceful sleep on earth in the evening of a happy day, from which the awakening came in immortality in the life beyond.

Thus lived and died William Taylor Baker. Who can say how far reaching has been his influence, or in what measure he has left his impress upon the world? There may be those who never knew him except at long range, but, who knowing him to the degree that such a public character is likely to be known, took their inspiration from him, and made him their guide for better living and for greater achievement. We, unconsciously, in our youth particularly, look up to such a man, and accept him as our model to pattern after and grow up to. So strong a manhood as his, therefore, undoubtedly drew unto itself the approbative attention of many who saw in him the true ideals to which their better and more ambitious natures would lead them; and so all unconsciously,



THE BAKER LOT IN GRACELAND.

he, like other men of equally sterling caliber, radiated the strength and virtue within him, to be absorbed and expanded again by those whose natures he thus touched. The good that he may thus have done shall never be known perhaps, but we, who were close to him and knew him through and through, found there an able, honest, upright, brave and conscientious man, who did his duty as he knew it, and with all the strength and purpose at his command. What more could be asked of any man?

THE END.

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