

go to church and my boys have been brought up to go to church. I know that they went when they were young. I am afraid they don't go as much as they should now. The churches are all right, and I think the closer a man keeps to them the better. It makes little difference to me, however, as to the minor parts of the different doctrines which the churches profess, and I think that there is about an equal chance for the Catholics and Protestants, that they are each on the right road to heaven."

"You were speaking of your boys, Mr. Armour. How about them; are they good business men?"

"I think so," said Mr. Armour, as a smile of conscious pride came across his face. "My boys are, you know, my partners. They do most of the business now, and all I have to do is to sit here and kick now and then."

The conversation here turned from religion to business, and I asked Mr. Armour how he was able to handle an institution doing \$100,000,000 a year with such apparent ease. He replied:

"It is almost altogether a matter of organization. I make it a point to get good men about me. I take men when they are young and keep them just as long as I can. Nearly all of the men you see here have grown up with me. Many of them have worked with me for twenty years. They have started in at low wages and have been steadily advanced until they have reached the highest position which their capacity allows."

"How about the chances for young men, Mr. Armour?" said I. "Are they as good today as they were when you were young?"

"Yes, I think so," was the reply. "The world is changing every day, and new fields are constantly opening. We have new ideas, new inventions, new methods of manufacture and new ways to do everything. There is plenty of room for any man who can do anything well. The electrical field is a wonderful one. There are other things equally good, and the right man is never at a loss for an opportunity."

"Are there any rules by the following of which a man may become rich?" said I.

"Yes," replied Mr. Armour, "provided the man has some ability to start with. If a man is thrifty, honest and economical there is no reason why he should not attain so-called success in life."

"To what do you attribute your wonderful success?" said I.

"I think that thrift and economy have had much to do with it," said Mr. Armour. "I owe much to my mother's training and to a good line of Scotch ancestors, who have always been thrifty and economical. As to my business education, I never had any. I am, in fact, a good deal like Topsy, 'I jest grewed.'"

"But, Mr. Armour, is not this matter of money-making to a large extent an inherited talent? Are not rich men, after all, born rather than made?"

"Yes, I think they are," replied Mr. Armour. "The power of making and accumulating money and of handling large affairs are as much natural gifts as are those of a singer or an artist. Thrift and business habits aid in the utilization and development of the powers. The germs of the power must be in the man. Take, for instance, the people we have

working for us. I can get millions of good book-keepers or accountants, but no more than five men in a hundred of all those I have employed, have been great successes as organizers and traders."

"How about wages. Will they not from now on be on the decline?" I asked.

"I don't think that wages have fallen to any extent," replied Mr. Armour. "Wages are to a large extent dependent upon certain conditions. They are subject to the times. They cannot be increased when times are hard, and they cannot rise above the level of their possibilities. In order for them to hold their own and to go upward we must have a protective tariff. This is, I believe, the true financial policy of the United States. As to the increased taxation through the tariff, the advance that the laboring man pays for what he uses is a bagatelle as compared with the extra money he receives in good times. It does not amount to one per cent. I believe we can learn a good deal from the condition and actions of the people of Europe. Take France; she is the thriftiest and richest of all the European nations. Does she have free trade? No. And why not? Because she wants the Frenchman to get good wages, and not the English and the Germans. We don't care to help the European workman. Business and charity both begin at home. I believe in legislation for America and not for Europe. I believe in high wages, and high wages for Americans."

"How about monopolies in business, Mr. Armour? Are not the monopolies which you and others have injurious to the people?"

"I think not," was the reply. "I think that the great department stores and establishments, such as those of Armour & Co., are for the good of the people. It is a question of the greatest good to the greatest number. Why should the people pay high prices for the privilege of keeping any small class of men at work? We can give better and cheaper meat to the people than they can get anywhere else. The small butchers cannot understand how we do it. They appeal to Congress, and they say that there is a beef combine and a pork combine. You ask them how they know it and they will reply:

"Know it? Why, of course we know it! Phil Armour is in it. Why he drove me out of business."

"And how, you ask, 'did he drive you out of business?' And the man invariably replies: 'Why, he sold meat cheaper than I could.' This is the same story you hear everywhere. Now, I want to know if this is not for the good of the people, and, if so, why should it not exist?"

"But do you sell meat cheaper and how do you do it?" I asked.

"I will tell you," replied Mr. Armour. "When the ordinary butcher kills his animals a great part of the cow or hog goes to waste. In the packing houses every bit of the animal is saved. It is facetiously said that we save every bit of the hog except his squeal. There are a number of different works connected with the packing houses. Take, for instance, our glue works. We use in them every year waste materials which the ordinary butcher would not be worth \$50,000. We mix the waste with brains and by scientific manipulation, care and labor we put it through certain

processes by which we turn the \$50,000 worth of stuff into products which we can sell for a million. We send bones by the ship load across the Pacific. The Japanese buy them and make buttons and carved work out of them. Why, some of our bones bring as much as \$150 a ton. It is so with every atom of the animal. Our profits come out of the waste, and it is from these profits that we can afford to sell better and cheaper meat than the ordinary butcher. We have at the same time such a large business that we cannot afford to sell a poor article, and while the people get cheaper meat they at the same time get better meat."

"I suppose that is true, Mr. Armour," said I. "But what are the poorer butchers to do? A Chicago man said to me yesterday that you and Pullman and the department stores were driving the small fry off the earth."

"I don't think that is true," was the reply. "This is a mighty big world and there are plenty of other openings for brains and muscle. As to the 'small fry,' you must remember that business is not mission work. It is now and always has been a question of the survival of the fittest. As for us, we don't claim to do business for charity. All we are trying to do is to give sixteen ounces to the pound and 100 cents on the dollar."

"How about the times, are they going to be better?"

"I think that the times will steadily improve from now on. I believe that we are at last on the up grade and that we will stay there."

Frank G. Carpenter

A DEADLY CYCLONE.

FORT WORTH, Texas, May 15.—A special to the Gazette from Sherman, Tex., says: A most disastrous cyclone struck Sherman at 4:30 o'clock this afternoon, wiping out the western end of the town entirely. The loss of life is appalling. The dead are estimated at between thirty and forty. This is a very conservative estimate. Many more are seriously wounded.

At 6 o'clock this evening twelve bodies are lying in the courthouse, and as many more are scattered across the desolate west end of the city.

No accurate estimate can be made yet of the loss of life and property. The work of rescue and search of the missing goes on. The business part of the town is deserted and the greatest excitement reigns. The Western Union office is overflowed with anxious ones sending messages and inquiring the fate of other towns. Every available wagon, buggy and horse is in use by searchers and workers on the field of death. As time grows, later reports of greater loss of life and property are arriving. Many stories of miraculous escapes are told.

The Sherman court house is insufficient to hold the dead and wounded. The vacant Moore building, on the South square, was utilized at 6 o'clock, fifteen colored people, dead or dying, being placed there. Express drays, baggage wagons and all kinds of vehicles continue to come in with dead bodies. Around the Moore building the highest excitement prevails, and the greatest difficulty is experienced in getting the