Coast Steamship Company was consolidated with the Plant Steamship Company. Flagler owns one half of the stock of the consolidation.

George W. Perkins, of J. P. Morgan & Co., said not long ago: "I can understand how, for instance, James J. Hill built his railroad into the uninhabited prairies, for he knew what the soil was capable of, and it was a country similar to what men elsewhere were used to. But that any man could have the genius to see of what this wilderness of waterless sand and underbrush was capable and then have the nerve to build a railroad here, is more marvelous than similar development anywhere else in the world."

For you must remember that Flagler owns the hotels and the railroad. He has never done any promoting. He has never asked any one to buy stock in his company. He has "incorporated" himself in order to be business-like in his spending. The magnitude and the picturesqueness of the work, its absolutely unique quality, grow the more it is studied. It was not merely a rich man's hobby, nor strictly a commercial enterprise. Why, then, is this work at all? To explain this you must explain Flagler himself.

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AND nobody knows Flagler! In the Standard Oil offices you hear: "A fine man!" or "A wonderful man!" But nobody can visualize an adjective. Being in Florida, you naturally turn to the Flagler lieutenants. Your credentials entitling you to their confidence, they speak very frankly. You are immediately struck by the curious note of apology in their voice and manneras though they expected derision or skepticism. They simply despair of making you believe that anybody could possibly be as nice as Flagler is to all his employees. The esprit de corps is amazingly strong. He gives them a free hand. By putting them on their honor, he also puts them on their mettle, though, after all, their chief motiveforce appears to be personal loyalty.

I wish to make it very clear that I cherish no deathless illusions about men rich or poor; that, having spent my working life in Wall Street, I cannot be accused of unfamiliarity with either modern business methods or the personality of the great captains of industry. And now, I deliberately

state that Mr. Flagler's subordinates in Florida, in charge of interests representing an actual cash outlay of more than forty millions of dollars, when deciding disputes or settling any manner of business matters, always act, not for "the good of the company" or its profit, but invariably as they think Mr. Flagler would personally act. And Mr. Flagler always decides in favor of what is just and fair and kind. I cannot say as much of any other "big man," though it must be remembered that while other corporations have no souls, this one has, and it belongs to Henry M. Flagler.

Only the other day an old carpenter, who had been in Mr. Plagler's employ from the early St. Augustine days, was stricken with locomotor ataxia. Well, without consulting Mr. Flagler they simply pensioned off the man, who is now provided for to the end. They wished to spare their chief the sorrow of learning of the man's misfortune, and they did what they knew he would have done. And this is merely one of many such instances. I consider this more remarkable than the green enchantment of Palm Beach or the gray grandeur of the Long Key viaduct.

He has had these same men in his employ many years. It may show that his judgment in the first instance was good. But you are surprised to hear that he never once has praised them to their faces; never expressed pleasure or gratification in their wisdom or success or fidelity to duty; never patted them on the back, never called them by their first names. And yet they all love him! He never gives positive orders. He expresses his views or his wishes; but he also asks their views and invites suggestions. If theirs are better, he promptly says: "That's better than mine. We ought to do that!" That is as near a positive order as he ever gives, and yet he is a man of decision and indomitable will.

Flagler's Florida lieutenants told pretty much the same stories. If I quote one, it is because that is substantially what all said:

"It is natural that I, having worked under him for years, should think that Mr. Flagler is not only a very good man but a great man. He has the faculty of clear, logical reasoning and a perception so keen and quick that he unerringly detects the flaw anywhere at a glance.

"He is very careful and studies a thing thoroughly before he acts. Once he is con-

