went to the district school and learned all there was to be learned there; also—you recall—that he left his home at fourteen because he thought it was his duty not to be a burden to his father. He knew no trade and probably did not fancy any. When he went to northern Ohio in 1844, he became a clerk in a country store. He worked hard—six days a week. In time he became a partner in the firm, and the firm in turn became, among other things, the principal grain shipper in Bellevue.

FLAGLER BEFORE STANDARD OIL DAYS

In the early sixties he and his partner became interested in salt-wells in Saginaw, Michigan. It was at the time of the salt craze, and fabulous fortunes were going to be made in that business. After some years of ups and downs the partners failed. A very old friend of his told me he recalled hearing Flagler say, forty-odd years ago, that he owed \$30,000, and that if he ever paid off his debts and was \$10,000 ahead, he would retire from business. At all events, after his Michigan failure he spent a year in Cleveland working at various things. He was interested in a machine for making horseshoes, which was never perfected. He also tried to do a grain commission business. John D. Rockefeller, then a bookkeeper, he met in the office of ex-Mayor George W. Gardner in Cleveland, who was a grain shipper and as such knew and liked Flagler from the old Bellevue days. It was a period of poverty and despondency. His wife's uncle became interested in him and supplied the money—so I am informed by old-timers—with which Flagler joined the others in forming the oil firm of Rockefeller, Flagler, and Andrews.

He was close to his fortieth year; close to that period of life when a man is at his maximum efficiency; but also, an age at which a man has acquired the equipment with which to command whatever success is to come to him. He merely "found himself" somewhat later in life than is usual with men. Mentally he has grown in the same deliberate manner in which he does everything; and as thoroughly.

The oil business was profitable from the start, and his mind first grasped its vast possibilities. He was responsible for the formation of the Standard Oil Company. It was too profitable a business to be dependent on the life of any one of the partners, so he

urged the incorporation. When John D. Rockefeller was asked on the witness stand if it was he who conceived the idea, he answered: "No, sir. I wish I'd had the brains to think of it. It was Henry M. Flagler."

It was in the conduct of the oil business that Flagler's mind developed its fortune-winning traits. His "arrival" was as inevitable as the succession of the seasons. He did not philosophize about business; but he grasped details amazingly and thought in fundamentals. It was the precise-minded Flagler who drew up the agreements that made millions.

In the Standard Oil Company's gigantic growth, grave problems were met and dealt with—and dealt with, it seems to us outsiders, from the point of view of business expediency and corporate profit. The business, from its very magnitude and ramifications, inevitably had its political, no less than its financial and commercial and industrial phases. In his passion for stability and permanence and efficiency, how much there was of ruthlessness in what Flagler did I do not know, nor how far he went in that auto-hypnotization practiced by the great captains of industry, in whose plans you always find the emotionless belief that the end justifies the means. If the philosophy of his life was to crystallize at all, it surely should have done so by his fiftieth year. Under the compulsion of environment and of those long years when he and his associates were perfecting the organization of the company, one might logically expect that same philosophy to smell of petroleum, of the life-blood of competitors, to be tinged with the bitterness that comes to a man perennially on the defensive. But moneymaking never was a passion with him, though efficiency was. His mental machinery did his work for him in the manner in which all efficient machinery works. But the motive power did not come from the soul of the man.

WHY FLAGLER ISN'T THE SECOND RICHEST MAN

Past his half-century, Flagler, a clear-headed, calm-eyed man, found himself enormously rich. The profits of the oil business had been put back into the business. But the inevitable day came when there was no need for further investment. The money-making machine was not only perfect; it was permanent. The only concern of its engi-