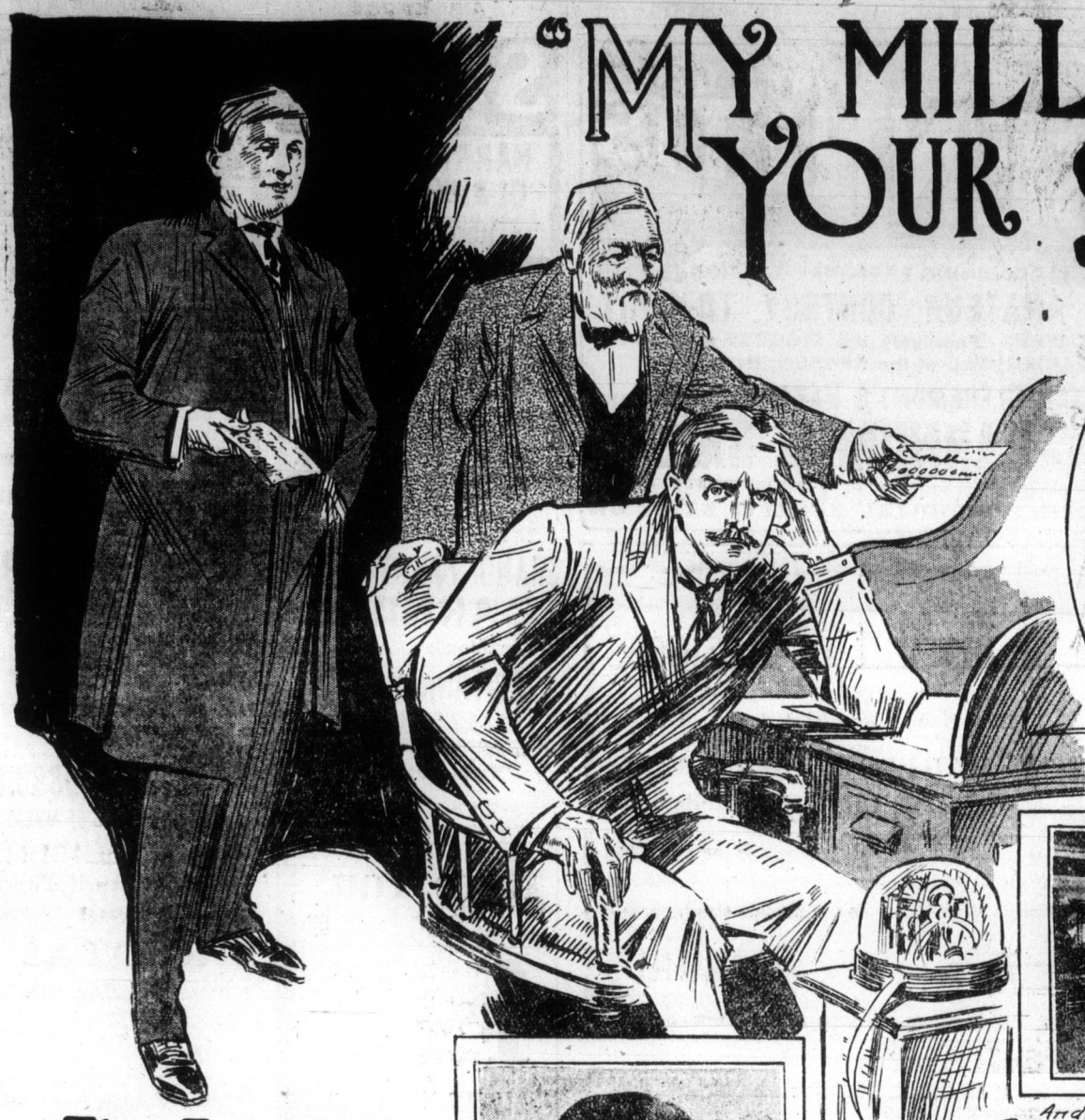
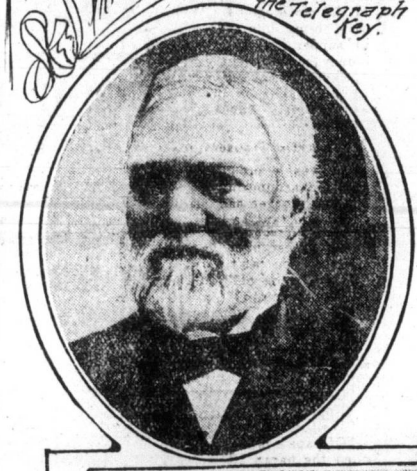
"MY MILLIONS AT YOUR SERVICE"



T. F. Lovejoy, Friend of Millionaires

Lounging Room in Mr. Lovejoy's Garage

Charles M. Schwab, Who Remembered His Friend



Andrew Carnegie, Who Lifted Lovejoy from the Telegraph Key.

The Fortunate Friendships of Mr. Lovejoy, of Pittsburg

WHEN you were a school child you wrote in your copybook quite often, no doubt, that familiar line, "A friend in need is a friend indeed." And you probably regarded it as merely a copybook pleasantry.

Have you ever had occasion to test the truism in later life? Suppose, for instance, that you had just completed a beautiful home that was to be the pride and comfort of your declining years, and that through unexpected misfortune it had fallen into the hands of the sheriff and was to be sold.

Perhaps you would endeavor to bear your trouble manfully and face the world bravely, but the heart would be sore. Then, in the darkest hour, suppose two old friends, learning of your straits, although you never had thought of appealing to them, voluntarily and quietly came to your relief, saved your home and made it possible for you to resume business with confidence and capital—wouldn't you conclude that the old copybook text was about the truest thing you had learned in childhood?

That was what Francis T. F. Lovejoy, of Pittsburg, learned recently. And in his heart, hereafter, he will probably always couple the old copybook text with the names of Andrew Carnegie and Charles M. Schwab.

IT WAS a latter-day road of ups and downs that led Mr. Lovejoy to a realization of the truth of the copybook words. And all along the way have been strewn chapters of the remarkable romance woven about the careers of "Carnegie's young men."

Beginning life in an humble capacity, before he had reached middle age he was accounted a rich man, even in Pittsburg, wonderful town of millionaires.

Then the wheel of fortune took a turn, and reverses stared him in the face. Many a man of less will and ability would have been discouraged, but the pupil and former partner of the world's steel king courageously faced the new conditions. But the future seemed dark until Carnegie and Schwab came to the rescue.

It is freely predicted by his friends that Mr. Lovejoy will speedily regain lost ground, and will once more take his place among the country's men of great wealth. But that has nothing to do with this story.

Its beginning goes back to the time when Mr. Carnegie, king of the steel world, was pursuing his unique policy of promoting the hardest working and most promising of his young men and making them his partners.

He had gathered these young men into the great business university of his steel works from almost every walk and vocation of life.

Charles M. Schwab was clerking in a Braddock grocery store when Captain "Bill" Jones, a Carnegie superintendent, discovered him and gave him a job driving stakes for a dollar a day at the Edgar Thomson Works.

At the age of 30 years he was superintendent of both the Edgar Thomson and Homestead plants, with 8000 men under his management.

When 16 years old A. C. Dinkey learned telegraphy at a little station near Braddock, while W. E. Corey was working on a coal tipple. John A. G. Leishman, now United States minister to Turkey, gained his first knowledge of life in a Pittsburg orphan asylum, and his first job was that of office boy.

A. R. Peacock was taken into Mr. Carnegie's employ from behind a New York dry goods counter; Emil Swensson, in 1882, was a bricklayer's helper; D. M. Clemson got the good will of Mr. Carnegie and, consequently, his millions, because he could shoe a horse well and wasn't afraid of work.

Andrew M. Moreland won first recognition because of his ability to send and receive telegraph messages with lightning-like rapidity and with accuracy, while W. W. Blackburn and Thomas Lynch began their business careers as clerks in stores.

And so one might go on through the long list of young men who were taken up by Mr. Carnegie and given the chance, which they promptly seized, to win fortune and fame in the business world.

FORTUNE SMILED SUDDENLY

Into such a group Francis T. F. Lovejoy came—only he was taken in earlier than some of the others. He, too, in time became rich and prominent.

Mr. Lovejoy's earlier years were not roseate with promise. He had been stenographer, telegrapher, bookkeeper, reporter, oil worker and driver of a laundry wagon.

It was probably his expertness at the telegraph key, no less than the ability and industry he displayed when he finally got a chance in the Carnegie works, that warmed to him the heart of the great steel maker.

For Mr. Carnegie had been a telegraph operator in early life himself, and he had a warm affection for the great fraternity that pounded the keys.

At any rate, before entering the steel works as a clerk, Mr. Lovejoy was a telegraph operator, employed by the Baltimore and Ohio Railroad at a salary of $60 a month. When the United States Steel Corporation was formed it is said that he got nearly $16,000,000 in "the cutting of the melon."

He had worked hard, it is true, and his clerkship opened an opportunity for which he had waited; he had developed into a most industrious and accurate auditor. He worked day and night and attracted the attention of his chief.

At the age of 37 years he was admitted as a partner, and a few years later found himself one of the millionaires of the country.

All this leads up to the recent story of how he has just benefited by the friendship of Messrs. Carnegie and Schwab.

After the formation of the Steel Corporation Mr. Lovejoy transferred a great deal of his capital and his interest to other enterprises. It is said he invested heavily in gold mines. He was interested in a project to build a subway system in Pittsburg, but the plan failed for the time because Councils did not grant the right of way desired.

Reverses came and hit hard. Mr. Lovejoy was building a magnificent home in the East End at a cost of $750,000. This, it is said, he was compelled to mortgage for about $80,000.

Owing to a default on the interest a few weeks ago, the splendid house fell into the sheriff's hands, and that official was arranging to sell it.

Then came an announcement that takes us back to the old copybook text, an announcement, too, that caused a general retreat on the part of those who had been pressing Mr. Lovejoy.

It was to the effect that Charles M. Schwab, another of the Carnegie "young men" and partners, with Lovejoy, in the olden days, had come to the rescue.

Statement was made at the sheriff's office that there had been a stop order on the sale of the Lovejoy mansion. Other proceedings against the former secretary of the Carnegie Steel Company were stopped, too.

"Agents of Schwab," a news dispatch at the time asserted, "have caused it to become known that he has taken Lovejoy in on a mining deal which looks pretty good. As a result there has been a let-up in pressure on the latter."

Back of this act of friendship is an interesting story, which runs in this way: When Schwab was the head and Lovejoy was secretary of the Carnegie Steel Company the former was then, as in after years, playing the stock market quietly.

There came a day when he stood to win heavily or "go broke," yet he had no fear of disaster, and was well pleased with the situation.

Lovejoy had not forgotten his knowledge of telegraphy, and could readily interpret the sounds of the receiver.

Early that day, by accident, he heard being clicked out a message that sent him off post haste to hunt up Schwab.

Just as he expected, he found that his president was in very deep on the stock that had promised so well, but now seemed about to jump the wrong way.

Through the information given him by Lovejoy he was able to get under cover and save himself.

Schwab never forgot this act of thoughtfulness, and the memory of it, as well as friendship for his former associate, caused him to come to the latter's aid in time of need.

CARNEGIE, TOO, TO THE RESCUE

But Mr. Lovejoy was fortunate in having more than one millionaire friend. Here is another recent news item from Pittsburg later than the one quoted relating to Mr. Schwab's interposition:

"That Andrew Carnegie has come to the relief of his former young secretary with a check for $125,000, and that the recipient, Mr. Lovejoy, will be enabled to pay off pressing obligations and start anew, is a story circulated throughout all the clubs tonight, and it is accepted as true."

The name of a prominent real estate man of Pittsburg was associated with the check story. Knowing the kind feeling that Carnegie had for his former secretary and partner, this man, so the story went, visited the Laird of Skibo personally and told him some things that he did not know.

There was some correspondence, which resulted in the mailing of the $125,000 check. At any rate, within a few days it was announced that the mortgage of $80,000 on the Lovejoy home and other debts had been paid.

Recently Mr. Lovejoy announced that, despite the fact that he was then temporarily embarrassed financially, he was actually worth a great deal of money; that he was in good health, mentally and physically, and looked to the future with hopefulness.

The splendid new home which is saved to Mr. Lovejoy is a palace fit for a king. Indeed, it was planned upon such a costly and elaborate scale that long before it neared completion it was generally known as "Lovejoy's Folly."

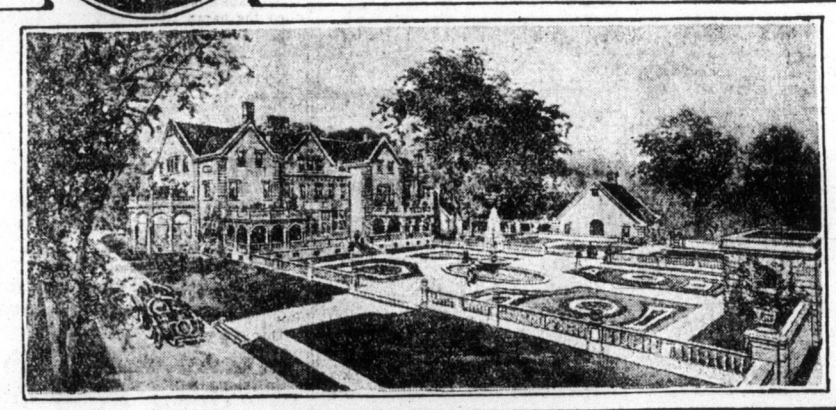
In addition to the house, there is a garage that cost $50,000 and a stable that cost $100,000, it is said. One of the features of the garage is a luxurious lounging room, furnished more handsomely than the reception rooms of many families of wealth.

That Mr. Carnegie is not unmindful of the friendships of the past was demonstrated in another way recently, when he came to the aid of Mrs. Anna Brooks Snow, wife of Henry S. Snow, who disappeared under charges of embezzling a large sum from the New York and New Jersey Telephone Company.

When a youth in western Pennsylvania Mr. Carnegie made the acquaintance of David Brooks, father of Mrs. Snow, who was then a little girl.

Mr. Brooks was impressed with young Carnegie's evident talent for business and gave him a position, which was, in a measure, the starting point of his successful career. The multi-millionaire has stated more than once since that if the opportunity ever offered he would do a good turn for his early benefactor.

It was by the merest accident he discovered that Mrs. Snow was the daughter of the man who had befriended him. He promptly extended relief of such a substantial nature that her future is assured.

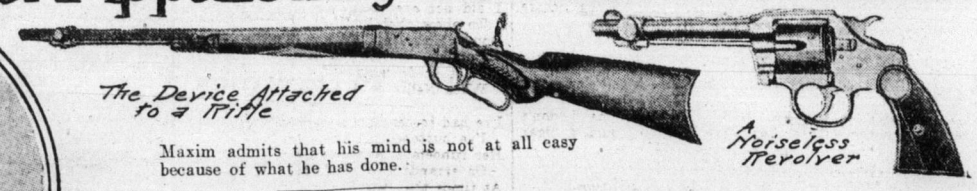


The Wonderful Lovejoy Mansion at Pittsburg.

Mrs. F. T. F. Lovejoy

An Inventor Appalled by the Child of His Brain

Hiram Percy Maxim, Inventor of the Noiseless Gun.



The Device Attached to a Rifle

Noiseless Revolver

Maxim admits that his mind is not at all easy because of what he has done.

IT ISN'T often an inventor stands appalled in the presence of the child of his brain. But this is the state of affairs with Hiram Percy Maxim, whose noiseless gun not only threatens to revolutionize, perhaps to banish, warfare, but presents terrifying possibilities in crime.

A son of Sir Hiram Maxim, who invented the terrible machine-gun that bears his name, the young man inherited what he calls his "unfortunate inventive streak." And, strange to say, he wasn't aiming after a noiseless gun at all when he stumbled over it, as it were.

Now, with the news of his invention awakening the keenest interest around the world, young Maxim admits that his mind is not at all easy because of what he has done.

"WHEN," said Mr. Maxim, in discussing his device the other day, "you can discharge a bullet from a gun with practically the same velocity and accuracy as with the old weapon, and do it silently, it is evident that you have a very dangerous possibility."

It would seem so, indeed.

"Strange as it may appear," declares Mr. Maxim, "the idea came to me while I was engaged in a most peaceful pursuit. I did not begin work with the intention of turning out a gun at all.

"A long time ago I left firearms behind me and engaged in the automobile business. In common with many others, I was seeking a means of muffling the reports of gas engines on automobiles.

"I located the seat of trouble in the piston of the engine, and when I arrived at the solution of the problem the idea flashed across my mind that if I could do that with an engine I could do it also with a gun."

He did.

Similar to that made use of in the automobile muffler is the principle of the new gun device.

The report due to the sudden release of gases at the muzzle of a weapon is prevented through the action of a valve which allows the gas to escape gradually, with but a slight hissing noise.

When the device, which is comparatively small, is attached to a gun or pistol the appearance of the weapon is not changed, except for a small crosspiece in the barrel a short distance from the muzzle. A piston valve is fitted so that it slides across the bore of the barrel immediately after the bullet passes out.

No intricate mechanical device is necessary to operate the valve; it is actuated entirely by the pressure of the gases as they follow the speeding bullet.

It is the uninterrupted discharge of these gases that makes the loud report in the ordinary gun. The valve in Maxim's gun, closing behind the bullet and before the gases, holds them in check and allows them to escape gradually through a series of small holes.

The only noise resulting is a slight hissing, which might be drowned by the rumble of passing wheels, or even the rustling of leaves in the trees.

After firing, the valve resumes its open position. A safety device prevents the firing of the piece until the valve is in proper condition for work.

Mr. Maxim's invention may be fitted to guns and pistols of various sizes. Ammunition of various kinds may be used, from lead bullets and ordinary black gunpowder to steel projectiles hurled by smokeless powder.

Military experts have become deeply interested in the possibilities of the noiseless gun, and reports concerning it have been hurried off to the War Departments of foreign governments.

That the new weapon holds power to compel revolution of modern methods of warfare is generally believed, unless its promise does not hold good when applied to heavier army and navy armament.

A very powerful incentive to universal arbitration was given by the appearance of smokeless powder. Smokeless powder and a noiseless gun furnish a combination terrifying to contemplate.

Could one nation retain a monopoly of these wonderfully advanced means of war, all other governments would be at its mercy.

Think of a hail of bullets or a rain of shells assailing an army from some mysterious source, the location of which is not betrayed by smoke or noise.

Skirmishers could work along an enemy's front and shoot down pickets at will, the only knowledge of their nearness being given by discovery of the slain. Sharpshooters could sting the opposing forces intolerably and pick off victims without betraying their whereabouts.

Large parts of an army, the front masked by underbrush or natural formations, could be brought into action and do fearful execution before their opponents could locate them.

In the world of sport the possibilities of a noiseless weapon are not pleasant to contemplate—at least, are not pleasant to the real sportsman.

Armed with a rifle of this kind, a man might creep within shot of a herd of deer, for instance, and bring down every one before the animals realized that an enemy was near.

From cover on shore one might pick off every one of a flock of feeding ducks.

Yet it is the use to which the weapon may be put by criminals that causes the most apprehension.

An assassin might bring down his victim in a crowded street without being detected; murder from ambush could be done with little fear of attracting attention.

Many a burglar or other criminal would shoot more freely than now. Comparatively few, unless cornered, will risk attracting unwelcome attention at present by using a pistol; with a noiseless gun at command, lifetaking by cowardly criminals will undoubtedly become more frequent.

"It would be a good idea," said Inventor Maxim while speaking of his device of dire possibilities, "for Congress to amend the laws so that no patents could be granted for inventions against which mankind has no protection. I freely admit that there is no protection against this gun of mine.

"If such laws are not considered advisable, some provision might be made that, when a thing like this is invented, it would become the exclusive property of the government.

"However, with such laws in force, the guns might still be made and used secretly. I am afraid that even now some mechanical geniuses among the criminal classes are at work on it.

"If there were only some way to control its manufacture or prevent its use, except by the military and police, for whom it was intended, my conscience would be easier.

"When the idea came to me it was perfectly natural for me to work it out. Some persons may argue that I should have kept the thing to myself.

"Yes, I might have done so. I might never have breathed a word of it; might have taken the secret with me to the grave.

"But what inventor would have done so? Man is not yet developed to the point where such a thing is possible.

"Besides, I am sure some one else would soon have made the invention. It was bound to come, just like smokeless powder came."

Mr. Maxim said he intended to offer the device to the United States government, but that did not guarantee American monopoly. It is possible for any one to go to the Patent Office at Washington and take copies of any plans on file there on which patents have been granted.

This can be done by the agent of a foreign government as well as by any one else. In a few months, Mr. Maxim thinks, Japan will be manufacturing these guns, and in time may use them against the nation a son of which brought them into being.