

HOW I MADE MILLIONS

Andrew Carnegie Tells How Young Men Can Get Rich.

Interview with the Steel King by W. T. Stead, Jr.—The Right Relations Between Employer and Employee—How Captains of Industry Should Conduct Themselves.

Fifty years ago a young Scotch lad was working as a "bobbin boy" in a cotton factory in the United States. He was earning somewhat less than a dollar and a quarter a week. That boy was Andrew Carnegie, who is now one of the richest men in the world. At the age of 62 he has retired from business with a fortune that is estimated at \$100,000,000, or an annual income of \$5,000,000. Mr. Carnegie pondered over the problem how best to distribute this huge sum during his lifetime so as to produce the maximum amount of good and the minimum of evil.

Mr. Carnegie finds that a man who attends to the distribution of his own fortune is not to be rated an idler. This, however, is a difficulty few men are called upon to face. Most of us are concerned in laboriously accumulating an infinitesimal fraction of the millions which Mr. Carnegie has won in his prosperous career. How to make millions, not how to spend them, is the pressing problem with the majority of men. The man who has made millions can best explain how millions are made, and Mr. Carnegie gives the readers his practical advice, the outcome of his own experience, on how to succeed in business.

"If a man has an ambition to make millions, Mr. Carnegie, what are the gifts with which a fairy god-mother should endow him at birth?" "The greatest of all advantages with which he can begin life is that of being poor. The man who wishes to make millions must not be born with a silver spoon in his mouth. He must feel that it is sink or swim with him. He must start his life career with no bladders, no life-preservers, no support. If in addition to being poor himself he has witnessed his parents' struggle with adversity and resolves to drive the wolf from the door of the family he has the strongest of all incentives which lead to success. No ambitions of a merely personal nature can be compared with this. Respon-

sibility thrown upon a young poor man, that is the thing to bring out what is in him. Such is the material out of which great captains of industry are made."

"He has placed his foot on the first rung of the ladder of success?" "Yes, and he goes ahead, for he knows no such word as fail."

"What about his personal character?" "I think if a young man has ambition he has the necessary qualities behind it. The desire to succeed develops them. The secret of success chiefly lies in the determination to succeed and the resolve that every impulse, every knock-down he receives in the battle will only nerve him the more."

"Are there any other essentials to success?" "Yes, he should make his employer's interests his own. He should take personal pride in the concern with which he is connected. He should consider the property as his own already, and expend all his efforts and energy upon it. This attracts the attention of his employers, and the rest is easy."

"If he follows this advice, will he eventually come to the top?" "Well, you can find a hundred men who will make good brigadier-generals, ten, perhaps, who can command a corps, and only one who can combine all the forces and wield them as one solid mass. The same analogy holds good in business. The phrenologists have discovered no bump of human nature, though they should have done so. The most delicate and the most essential piece of mechanism that a man has to deal with is the human machine. Unless a man knows how to manage those above him as well as those below him he will never achieve supreme success. Knowledge of human nature is the chief element in the composition of the successful business man. The test of any man's ability is not what he does himself, but what he can get others to do in co-operation with him."

"Then you believe in a close connection between employer and employee?" "No matter how close it is," said Mr. Carnegie, emphatically, "it cannot be close enough. A successful business firm should be like a band of brothers. Of course they cannot be this unless real co-operation exists. The head must share with the others and the others with him, so that all are working for the common interest."

"That is why you gave your employees a practical interest in your business?" "Yes, that is one reason. The other was that by doing so business became pleasure. We were as one, always united. I would not give much for any man who was willing to devote his life working for others. The valuable man is he

who has proper spirit, and determines to be master himself, equal in rank to anyone."

"Do you think, Mr. Carnegie, that the manager of a great concern should have a practical acquaintance with all the details of the business?" "Well, I am not one who could say that, because I am nothing of a scientific or mechanical man. What is important is that the manager should know the clever men who are scientists and mechanics. He should always keep his eyes open for a genius in any branch of the business, and when he finds him take him into the concern as a partner. The great manager is the man who knows how to surround himself with men much abler than himself. He must love his work, and this will make his associates love it. He must trust and respect his associates, too, and that will make them trust and respect him. The latent reserve power in men waiting to be called into action has never been accurately estimated. I have always found that a manager of one of our great works has been able to make excellent managers out of material which before his magic touch was quite mediocre. He inspires his subordinates to almost superhuman effort."

"To summarize, I take it that the qualities which should distinguish the ideal captain of industry are: First, an intuitive knowledge of human nature; second, a genius for organization, and third, the capacity of inspiring his subordinates."

"Yes, when you have all these combined you have an extraordinary character. Such a man can work miracles even if the material at his command is not much above the average. The great manager who will succeed in making millions is not a specialist, excepting so far as it is his special function to understand the human machine. You may find men who will become famous as specialists in many branches of life, especially in professions. Great talents in one line will atone for the lack of many other qualities. But in the business career there must, I think, be an all-roundness to secure success. The decisions a business man is called upon to make every day, sometimes every hour, are momentous and involve many interests. His judgment needs to be sure upon a wide range of subjects."

"You do not share the belief that society is about to be delivered over to the tender mercies of the man who has made a special study of one subject, and is ignorant of all others?" "No, I do not. There must be a division of labor, of course. It is said it takes nineteen men to make a pin. It is quite true that the mechanic and the workman may only have one thing to do, but when it comes to directing the operations of 30,000 or 40,000 people, providing them with work, deciding all questions as to markets, inventions, supply and demand, I think that it is too wide a field to be controlled by the specialist. As I said before, the great manager needs an all-round knowledge of affairs, and especially of men."

"Is the most successful business one in which one directs and many serve?" "No, I should not put it that way. I think the successful concerns are those which interest the largest number, making them all of one rank, partners. No one really serves; that is not the right way of looking at it. Everyone contributes some special quality to the general whole. They naturally serve each other. I do not believe any one man can make a great success of a business nowadays. I am sure I never could have done so without my partners, of whom I had 32, the brightest and cleverest young fellows in the world. I have often said that if I had to lose all the capital I had in my works or lose my partners I should let all my capital go and start again without a dollar, but with the organization intact. No, no; it is absurd to think that power is going into the hands of a few. The great concerns require many first-class men. All are equal to each other. The chief must only be first among equals. I know that every one of my partners would smile at the idea of me being their superior, although the principal stockholder. The way they differed from me many a time was delightful to behold. I never enjoyed anything more than to get a sound thrashing in an argument at the hands of these young geniuses. No man will make a great business who wants to do it all himself, or get all the credit of doing it. That spirit is fatal, and the sure proof of a small mind."

"When the poor lad without a penny has become the great captain of industry, with millions at his command, what are his duties to the community at large?" "As long as he remains captain of industry his business must be conducted on business lines. But the wisest policy that an employer can pursue toward his men is to show by his actions that he has a heart. In cases of accident, distress, or any trouble, the firm should show that its heart has been touched and that it can be generous and benevolent. The firm that has a reputation for taking care of its men has the best chance of success, because the best man, which is the same thing as the wisest man, who again are the ablest, will gravitate to that firm and stay with it. Nothing pays so well in business as generous treatment. Indeed, the firm which sees that its men make the highest earnings is certain to be the most successful."

Reflections of a Bachelor. Man proposes; God disposes. Woman wishes she did both. Bachelors must be a lot healthier than they look or none of them would live. There is only one excuse for being an old bachelor and that is nobody else's business.

The man who kicks his way through life may not have many friends, but he gets a lot better treatment from those he does have. It's only in books that girls would die of shame if the men they were in love with suspected it.

Give Holloway's Corn Cure a trial. It removed ten corns from one pair of feet without any pain. What it has done it will do again.

CITY BORN AGAIN

Wonderful Corporation That Will Again Have Being in 1900.

How London's Ancient Rival, the City of Westminster, Is Soon To Be Carved Out of the Heart of the Metropolis—Something of Its Conditions and Government.

In a few months—just how soon nobody knows—what was one of the most famous cities in the world is to be born again, and christened over with its ancient name, the City of Westminster. It will get a Mayor, Board of Aldermen and Board of Councilors, and as complete an outfit of individual municipal machinery as if it were not to be cut out of the heart of Greater London.

The population of the new-old city is 100,000 at night. In the daytime it is anywhere from 500,000 to 1,000,000, depending on the hour and the season. The city will contain more buildings of historical and political importance to England than all of the rest of the country put together, and if its newly recovered local pride were to lead it to betake itself off the map the English Government would be wiped out.

As soon as the Queen sets her seal on the measure, already passed by Parliament, the City of Westminster will be in a position to snuff disdainfully once more at its old-time rival, the city of London. They were always at swords' points. Royal Westminster was the home of kings and arrayed in purple and fine linen, while London was the abode of "shopkeepers" and not good for much of anything except to make money and to be squeezed dry from time to time for the benefit of the royal exchequer.

At last the "shopkeepers'" patience was exhausted, and they curbed their kings and humbled the royal city, which became thereafter nothing but an anomalous part of the vast mixed-up mess of streets and buildings outside the square mile that calls itself the city of London. How in the world that same mixed-up mess outside of London City gates ever managed to keep itself in excellent municipal order is a mystery that even Dr. Albert Shaw would be puzzled to solve.

The crowded, twisting and turning, changing their names at every corner or two, are not more complicated than the system of government that has prevailed over all of what is called London, except the little city in the center. Parliament at its last session provided a way to bring order out of chaos. They carved out the ancient city of Westminster from the mass, giving it approximately its old boundaries, and promised it practically the same measure of individuality and self-government that belongs to the city of London, agreeing to restore to it the coveted name of "City."

The rest of the metropolis outside of the tiny city of London was cut up into twenty-seven other boroughs, none of which is labelled officially a city, although each is to have a mayor and council, like Westminster. It will take a long time to get the machinery in motion, however, and the first set of councilors will not be elected until November 1, 1900. The councilors will elect aldermen, and the councilors and aldermen—not more than seventy in all—are to elect the mayors.

It was the intention of the government to make women eligible for places as councilors, but the old fogies in the House of Lords went out of their way to choke that modern idea, although the House of Commons voted for it, and Premier Salisbury made a speech for it. The new city of Westminster will have the advantage of its old-time rival, the city of London, in almost every respect. Even its rateable value will be \$2,000,000 more, and its population will be far in excess, for the old city has an actual resident population of less than 30,000, mostly janitors, clerks and caretakers for the time-stained, fog-begrimed buildings that form the compact financial center of the world. Westminster will have an area of 2,545 acres, as compared with the other city's 659 acres.

As of old, Temple Bar will be the dividing line between the two rivals, but the Westminster's boundary will curve eastward from Temple Bar to take in the magnificent courts of justice, enfolding Drury Lane Theatre in the same sweep, and likewise Covent Garden and the Royal Opera House, thence from Charing Cross Road westward along Oxford Street, through which the convicts used to travel from Newgate to be hanged at Tyburn, where the Marble Arch now stands.

For some mysterious reason a jog will be left out of Kensington Gardens, whence the boundary line moves erratically in and out, ruthlessly cutting the great Imperial Institute through in the middle, and then dives south to the Thames, going back to the stairs of the Temple.

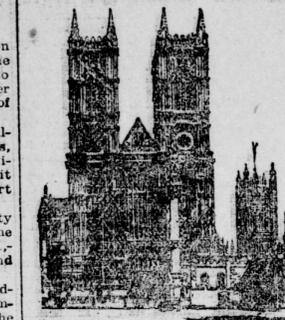
This district holds three royal palaces: Kensington, where the Queen was born; quaint old St. James', and the vast, dull pile of Buckingham Palace. Westminster Abbey and the Houses of Parliament are therein, and the enormous Westminster Cathedral is being built there.

All of the leading theatres, art galleries and the clubs are there, most of the fashionable shopping streets, and practically all of the aristocratic residence districts—Mayfair, St. James, Belgrave and part of Kensington. It contains four royal parks—Hyde Park, St. James, Green Park and all but a corner of Kensington Gardens, besides the Phoenix Embankment and Gardens. More than a quarter of the city's four square miles is open space.

All of the important government offices are there except the custom house and postoffice. Like every complete city, it has slums, too, as may be judged from the fact that the death rate in the Strand district last year was 22.9, compared with 13.2 in Hanover Square.

Of course, Westminster Abbey is the geminal point of this new-old city of Westminster. A church dedicated to St. Peter and built by Sebert, King of the East Saxons, was standing there in the seventh century, and in the following century a good part of the land on which the present city stands was granted to the Abbey Church. The Danish kings afterwards built a palace nearby, and it was here that Canute commanded the tide in the Thames to stop rising, and stood on the bank till the water came up to his knees, whereupon he concluded that the Thames was even mightier than he. The palace was burned in 1035, and at once rebuilt by Edward the Confessor, who also began work on the Westminster Abbey we know today. The city of Westminster grew rapidly around the palace and the Abbey, and at once began to have trouble with the neighboring city of London, for Westminster was filled with the camp followers of royalty and London was filled with shopkeepers. Henry III, from his palace in Westminster, once referred to his subjects in the other city as "those rustic Londoners, who call themselves barons on account of their wealth." Once, to give Westminster a boom, he established a fair there and made all the Londoners shut up shop, and come over to Westminster to sell their goods. It was a wonderful government that grew up in the city of Westminster under the abbots, and afterwards under the burgesses. In Elizabeth's time a preamble to an act for the good government of the city recites that "the people thereof are greatly increased, and being for the most part, without trade or mystery, are become idle, and many of them given wholly to vice and idleness, lying in contempt of all manner of officers within the said City for that their power to correct and reform them is not sufficient in Law as in that behalf were meete and requisite."

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Macaulay, speaking of Westminster as it was in 1633, says it "was then by far the greatest city in the world, except only the neighboring city of London." Even half a century ago the place was governed by "a confused network of boards, commissioners, trustees, committees and vestries and what-not, that rendered efficient and economical administration an impossibility," to quote a local chronicler.

For example, nine paving boards, had separate jurisdiction over one short stretch of the Strand. Even to-day, until the new London government act goes into operation, the world's metropolis is managed pretty much in this fashion by nearly 500 public bodies, and with only 10,000 men, and with only the London County Council to hold it together—and even the County Council has been in existence only ten years.

Furthermore, it is rather doubtful if any one mortal man knows just where the County Council's authority stops. It extends over the actual little city of London for some purposes, while for other purposes the authority of the City Corporation stretches out into the County Council's territory.

And yet, in spite of all this astonishing confusion, it is generally acknowledged that this nameless and shapeless mass is one of the best-governed cities in the world.

Thought It an Enchanted Stone. To the department of minerals in the Natural History Museum at South Kensington have just been added some meteoric stones picked up in British Central Africa. At one of the villages' natives were found by the scientific officer sent to make an investigation squatting around the stone, discussing the "miracle," as they called it. No one would touch or approach it, and it was still lying where it fell when the official arrived. He was told that the stone was enchanted, and each of the natives who sat at a distance round it gave a version of its probable origin and meaning. The largest of the fragments sent to London weighs twenty-nine ounces, but one of the stones which was picked up near Chipora's village weighs three pounds five ounces.

Address Letters Backward. The Japanese address letters the reverse of what we do, writing the country first, the state or province next, and then the city, the street and number and the name last of all.

The assessment rolls of Brantford are reported to be badly mixed up, and the council has appointed a special committee to deal with them.

Walter Baker & Co.'s Breakfast Cocoa. A PERFECT FOOD—as Wholesome as it is Delicious. The firm of Walter Baker & Co., Ltd., of Dorchester, Mass., put up one of the few really pure cocoas, and physicians are quite safe in specifying their brand. Dominion Medical Monthly. A copy of Miss Parlow's "Choice Receipts" will be mailed free upon application. WALTER BAKER & CO. LTD. ESTABLISHED 1870. Branch House, 6 Hospital St., Montreal.

USE EDDY'S BRUSHES. The Most Durable on the Market. For Sale Everywhere.

COUNT ITO'S WIFE. A Japanese lady is noted for her courage, her strength of mind and self-possession. It is wonderful to think what physical trials and dangers these fragile little creatures will undergo in an emergency. The late prime minister's life was saved by the courage and presence of mind of his wife. Many years ago, when quite a young woman, during a rebellion, Count Ito was hiding from his enemies, who, having tracked him to his house, sent a band of "sohis" to assassinate him. On his wife's enemies approaching, she stepped like a rat in its hole, the count drew his sword, and prepared to die; but the countess whispered: "Do not die, there is hope still, and, removing the 'hibachi' or fire box, and lifting up the mats and the planks beneath, she induced her husband to conceal himself in the hollow space which exists under the floor of all Japanese houses. The murderers broke into the room just as the fire box had been replaced, and demanded of the countess their victim. In vain they threatened and cruelly ill-treated her, dragging her about the room by her long black hair. But it was of no avail; they could not shake her resolute fidelity. Thanks to her courage, Count Ito escaped, and has lived to give to his country a new constitution, and become one of the greatest statesmen of modern Japan. I often wonder when I see the countess, now a delicate, grey-haired little lady, at the courage and presence of mind that she displayed at that critical moment of her life.—Cornhill Magazine.

Railways and Navigation. Canadian Contingent For South Africa.... To witness the departure of the Canadian Contingent from QUEBEC. RETURN TICKETS will be issued from all Stations west of MONTREAL on October 28 and 29, '99. Valid to return from Quebec on or before 2nd November, 1899. SINGLE FIRST-CLASS FARE FOR ROUND TRIP.

TAKE THE MICHIGAN CENTRAL "The Niagara Falls Route." TO WINTER RESORTS OF FLORIDA AND THE SOUTHERN STATES. If you contemplate a trip South call and get TOURIST RATES to principal Southern points. Rates, tickets and all information at City Ticket Office, 325 Richmond Street. JOHN PAUL, City Passenger Agent, O. W. RUGGLE, General Passenger and Ticket Agent. CPR + CPR + CPR + CPR + CPR + CPR

CANADIAN PACIFIC. CPR Farewell to CPR Transvaal Troops. CPR Round trip tickets will be sold to CPR QUEBEC. CPR Single First Class Fare. CPR Going Oct. 28th and 29th, returning until Nov. 2nd. CPR From stations in Canada, CPR Windsor and East. CPR A. H. NOTMAN, Asst. Gen. Pass. Agent, 1 King Street East. CPR TIOS, R. PARKER, City Pass. Agent, 161 Dundas Street, corner of Richmond. CPR + CPR + CPR + CPR + CPR + CPR

ALLAN LINE. Royal Mail Steamships. For Liverpool, Calling at Moville. Californian... From Montreal Nov. 4 a.m. Numidian... Nov. 11 Laurentian... Nov. 18 From New York to Glasgow—Orcadian Nov. 4 State of Nebraska, Nov. 18. RATES OF PASSAGE. First cabin, \$50 and upwards. Second cabin \$35. Steerage, \$22.50 and \$25.00. New York to Glasgow. First cabin, \$47.50 and upwards. Second cabin, \$30. Steerage, \$25.00. Reduction on first and second cabin return tickets. London agents—E. De La Hooke, T. R. Parker, F. B. Clarke.

INTERCOLONIAL RAILWAY. On and after Sunday, Oct. 16, 1899, the trains leaving Union Station, Toronto to (via Grand Trunk Railway) at 9 a.m. and 9:30 p.m., make close connection with Maritime Express and Local Express at Bonaventure Depot, Montreal, as follows: The Maritime Express will leave Montreal daily except on Saturday, at 7:30 p.m., for Hull (via N. S. St. John, N. B., and points in the Maritime Provinces). The Maritime Express from Halifax, St. John and other points east, will arrive at Montreal daily, except on Monday, at 5:30 p.m. The Local Express will leave Montreal daily, except Sunday, at 7:40 a.m., due to arrive at Riviere du Loup at 6:30 p.m. The Local Express will leave Riviere du Loup daily, except Sunday, at 12 noon, and leave at 1:35 p.m., due to arrive at Montreal at 10:10 p.m. Through sleeping and dining cars on the Maritime Express. Buffet cars on Local Express. The vestibule trains are equipped with every convenience for the comfort of the traveler. The elegant sleeping, dining and first-class cars make travel a luxury. THE LAND OF BIG GAME. The Intercolonial Railway is the direct route to the great game regions of Eastern Quebec, New Brunswick and Nova Scotia. In this area are the finest hunting grounds for moose, deer, caribou and other big game, as well as unlimited opportunities for shooting wild geese, duck, brant and other fowl common to this part of the continent. For information as to game in New Brunswick, send for a copy of "Hod and Gun." Tickets for sale at all offices of the Grand Trunk system, at Union Station, Toronto, and at the office of the General Traveling Agent, William Robinson, General Traveling Agent, 93 York Street, Kossin House Block, Toronto. H. A. Price, District Passenger Agent, 143 St. James Street, Montreal.

Is the baby too thin? Does he increase too slowly in weight? Are you in constant fear he will be ill? Then give him more flesh. Give him more power to resist disease. He certainly needs a fat-forming food. Scott's Emulsion is just that food. It will make the baby plump; increase the weight; bring color to the cheeks, and prosperity to the whole body. Thin children take to it as naturally as they do to their milk. See and try one of all druggists. SCOTT & BOWNE, Chemists, Toronto.

SHIRT COLLARS IRONED STRAIGHT so as not to hurt the neck. Stand up collars ironed without being broken in the wing. Tie done to look like new. Give me a call. If not suited no pay. Washing returns in 24 hours. All hand work. Best in the city. Parcels called for and delivered.

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Railways and Navigation. WHITE STAR LINE. REDUCED FARES. New York to Liverpool via Queenstown. S.S. TEUTONIC, Nov. 1..... Noon S.S. GERMANIC, Nov. 8..... Noon S.S. OCEANIC, Nov. 15..... Noon S.S. MAJESTIC, Nov. 22..... Noon S.S. CYMRIC, Nov. 29..... Noon S.S. TEUTONIC, Nov. 29..... Noon. Excellent Second Cabin accommodation on these steamers. Rates as low as by any first-class line. Berths secured by wire if desired. E. De La Hooke, Sole Agent for London, "Clock" Corner.