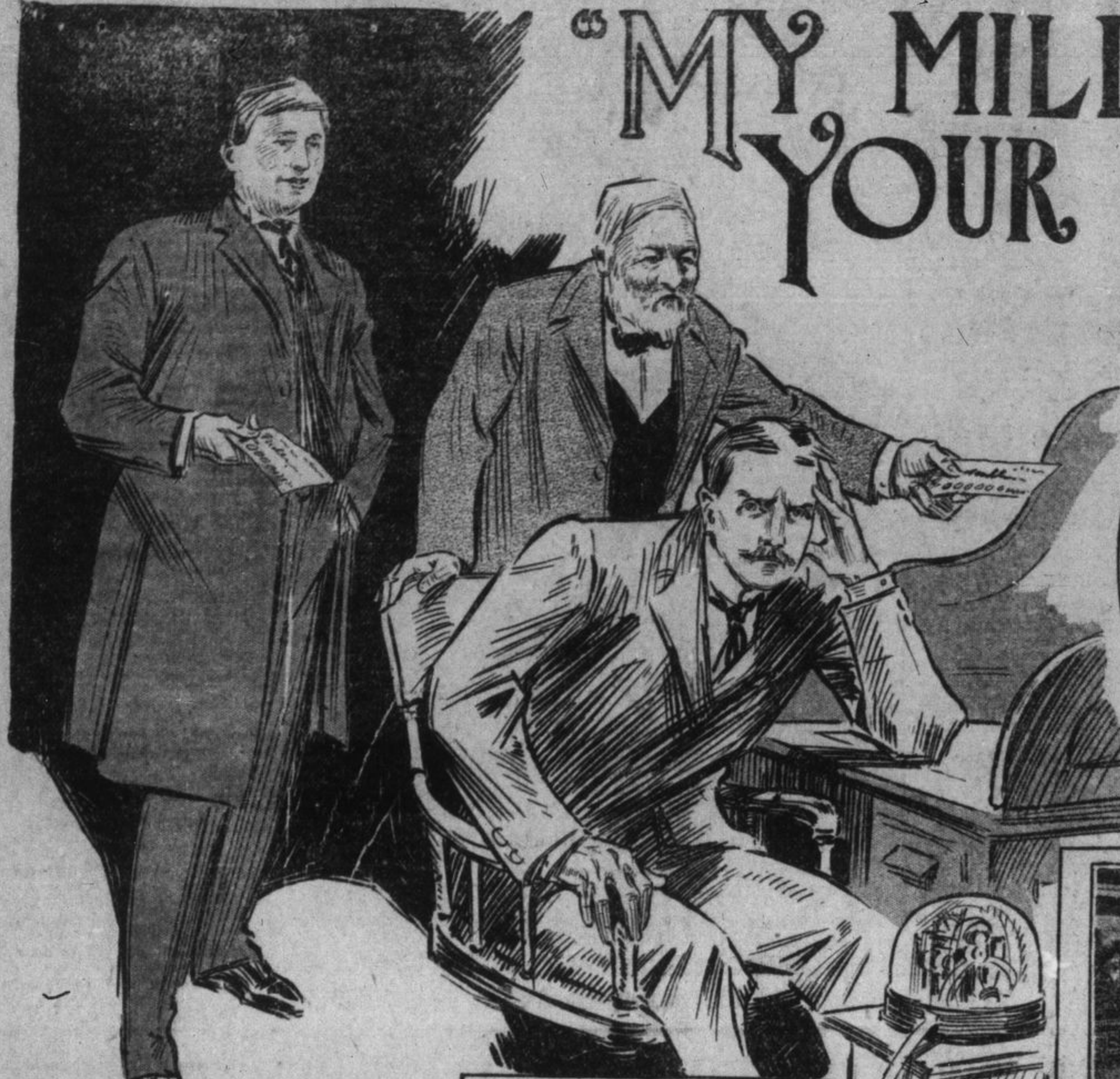


"MY MILLIONS AT YOUR SERVICE"



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 pliantry.

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—would 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 motto. And all along the way have been strewn chapters of the remarkable romance woven about the career of "Carnegie's young men."

Beginning life in a 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 love 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.

His beginning goes back to the time when Mr. Carnegie, king of the steel world, was pursuing his single 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 oring stakes for a dollar a day at the Edgar Thomson works.

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

When sixteen years old A. C. Eiokey 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 an office boy.

A. B. Peacock was taken into Mr. Carnegie's employ from behind a New York dry goods counter. Emil Swenson, 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 was not 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.

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 rosy with promise. He had been stenographer, telegrapher, book-keeper, reporter, oil worker and driver of a laundry waggon.

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 & Ohio railroad at a salary of \$60 a month. When the United States Steel Corporation was formed it is said that he got nearly \$10,000,000 in "the cutting of the metal."

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 thirty-seven 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 railway 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 the 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 earlier 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 interrupt the sounds of the receiver.

Early that day, by accident, he heard being picked 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, all well as friendship for his former associate, caused him to come to the latter's aid in time of need.

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 intervention:

"That Andrew Carnegie has come to the relief of his former young secretary with a check for \$125,000, and that he recipient, Mr. Lovejoy, will be enabled to pay off pressing obligations and start anew, is a story circulated throughout all the clubs, to-night, 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 was completed 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 lounge 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.

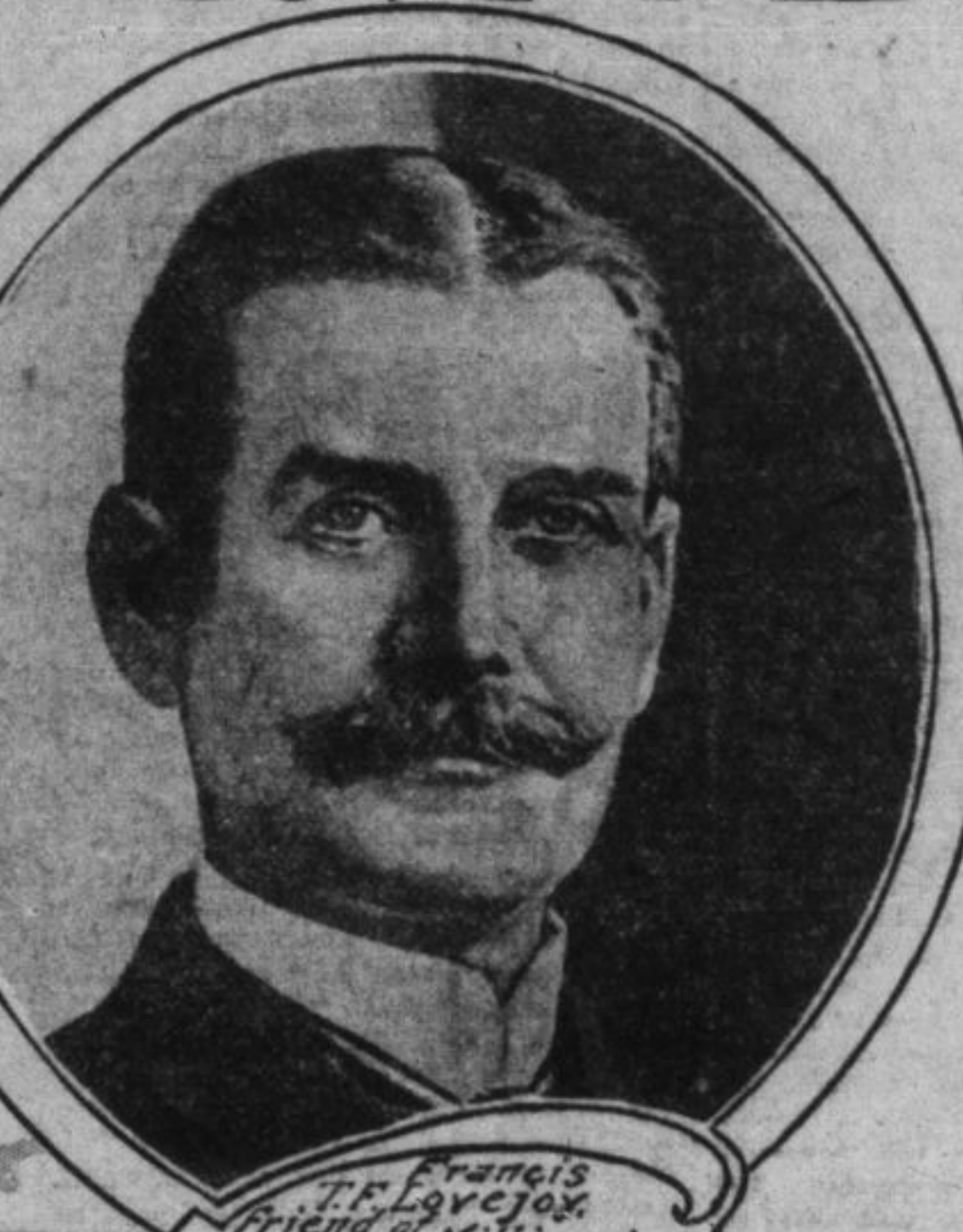
Mr. Brooks was impressed with young Carnegie's evident talent for business, and gave him a position, which was, in a measure, the starting point of his successful career. The multi-millionaire has stated more than once since that if the opportunity ever offered he would do a good turn for his early benefactor.

It was by the merest accident that 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.

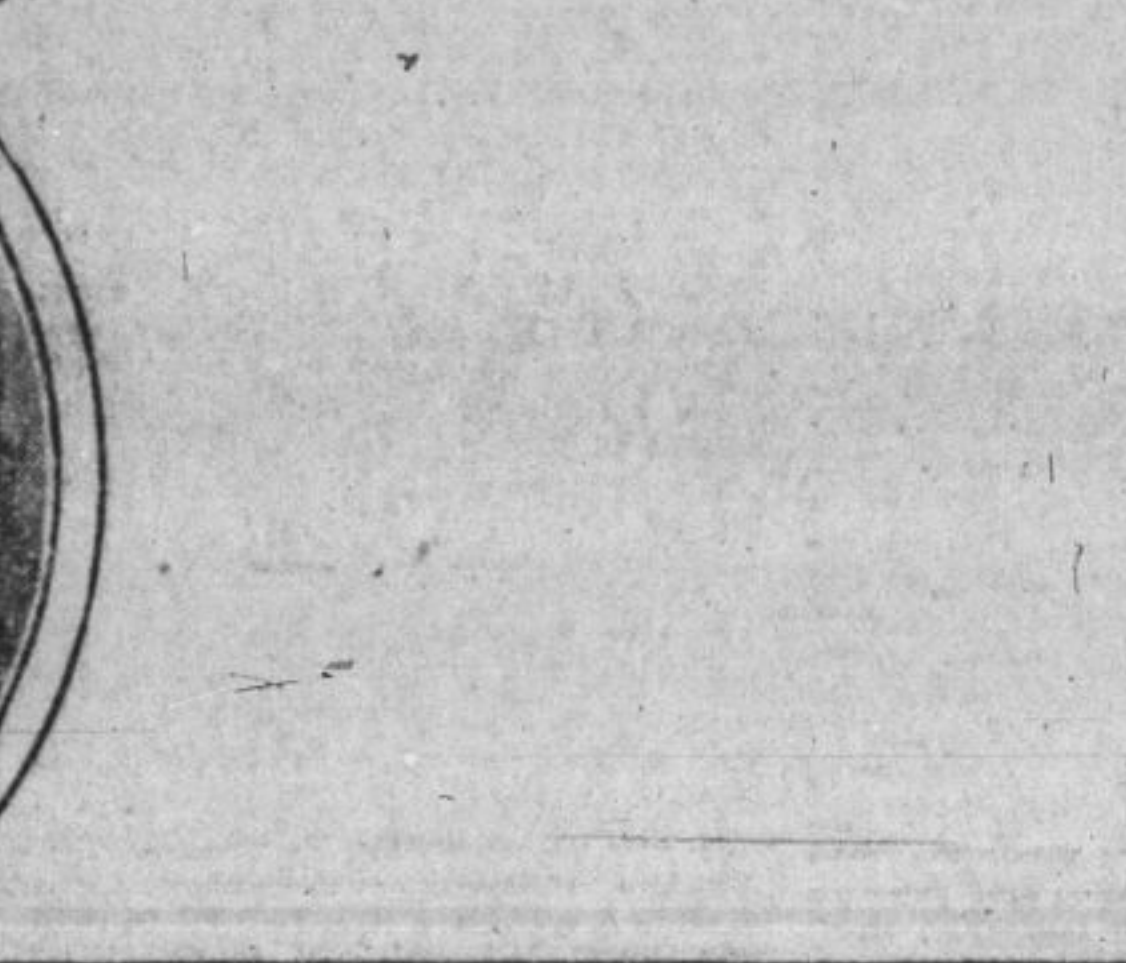
A Paradox.
London Times: There is a paradox: Never were beautiful women more abundant, never were clothes more becoming, never were artistic cleverness more widely diffused; and yet, when these clever artists take to painting female portraits we get results as unpleasing as we see in more than half the pictures at the new gallery.

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Francis T. F. Lovejoy, Friend of Millionaires



Andrew Carnegie, who Lifted Lovejoy from the Telegraph



Charles M. Schwab, who Remembered His Friend



Mrs. F. T. F. Lovejoy

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The heart has supplied to two sets of nerves, one set which quickens, the other which slows its action. The proper action of these nerves, so important to the well-being of the heart, depends upon the general condition of the nervous system. If there be nerve derangement of any kind it is bound to produce all the various phenomena of heart derangement.

Knowing the intricate structure of the heart, and being aware how diseases of the nerves affect the heart, we have combined in Milburn's Heart and Nerve Pills a treatment that will cure all forms of nervous disorders as well as set on the heart itself, and in this is the secret of their success in curing so many cases of heart trouble which have defied all other treatment.

Mrs. John Riley, Down, Ont., writes: "I have been a great sufferer from heart and nerve troubles for the last ten years. After trying many remedies and doctoring for two years, without the least benefit, I decided to give Milburn's Heart and Nerve Pills a trial. I am full to say that, after using nine boxes, I am entirely cured, and would recommend them to all sufferers."

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