

# ECLECTIC EDUCATION SERIES

# Kings of Fortune

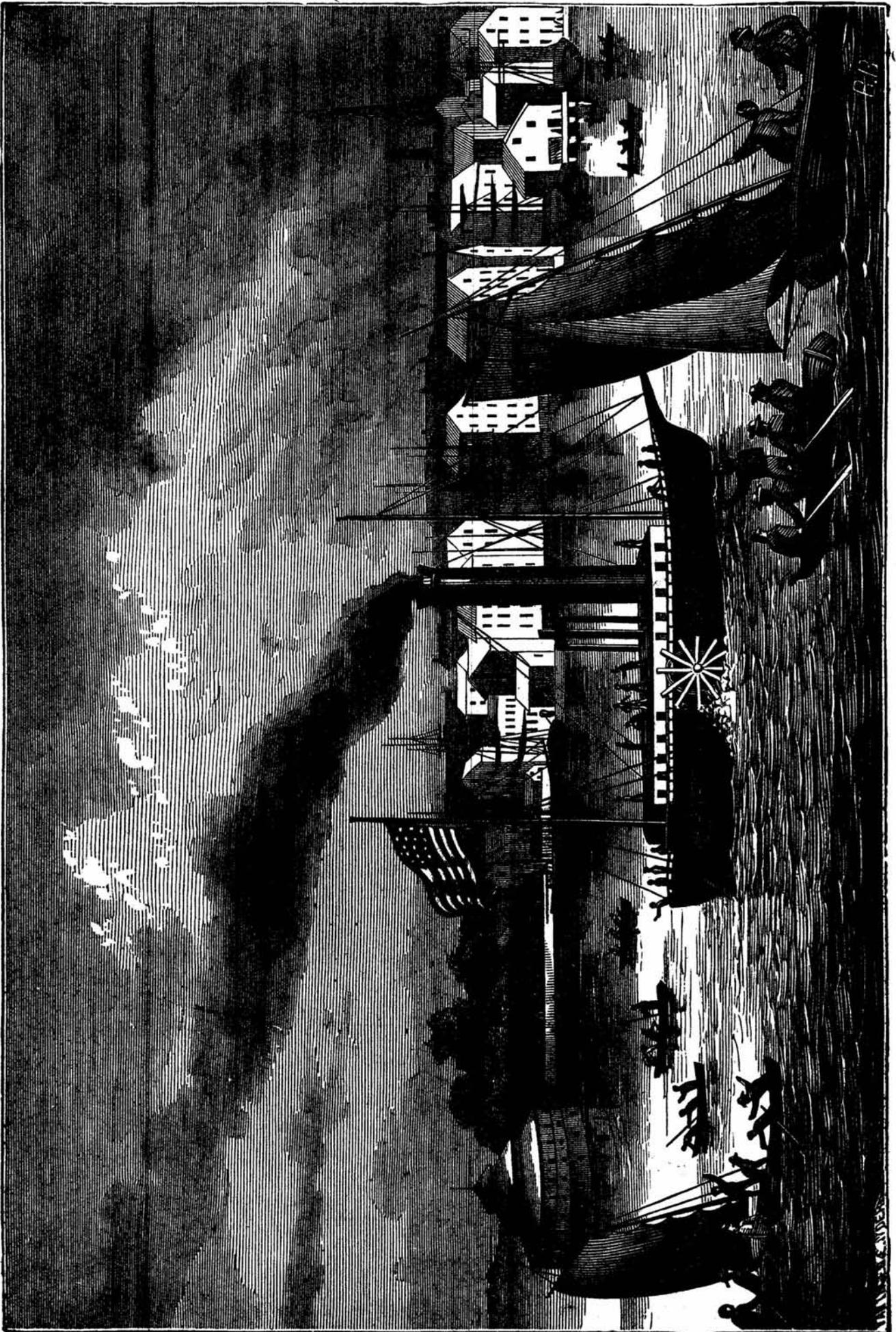
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CONSTERNATION AT THE SIGHT OF FULTON'S MONSTER.

# KINGS OF FORTUNE

OR

THE TRIUMPHS AND ACHIEVEMENTS

OF

NOBLE, SELF-MADE MEN,

*Whose brilliant careers have honored their calling, blessed humanity,  
and whose lives furnish instruction for the young, enter-  
tainment for the old, and valuable lessons for  
the aspirants of fortune.*

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POLITICS, WHEELS OF STATE AND NATIONAL GOVERNMENT,  
POLITICAL PARTIES AND THEIR ISSUES, BIOGRAPHIES  
OF PRESIDENTIAL CANDIDATES, ETC., ETC., ETC.

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"The physical industries of this world have two relations in them: one to the actor, and one to the public. Honest business is more really a contribution to the public than it is to the manager of the business himself. Although it seems to the man, and generally to the community, that the active business man is a self-seeker, and although his motive may be self-aggrandizement, yet, in point of fact, no man ever manages a legitimate business in this life, that he is not doing a thousand-fold more for other men than he is trying to do even for himself. For, in the economy of God's providence, every right and well organized business is a beneficence and not a selfishness. And not less is it so because the merchant, the mechanic the publisher, the artist, think merely of their profit. They are in fact working more for others than they are for themselves.

# P R E F A C E .

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THE chief glory of America is, that it is the country in which genius and industry find their speediest and surest reward. Fame and fortune are here open to all who are willing to work for them. Neither class distinctions nor social prejudices, neither differences of birth, religion, nor ideas, can prevent the man of true merit from winning the just reward of his labors in this favored land. We are emphatically a nation of self-made men, and it is to the labors of this worthy class that our marvelous national prosperity is due.

This being the case, it is but natural that there should be manifested by our people a very decided desire to know the history of those who have risen to the front rank of their respective callings. Men are naturally cheered and encouraged by the success of others, and those who are worthy of a similar reward will not fail to learn valuable lessons from the examples of the men who have preceded them.

With the hope of gratifying this laudable desire for information, and encouraging those who are still struggling in the lists of fame and fortune, I offer this book to the reader. I have sought to tell simply and truthfully the story of the trials and triumphs of our self-made men, to show how they overcame where others failed, and to offer the record of their lives as models worthy of the imitation of the young men of our country. No one

can hope to succeed in life merely by the force of his own genius, any more than he can hope to live without exerting some degree of influence for good or evil upon the community in which his lot is cast. Success in life is not the effect of accident or of chance: it is the result of the intelligent application of certain fixed principles to the affairs of every day. Each man must make this application according to the circumstances by which he is surrounded, and he can derive no greater assistance or encouragement in this undertaking than by informing himself how other men of acknowledged merit have succeeded in the same departments of the world's industry. That this is true is shown by the fact that many of the most eminent men attribute their great achievements to the encouragement with which the perusal of the biographies of others inspired them at critical periods of their careers. It is believed that the narrations embraced in these pages afford ample instruction and entertainment to the young, as well as food for earnest reflection on the part of those who are safely advanced upon their pathway to success, and that they will prove interesting to all classes of intelligent readers.

Some explanation is due to the reader respecting the title that has been chosen for the work. The term "Kings of Fortune" is not used here to designate pecuniary success exclusively. A few of the men whose lives are herein recorded never amassed great wealth. Yet they achieved the highest success in their vocations, and their lives are so full of interest and instruction that this work must have been incomplete and unsatisfactory had they been passed over in silence. The aim of the writer has been to present the histories of those who have won the highest fame and achieved the greatest good in their respective callings, whether that success has brought them riches or not, and above all, of those whose labors have not only opened the way to fortune for themselves, but also for others, and have thus conferred lasting benefits upon their country.

In short, I have sought to make this work the story of the *Genius of America*, believing as I do that he whose achievements have contributed to the increase of the national wealth, the development of the national resources, and the elevation of the national character, though he himself be poor in purse, has indeed won a great fortune, of which no reverse can ever deprive him.

THE AUTHOR.



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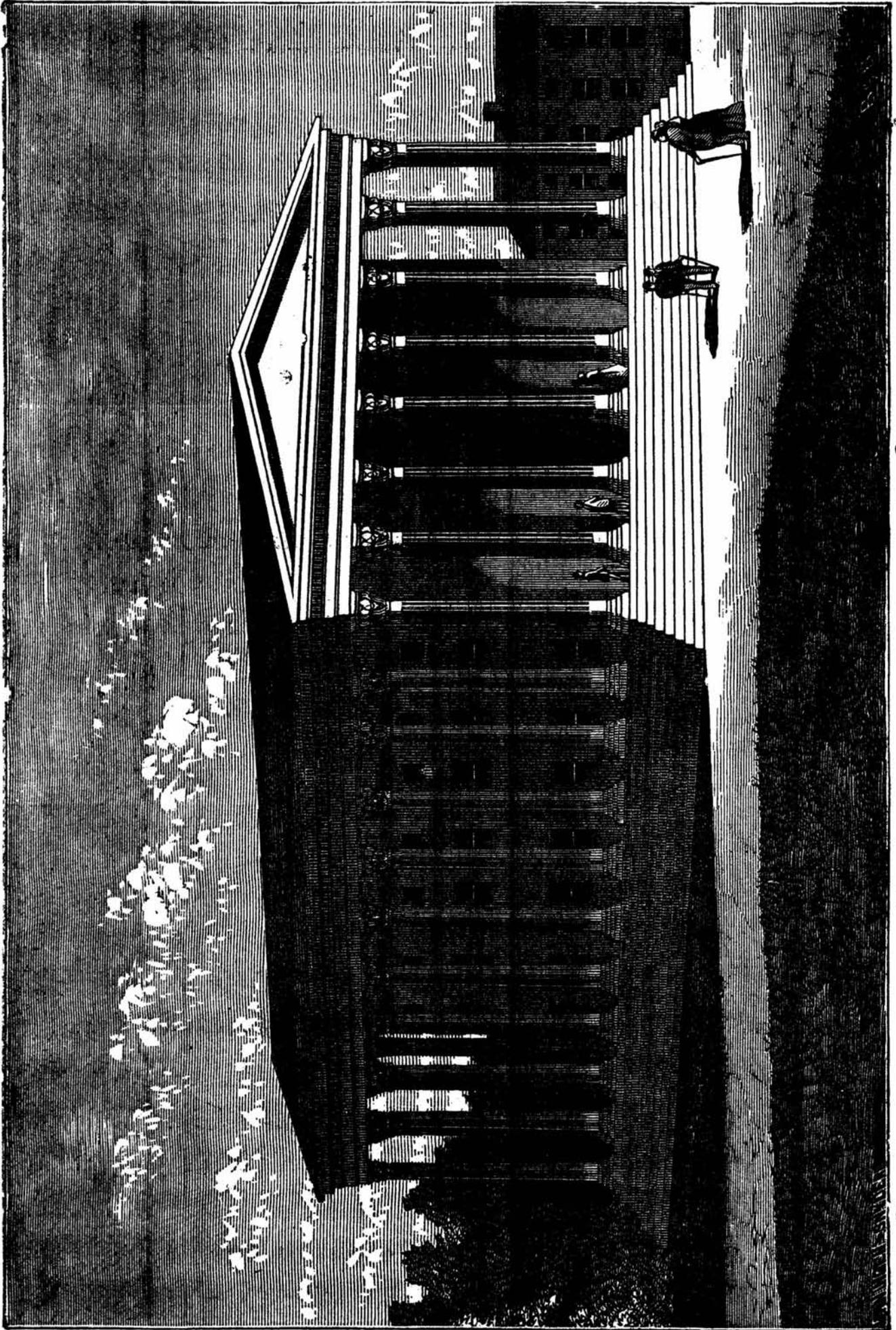
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GIRARD COLLEGE.

# I.

## MERCHANTS.

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### CHAPTER I.

STEPHEN GIRARD.



ONE May morning, in the year 1776, the mouth of the Delaware Bay was shrouded in a dense fog, which cleared away toward noon, and revealed several vessels just off the capes. From one of these, a sloop, floated the flag of France and a signal of distress. An American ship ran alongside the stranger, in answer to her signal, and found that the French captain had lost his reckoning in a fog, and was in total ignorance of his whereabouts. His vessel, he said, was bound from New Orleans to a Canadian port, and he was anxious to proceed on his voyage. The American skipper informed him of his locality, and also apprised him of the fact that war had broken out between the colonies and Great Britain, and that the American coast was so well lined with British cruisers that he would never reach port but as a prize.

“What shall I do?” cried the Frenchman, in great alarm.

“Enter the bay, and make a push for Philadelphia,” was the reply. “It is your only chance.”

The Frenchman protested that he did not know the way,

and had no pilot. The American captain, pitying his distress, found him a pilot, and even loaned him five dollars, which the pilot demanded in advance. The sloop got under weigh again, and passed into the Delaware, beyond the defenses which had been erected for its protection, just in time to avoid capture by a British war vessel which now made its appearance at the mouth of the bay. Philadelphia was reached in due time, and, as the war bade fair to put an end to his voyages, the captain sold the sloop and her cargo, of which he was part owner, and, entering a small store in Water Street, began the business of a grocer and wine-bottler. His capital was small, his business trifling in extent, and he himself labored under the disadvantage of being almost unable to speak the English language. In person he was short and stout, with a dull, repulsive countenance, which his bushy eyebrows and solitary eye (being blind in the other) made almost hideous. He was cold and reserved in manner, and was disliked by his neighbors, the most of whom were afraid of him.

This man was Stephen Girard, who was afterward destined to play so important a part in the history of the city to which the mere chances of war sent him a stranger.

He was born at Bordeaux, in France, on the 21st of May, 1750, and was the eldest of the five children of Captain Pierre Girard, a mariner of that city. His life at home was a hard one. At the age of eight years, he discovered that he was blind in one eye, and the mortification and grief which this discovery caused him appear to have soured his entire life. He afterward declared that his father treated him with considerable neglect, and that, while his younger brothers were sent to college, he was made to content himself with the barest rudiments of an education, with merely a knowledge of reading and writing. When he was quite young, his mother died, and, as his father

soon married again, the severity of a step-mother was added to his other troubles. When about thirteen years of age, he left home, with his father's consent, and began, as a cabin-boy, the life of a mariner. For nine years he sailed between Bordeaux and the French West Indies, rising steadily from his position of cabin-boy to that of mate. He improved his leisure time at sea, until he was not only master of the art of navigation, but generally well informed for a man in his station. His father possessed sufficient influence to procure him the command of a vessel, in spite of the law of France which required that no man should be made master of a ship unless he had sailed two cruises in the royal navy and was twenty-five years old. Gradually Girard was enabled to amass a small sum of money, which he invested in cargoes easily disposed of in the ports to which he sailed. Three years after he was licensed to command, he made his first appearance in the port of Philadelphia. He was then twenty-six years old.

From the time of his arrival in Philadelphia he devoted himself to business with an energy and industry which never failed. He despised no labor, and was willing to undertake any honest means of increasing his subsistence. He bought and sold any thing, from groceries to old "junk." His chief profit, however, was in his wine and cider, which he bottled and sold readily. His business prospered, and he was regarded as a thriving man from the start.

In July, 1777, he married Mary Lum, a servant girl of great beauty, and something of a virago as well. The union was an unhappy one, as the husband and wife were utterly unsuited to each other. Seven years after her marriage, Mrs. Girard showed symptoms of insanity, which became so decided that her husband was compelled to place her in the State Asylum for the Insane. He appears to have done every thing in his power to

restore her to reason. Being pronounced cured, she returned to her home, but in 1790 he was compelled to place her permanently in the Pennsylvania Hospital, where, nine months after, she gave birth to a female child, which happily died. Mrs. Girard never recovered her reason, but died in 1815, and was buried in the hospital grounds.

Girard fled from Philadelphia, with his wife, in September, 1777, at the approach of the British, and purchased a house at Mount Holly, near Burlington, New Jersey, where he carried on his bottling business. His claret commanded a ready sale among the British in Philadelphia, and his profits were large. In June, 1778, the city was evacuated by Lord Howe, and he was allowed to return to his former home.

Though he traded with the British, Girard considered himself a true patriot, as indeed he was. On the 27th of October, 1778, he took the oath of allegiance required by the State of Pennsylvania, and renewed it the year following. The war almost annihilated the commerce of the country, which was slow in recovering its former prosperity; but, in spite of this discouraging circumstance, Girard worked on steadily, scorning no employment, however humble, that would yield a profit. Already he had formed the plans which led to his immense wealth, and he was now patiently carrying out the most trying and disheartening preliminaries. Whatever he undertook prospered, and though his gains were small, they were carefully husbanded, and at the proper time invested in such a manner as to produce a still greater yield. Stephen Girard knew the value of little things, and he knew how to take advantage of the most trifling circumstance. His career teaches what may be done with these little things, and shows how even a few dollars, properly managed, may be made to produce as many thousands.

In 1780, Mr. Girard again entered upon the New Orleans and St. Domingo trade, in which he was engaged at the breaking out of the Revolution. He was very successful in his ventures, and was enabled in a year or two to greatly enlarge his operations. In 1782, he took a lease of ten years on a range of frame buildings in Water Street, one of which he occupied himself, with the privilege of a renewal for a similar period. Rents were very low at that time, as business was prostrated and people were despondent; but Girard, looking far beyond the present, saw a prosperous future. He was satisfied that it would require but a short time to restore to Philadelphia its old commercial importance, and he was satisfied that his leases would be the best investment he had ever made. The result proved the correctness of his views. His profits on these leases were enormous.

About this time he entered into partnership with his brother, Captain John Girard, in the West India trade. But the brothers could not conduct their affairs harmoniously, and in 1790 the firm was dissolved by mutual consent. Stephen Girard's share of the profits at the dissolution amounted to thirty thousand dollars. His wealth was greatly increased by a terrible tragedy which happened soon afterward.

At the outbreak of the great insurrection in St. Domingo, Girard had two vessels lying in one of the ports of that island. At the first signal of danger, a number of planters sent their valuables on board of these ships for safe-keeping, and went back to their estates for the purpose of securing more. They never returned, doubtless falling victims to the fury of the brutal negroes, and when the vessels were ready to sail there was no one to claim the property they contained. It was taken to Philadelphia, and was most liberally advertised by Mr. Girard, but as no owner ever appeared to demand it, it