

J. OGDEN ARMOUR ONE OF AMERICA'S KINGS OF FINANCE

Multimillionaire Works Harder and Has More Hours of Business Than Any of His More Than 20,000 Employees—Has No Time for "Society"—His Home and "The Game" Take Up His Whole Life.

Chicago.—By virtue of his millions, his diversified financial and commercial interests, his methods, and his means to business ends, J. Ogden Armour is one of the accredited great captains of industry of Chicago.

But when you seek to discover of his friends the social side of the man, they are not certain even of its existence.

Ask Mr. Armour himself and he regards the subject as not at all worthy of discussion in business hours.

And J. Ogden Armour has more business hours in the course of the calendar year than has any other millionaire in the western metropolis. He eats his luncheon in his private office in the general offices in La Salle street; sends out for it somewhere and satisfies his hunger with the least possible loss of time. When the day's work is done he starts home in his automobile, just within the speed limits of the ordinances, for a seven o'clock dinner.

Responsible for a day's work as the head of Armour & Co., with its payroll of 20,000 men, looking to his own private interests in half a dozen lines of investment, meeting in one way or another the multitudinous calls that come from a great world to the desk of the millionaire.

Home and "The Game."

Home—and "the game" of business, measured by tens of thousands of miles and tens of millions of money—would you ask more of flesh and blood? "The game" is at once the man's diversion and his toil; home is the atmosphere and the physical embodiment of his recuperative necessities. For him there can be no social world, writes Hollis W. Field, in the Chicago Tribune.

Home? Why, J. Ogden Armour is spending a million dollars on a summer home to the west of Lake Forest, its basement walls measuring 180 by 500 feet! There are 800 acres in the estate, costing \$200 to \$500 an acre, and for months a construction gang that would affect the pay rolls of a great railroad has been at work digging, ditching and leveling for the landscape gardener.

Lakes will be formed where only

become the patient of a world-famed surgeon, and, restored to health and strength, stand as one of the marvels of twentieth century surgery.

But this little daughter is the light of the Armour household. She is legion in the affections of the father. The brusqueness of business speech softens in her presence. The man in the business office becomes the father in the home. And the transformation is complete.

"For a man whose love of home and family is as marked as his, one may see the tempering judgment which is characteristic of Ogden Armour," says a friend who has seen him in the home environment. "No one could express surprise if this baby girl were the 'spoiled' pet of the household."

"But Lolita Armour is anything but this. She is the natural, cheerful child of a father who realizes that in the unstudied naturalness of a single daughter he may read the highest hope of her. There is the marked affection between the two, without ostentatious show of it. The man who has no 'pose' in his business relations has none in his home relations. In the man is the evidence of the deep, lasting satisfaction in the home life, and it is enough."

Of Few Words in Business.

There are men high in the employ of Armour & Co. who never have seen this man of the home environment. Thousands would not recognize him in the position. To thousands of these he is a man to stand in awe of—to fear, even.

Ogden Armour in business is the man of the fewest words. In utterance he is of the steel trap speech. His "yes" or "no" is not to be anticipated. They spring out of his set fixed inscrutability like the crack of a rifle. And, once spoken, they are irrevocable.

In J. Ogden Armour the man associated with him in the business of Armour & Co. finds in this head of the concern the master of details. In the famous hearing of the beef trust before the federal court in Chicago, there is the Armour testimony that in the matter of rebates of \$700,000 or

ent, and about the same number is in the territory of a traveling auditor.

The poultry business of Armour & Co. is not one of the money making ventures of the company. Armour, in his touring of the country in which his plants are located, always has an eye to the records of this poultry business. Occasionally the manager of a particular plant overstocks in poultry. He may buy 10,000 pounds of fowls when the market proves to justify only 5,000 pounds. There is a consequent loss of two to five cents a pound on the stock.

Manager "Called Down."

The house may be 500 or 1,000 miles out of Chicago. The manager, counting upon the distance from the home office and the possibility of the head of a great concern scarcely knowing of the poultry department of that particular branch, receives the personal call of the corporation's head in sublime optimism.

Brusque but pleasant interchange of conventional greetings lead up to the business talk. The weather may be touched upon. The health of the manager may be inquired after. No words are wasted, however. Sudden-

Well, it is exasperating, to say the least.

Downfall of Cashier.

The cashier came at last, wearing the patent leathers, the gloves, the silk hat, tie, and a few other of the evidences of a night in the company of dressy friends. He bowed to the head of the Armour business, who had been filling in the time looking through an office ledger.

It was a nice morning, according to the Armour weather report, apropos of the cashier's silence.

The cashier admitted that in his chief's meteorological observation the chief had beaten the weather bureau by ten degrees.

Mr. Armour had been waiting for some time, he said.

The cashier hadn't a doubt of it.

The ease, and composure, and painstaking care with which the cashier laid aside overcoat, hat, and gloves were a little irritating at best. Just when the cashier was removing his gloves, careful of the wrinkles, the head of Armour's brought a hand down upon the open ledger.

"Mr. Jones, that's a ——— bad example of bookkeeping, if I know any-



ly, like the explosion of a shotgun, the head of Armour & Co. touches upon business.

"That overstocking in poultry just before Thanksgiving, Mr. Jones. It wasn't a good business move. Loss of five cents a pound on 5,000 pounds of 'soft' stock. It mustn't occur again."

The manager stammers a little. He has an excuse, perhaps, and the excuse is listened to respectfully. Talk may drift away from the subject a little. Then, as suddenly and unexpectedly, the head of Armour & Co. comes back to the topic from a new angle. It is an explosive recurrence, but in the inevitable low, even tones of the dictator. It is disconcerting to the degree that it is unexpected—and a disconcerted employee is regarded as one of the inspirations of Ogden Armour. Before he is done with the department head he may have come back three or four times to the unpleasant subject. But when he has gone the manager has the lesson of his mistaken judgment firmly impressed upon his mind. He will not offend again.

Close Supervision Necessary.

That such a lesson may be worth while is suggested in the fact that there are about 350 of these branch houses throughout the country. Three hundred and fifty manager are necessary for their conduct, and 35 superintendents and as many traveling auditors overlook the business of these houses between the Armour head and the myriad details of buying and selling.

The possibility of \$200 loss in each of 350 branches is an item, even in a business which nets \$5,000,000 or \$6,000,000 in a year.

It is only the accurate knowledge of Armour which saves him in these personal rounds of inspection. There are managers and superintendents and traveling auditors who are touchy enough by instinct and by training to resent idle inquisitions of the kind. There is no resenting the keen, clear cut analyses of the master of a great business and of its almost infinitesimal details.

There is a story extant in which just one man did resent the Armour finding.

He was the cashier of the Boston branch of the business, and he drew one of the big salaries on the Armour rolls. One day, unexpectedly as usual, Armour entered the Boston office a quarter of an hour ahead of the cashier.

Most men will admit that it isn't a pleasant experience to go to one's office expecting to find an employe there and who for any reason has not yet shown up. In the height of the baseball season it requires an unusually good American to accept any kind of excuse for the absence.

But when a man who never had any time for society himself finds himself in such a position of cooling his heels because of an employe who has had entirely too much time for that particular thing—

thing about what a set of books should be!"

"Mr. Armour," and the cashier shook the desk with the force of his clinched fist, "that's a ——— creditable ledger, and I know what I'm talking about!"

But knowing or not knowing the Boston branch had a new cashier within a week or two. Which was no surprise to the cashier, either.

Direct in Questioning.

No one in the employ of Armour & Co. ever has accused the head of the present business of being unapproachable. Approaching him, no employe knowing him has expected a warm, smiling greeting. None ever expects to escape the battery of keen questionings, one question hot after the other, straight to the point, and stripped of superfluous wording.

Not that all such talk of the head of the Armour is inquisitorial. It would be hard to count the number of managers, superintendents and traveling auditors who in years past have come to the general office in Chicago, to meet the chief in smiling mood, who have been complimented in words regarding their work, and who at the end of the interview have been presented with an order for a gold watch and a suit of clothes. These are convenient, convertible orders, too. If the man doesn't need a watch, the order will be cashed at the cashier's window at \$50; or if he has clothes sufficient, the cashier redeems the clothes order at the same figure.

Enemies are Many.

J. Ogden Armour is 44 years old. He has made enemies—bitter ones—in his time; men who have fought him at "the game," and nursed defeat in vengeance. They have fought him fairly and unfairly.

They have called him the head and shoulders of the "beef trust;" he is credited—or discredited—as the "leather trust;" he owns 50,000 shares in one great railroad in the central west, huge blocks of stock in other lines reaching to the Atlantic and to the Pacific; owner of lines of huge elevators that have strangled competition; owner of street railway stocks; arbiter in the destinies of almost countless aggregations of capital; defendant of the privately owned refrigerator lines, and pleading innocence in the matter of huge rebates that have been in violation of federal laws. Only a few years ago he was a sick man, prostrated by the publicity which came of his aggressiveness in "the game."

But he is a millionaire many times. He has power, which is compensation in "the game." Who would not have it if he could? He gets up at six o'clock in the morning and goes to work at seven. He has few friends that are intimates in the sense that men have friends, tried and true. He has one child, who sees less of him, perhaps, than most children see of their fathers who are day laborers.

Yet this is success. Who disputes it?

FOR THE MERCHANT

LITTLE POINTS THAT HELP IN SELLING GOODS.

BE READY FOR OPPORTUNITY

Let the Public Know What You Have to Sell—Never Stop Pushing—A Hint for the Clerks.

Pluck.
How often you hear one business man say of another who has been successful: "Ain't he lucky?" Luck has nothing to do with anyone's success. It is pluck.

Pluck and enthusiasm are the powers which make the winner. With these two qualities, which are invariably found together, a man will succeed.

Business men who have achieved greatness in their line are those who possess an abundance of enthusiasm.

A possession that is better than anything else to a man is that determination of character known as pluck, and an enthusiastic confidence that he will succeed.

To persevere against great odds, and to make a victorious fight in the face of almost impossibilities, it requires pluck which is not governed by impulse.

To cultivate pluck one must encourage steadfastness of purpose. When a thing is begun it should be finished.

The trouble with most of us is not so much that we have a hard row

work to increase business in the face of strong competition. But the business is there, and somebody will get it—you or your neighbor, or perhaps your competitor in the next town. Which shall it be?

Help your employes increase your business.

Be Business Throughout.
A joke is a joke, but business is no joke, and it is mighty hard to make the two mix.

A man once said: "It pays to advertise most businesses, but mine is different." The sheriff sold him out, and now he works for his successor, who does advertise.

Success.

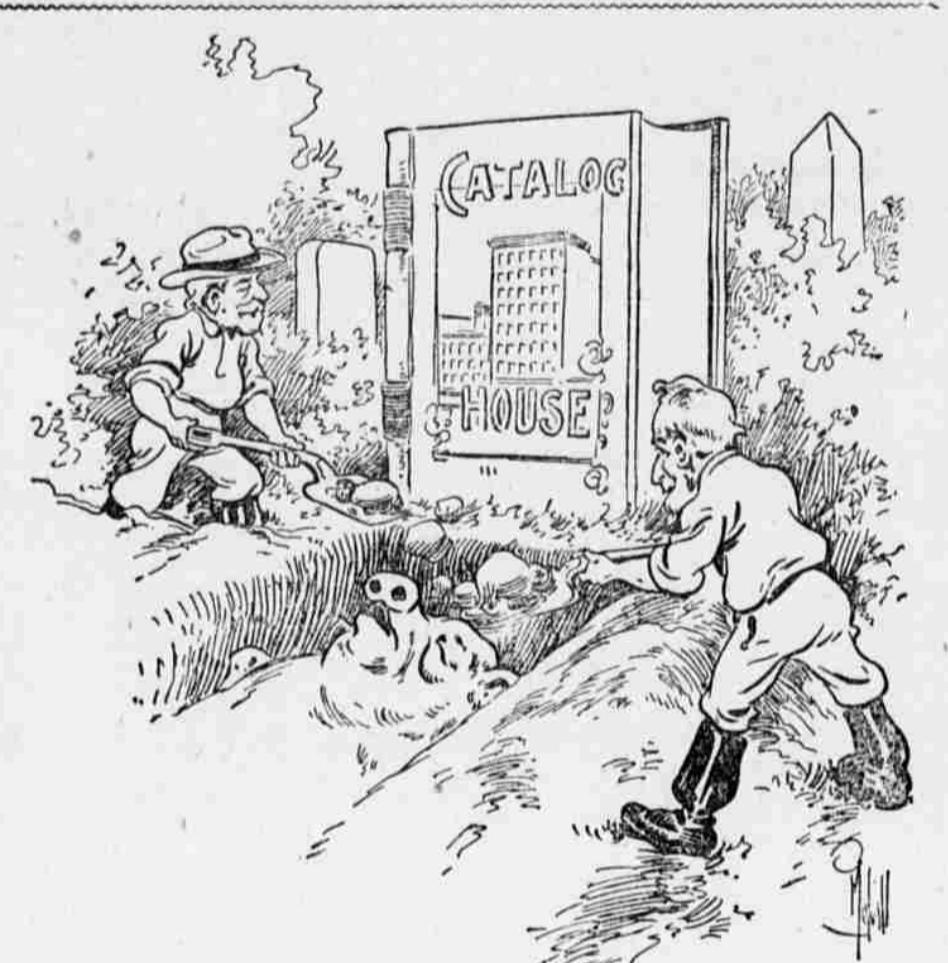
The secret of most successes lies in the man rather than in the method. Making people want the goods is, after all, about as near the secret of it as there comes to being any secret. Make the public want what you have to sell and the sale is half made.

Epitaph of a failure: "He worked overtime dodging work."

That Man with the Overalls.

When the man with the overalls comes into your store don't turn around and take your time to wait on him. Don't snub the man with the overalls in order to wait upon some elite of your town—that is, if the overall man came into your store first.

Your overall man usually stands by the home town. He works in the shops, in the stock yards, in the factories and in the mills. His dollar is just as good as the dollar given to you by the man who tries to put on all kinds of airs in your town. The old American eagle on the silver dollar given to you by the man attired in



Turn to and bury the mail-order house monopoly under the sod of local prosperity. You can do it by spending your money with the local merchants. If you give them an opportunity they will treat you fairly, and they, like yourself, represent the interests of the home town.

to hoe but that we dislike hoeing.

Opportunity knocks once—and often a dozen times—at every door, but you have no kick against the fates if Opportunity knocks, finds you lost in a pipe dream and turns away never to return.

Bacon said: "The mold of a man's fortune is in his own hands."

All men cannot be captains of industry. All men cannot succeed phenomenally. All men, it seems, cannot succeed even moderately, but all men can make an effort to succeed.

We must not stop striving to reach a higher and better place until we are willing to sink to the bottom. If we simply expect to float and not try to swim we might just as well quit. It would be well for us to keep as a motto before us: "Perseverance and pluck conquer all things," for it bears close relationship to the subject chosen. If we regarded the little opportunities in life more seriously and made the most use of them we would be better able to master the golden opportunities.

Let It Be Known.

You may know that you have the best assorted stock in town, but the public will not know it unless you tell them about it; they are not clairvoyants. First use the newspapers liberally, then circulars, personal letters, talk to them when you can catch them in your store, at their homes—anywhere. The first and last thing to bear in mind about advertising is that it is as wide as human nature in its appeal.

Advertising is the mighty engine of success, and without it the business world would be minus its dynamo of energy.

Push All the Time.

If it pays to push when business is good, it pays to push when business is bad.

If it pays to push when business is bad, it pays to push when business is good.

If it pays to push at all, it pays to push all the time.

Therefore, don't let it die.

When everything is coming your way, push to make it come the faster.

When everything is going the other way, push to make it come back to you.

Push all the time and you'll feel the better for it, and make more money.

It takes hard thinking and hard

overall counts for just as much and screams just as hard as the bird on the dollar turned over by the man who belongs to the "upper tens." Besides, if the man in the overalls wants credit until Saturday night or until the first of the month, you'll stand to win to get the cash from him when he says he'll pay you. Don't give him the marble heart. You want his trade. He needs dry goods and groceries, and he will spend his money with you if you treat him right.

Business Sickness a Common Complaint.

Stuck in a rut, are you? Same old rut, boss doesn't appreciate your efforts. Interest in your business wearing thin at the edges? Eh? Thought so! Well, what are you waiting for?

You know nothing really comes to the fellow who waits, except the "push." Some people never "get there" unless they're pushed.

If you're sick of your job you're doing yourself and your boss a bad turn by hanging on. Start looking around for another job—that'll keep your mind liquid. Wonderful what a pickle-meat job-hunting is to some people. If you get "turned down" two or three times you'll begin to think what small potatoes you really are after all, and that's good tonic for business sickness—the first sign of recovery, in fact.

Your present job will, maybe, acquire a fresh interest to you, and you'll come at it again like a two-year-old.

If you were born with a square chin and the normal amount of gray matter you'll probably want to get ahead of the procession. There is only one sure way, and that is "know how." A fellow with "know how" never loses interest in his job. He wouldn't get the "know how" if he did.

It's marvelous how interesting business is when you get the proper spirit. Some men obtain more genuine pleasure from business than they do from play. If you want to enjoy business—study it—soak yourself in it, and imagine it's play.

You won't have to imagine long, and when you've got the spirit of the game you couldn't be kept out of it with a pickax.

Fashion is Ever Changing.
Mrs. Shopper—Is that hat that was \$35 this morning the same price still? Milliner—Certainly! Why not? Mrs. Shopper—Well, it's not such a new style as it was then.—Judge.



swamps existed before. Five lines of railway, one of which Mr. Armour is heavily interested in, will be shut off by a great embankment 25 feet in height and half a mile in length. A driveway ten miles in length will encompass the estate. The chief material in construction of the house will be marble.

His Best Beloved.
Some one may find food for thought on compensations in the fact that Mr. Armour's family consists of only wife and daughter.

All the world has heard of this little daughter, now 11 years old—the little Lolita Armour, weighing three pounds at her birth—nursling of the incubator, with the little life hanging by a thread—finally the active child with the handicap of a dislocated hip, to

so, Armour considered this a detail—a mere something which had been delegated to a Mr. Armstrong of the concern.

Master of Details.
One may find stories among former Armour employes, told not with a view to contrast with this testimony but with due recognition of the man's capacity and mastery of the routine of a great business, which are in conflict.

One of these men for years had been a traveling auditor of the businesses of the Armour branch houses, scattered over one of the great sections of the west. In this organization of the Armour business each branch house has its own manager. Each of ten or 12 houses comes under the supervision of a superintend-