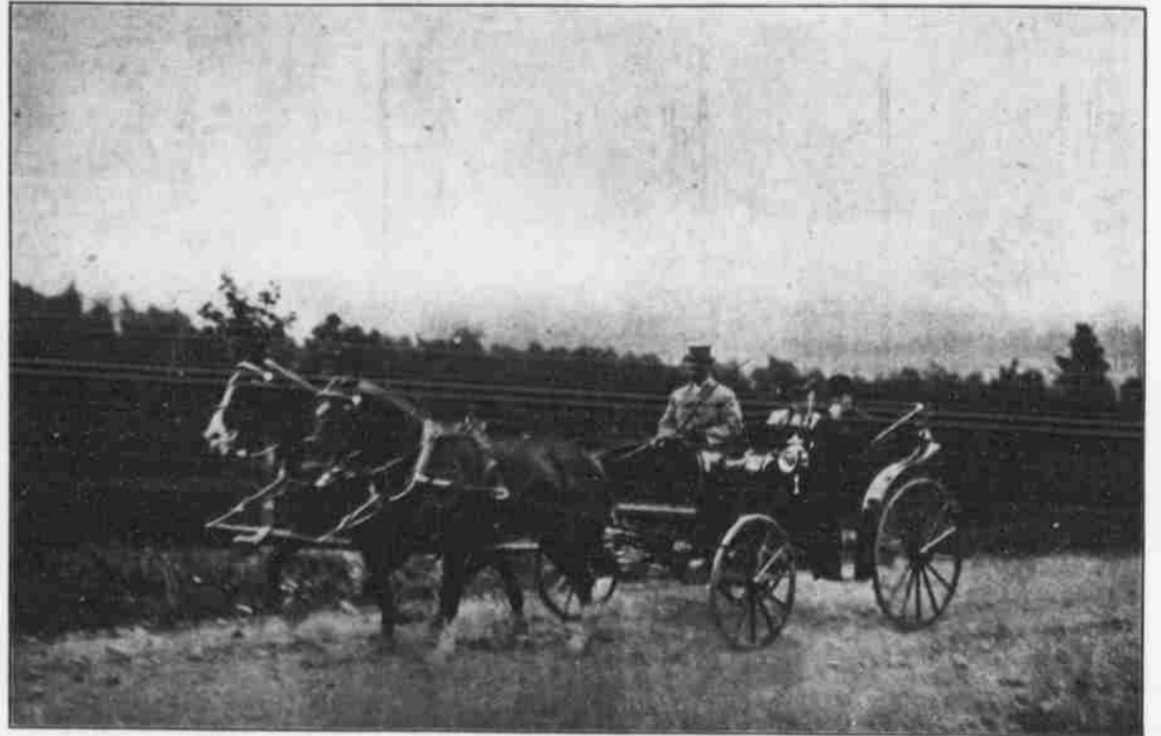


# Home Life of Steel Trust Magnate Charles M. Schwab



SCHWAB'S HOME, SITUATED ON A HILL, OVERLOOKING LORETTO AND THE VALLEY.



MR. AND MRS. SCHWAB DRIVING OVER THE ROAD ALONG WHICH HE ONCE DROVE COACH.



MARTIN SCHWAB, AN UNCLE, IN FRONT OF THE LIVERY STABLE SCHWAB'S FATHER RAN.



PADDY MORAN, THE VILLAGE BLACKSMITH, WHO WAS A BOYHOOD FRIEND OF SCHWAB.

**L**ORETTO, Pa., Sept. 5.—(Special Correspondence of The Bee.)—In this little village on the crest of the Allegheny mountains Charles M. Schwab is just plain Charlie Schwab.

He is called that by almost all of Loretto's 300 inhabitants, who live their contemplative days in real Pennsylvania village style, scattered along a single shaded street that runs the length of a ridge.

The backs of the houses rest on the hill slopes, and the occasional visitor must perform run the gauntlet. He cannot stroll around the town except in the light of publicity.

At one end of the mile-long thoroughfare stands a church—not the usual wooden structure of the sleepy, slow-going village, but granite, large and imposing. By its side, sheltered in a grove is a convent for Sisters of Mercy. A short distance away, down in the valley, the brick red building of St. Patrick's college peeps from many trees.

At the other end of the street, on another knoll, commanding, like the church, a superb view, reaching to the hazy mountain ranges far away, is a handsome house in the center of a scrupulously kept and picturesque estate of 100 acres.

This and the church certainly seem out of place and certainly are out of tone with their humble surroundings. For everything else is as it should be in an unprogressive country town. The weather-beaten blacksmith shop of "Paddy" Moran is just across the street from the village's finest house, that of John, father of "Charlie" Schwab. Corpulent and puffing "Charlie" O'Donnell's inn, nearly all porch—which circumstance is held to be a blessing by the town loungers—adjoins Whalen's livery stable. Many circus posters adorn the stable front, and in such large types are they printed that the enticements they set forth can be deciphered from "Ed" Shields' general merchandise store and "Litzmaier's Omniferous store, estab. A. D. 1837," on the other side of the street. This ancient business always has occupied the same building, a small, one-story affair pathetically in need of a coat of paint and many repairs. W. C. Schwab's little grocery store is "up the street a piece," and there, too, is the postoffice, stuck in a corner of an otherwise abandoned dwelling.

Further on Dr. A. G. Miller's drug shop does business and old men, who have tired of farming and moved to town, sit in the hospitable doctor's chairs and sun themselves.

**A Place of Simple Homes.**  
Homes are as unostentatious as the places

of business. There is no display anywhere. Everything is simplicity and old style.

There is no other than the granite church for miles around. There is no need of another. No person not a Catholic has ever been known to live in Loretto, founded 100 years ago by the famous prince-priest Demetrius Gallitzin. It is noted in church history as the home of Catholicism in western Pennsylvania.

The people of Schwab's boyhood home have one predominant trait of living together as one family, entirely under the spiritual, and largely under the material, guidance of Father Kittel, the Franciscan brothers at the college and the gentle sisters of the convent.

Their other characteristics are those of villagers whose only link with the outside world is the now famous stage line running twice a day to Cresson, the nearest railroad point, six miles away. They are simple minded, simple in their needs, open hearted and as unaffected as the day is long.

When Charles M. Schwab arrives here no one stands in awe of him, notwithstanding the fact that he has been the only man who ever went out from Loretto and amassed great wealth. When he drives along the street "Paddy" Moran, as typical an Irishman as ever said "Oi," waves a forge-begrimed hand at his boyhood companion and yells, "Hello, Charlie; how be ye?" Mrs. Margaret McElhenny, Loretto's oldest inhabitant, greets him with, "Well, Charlie boy, I'm right glad you're back," when Mr. Schwab makes his usual call at the McElhenny home.

The old lady then passes a pleasing half hour telling her rich guest all about how her muscular rheumatism is as bad as ever, how the old cow kicked over a bucket of milk last night and that the "father" dropped in to see her the other day. And she never fails to mention "My Mary, who died while you was down in Braddock, and was just about your age; and do you remember she used to play with you?" Even the whittlers of boxes in front of the stores sing out, "Hello, Charlie!" and "Howdy, Charlie."

Charlie Schwab replies in kind. Except for the big house on the hill his life when he comes back here is almost as simple as in his boyhood days.

He still goes over to the Flick farm on the town's edge, not as in the days of his youth to seek out Harry and Frank Flick and go fishing, gunning or "coon hunting" with them, but to tell their gray-haired father how his boys are getting along in the steel mills in Braddock, where their former schoolmate has seen to it that they have good positions as clerks.

He still goes to the homes of Charlie Adelsberger and Charlie Yinger, also old-time chums, for the same reason, and he

frequently drops in at the college to greet two of his old teachers, Brothers Thomas and Ambrose.

He seeks out his grocer-uncle Will—they grew up in the same household and are nearly the same age—and they chat and laugh over the days when they stole apples and pitched horse shoes and slept together.

Not a day passes without his seeing his parents and sister. They either call on him or he on them, and, as in the days of the "long, long thoughts," it is "pappy" and "mammy" and "Gertie."

**"Pappy" and "Mammy" Schwab.**

John Schwab, the father, is the nabob of Loretto. He is the richest resident, its only retired merchant. All the rest have to keep right on trying to scrape in the pennies that are sufficient unto the day. Several years before his son had managed to creep very far up the ladder in Braddock, John, by means of a livery business and a farm, got together a comfortable sum for use in his declining years; so now he divides his time between his home and reading the papers in company with host O'Donnell, seated on the latter's roomy porch.

John Schwab is 65 years old, but his six feet of spare body remain as straight as an arrow and not a gray hair shows in his black hair and beard. He is of few words and inclined to be taciturn even with his best friends. He attained his education by experience and has allowed himself to be furnished by occasional journeys into the world. He is a devout Catholic; some representative of the church can nearly always be found under the Schwab roof.

The mother is the opposite of her husband. She is typically German. Her figure is short and stout, her face round and full and her complexion and hair fair. She is exceedingly affable. The villagers say that "Charlie takes after his mother in everything except his nose," which is prominent, like his father's. All the other children—Mary, who took the veil years ago, and Joe and Gertrude are more like their father.

The parents are averse to talking about their famous son. They look askance on every stranger who knocks at the door of their comfortably furnished house. Mr. Schwab says that of course he is proud of his son and his success. Mrs. Schwab acquiesces, but says no more. They never have expressed themselves further than this to their neighbors; nor will Gertrude, the sister, talk of her brother, for whom she often acts as secretary. "He has asked us to say nothing," they explain.

The only Schwab who will say anything about "Charlie" is "Will," and he says little. "Will"—christened William C.—is

a tall, thin, hollow-cheeked man who believes in taking life easy. He lives in a little frame house next to his store, which is stocked with groceries, worth, perhaps, \$500. The success of his old crony has aroused no envy in his heart. On the other hand he is quite contented with his lot. He says:

"What do I think of Charlie? Charlie has millions and no appetite. I have a little grocery store and a good appetite. I'd rather have the appetite."

Among the Schwabs there is a strong bond of appreciation. Between the Schwabs and their neighbors there is a strong tie of friendship, and the townsmen and adjacent farmers do not hesitate to flock to "Charlie Schwab's house" whenever they feel like it.

Last Fourth of July Schwab heard that Carpenter James Beck, Farmer Rudolph and his "hands," the storekeeper of omniferous fame and all the rest were coming. So he went to the city and got a bountiful supply of all sorts of fireworks. He also served refreshments that Paddy Moran describes feelingly as "simply elegant."

To "Paddy's" mind, however, the foot races were the best of the whole evening.

"The way they began was this," says "Paddy." "Two farmer lads went up to Charlie's man that they call a butler, and says, 'can you run some?'"

"I can that," says the butler. "I'm a fine sprinter," he says.

"Then the boys go to Charlie. 'Your butler says he can run some,' they says."

"Does he?" says Charlie; well, if he can beat you boys I'll give him \$20,' he says.

So the butler has to get out and run. Charlie gives him a good start on the lads and then yells 'go.' They lickety split fit to kill down the road through Charlie's big yard, with Charlie yellin' like mad at his man, to run harder. But 'twasn't no use. The lads run the butler off his feet and got the money.

**"Charley" and "Pappy" Race.**

"But you should have seen the race between Charlie and his father John. 'Twas a sight I'll never forget. 'I can beat you runnin', pappy,' says Charlie. 'Ah, go on, Charlie,' says the old gentleman."

"'But, I can,' says Charlie, 'three times 'round the house.'"

"'Done,' says the old gentleman, and they pull off their coats."

"'Go,' says somebody, and off they go, everybody cheerin' like mad. 'Hurrah for Charlie!' shouts some one, and 'beat him John,' shouts others. Well, they run twice 'round, keepin' pretty even; it was nip and tuck and us shoutin' like injuns. But darned if Charlie didn't weaken third

time 'round and the old gentleman spurted as he come 'round the corner, and before we knowed it there he was over the line laughin' and shoutin' at Charlie, he still runnin'. 'Guess your old pappy can run a little yet, even if he is 65.'"

Charlie Schwab didn't begin to make the acquaintance of his staunch friend "Paddy" Moran and other Loretto folk until he was 12 years old, when his father moved here from Williamsburg, bought out Loretto's only livery stable and ran the stage between Cresson and St. Augustine, carrying passengers and mail. Charlie left Loretto in 1880 and went to Braddock, but despite the fact that he spent only six years here Loretto is brimful of stories of his boyhood days.

Loretto is insistent on one point and demands the visitor's minute attention to it. It is that Charlie didn't drive the stage nearly as much as contemporary chronicles represent.

According to Loretto he drove only when he felt like it or when his father was short of "hands." Charlie couldn't have driven regularly, or often, and attended school and college at the same time, Loretto explains. After Schwab left the "common" school where he wasn't a particularly shining mark, and where the untruthful dime novel appealed to him quite as much as the voracious spelling book, he went under the care of the brothers at St. Francis' college. Here Charlie took a lively interest in things and soon became the head of his class. He had to work, though, to keep the honor, for Harry Flick was his close and constant competitor.

**Tenacity and Bluff.**

The gentle Brother Ambrose says that Schwab, during his two years at college, was noted mainly not for special intellectual acumen, but for bulldog tenacity and what, in these modern days, is called "bluffing." These two characteristics, the brother declares, put and kept Charlie at the head of his class.

"Charlie especially likes arithmetic," Brother Ambrose explains. "Generally it was easy for him, though sometimes it wasn't. But if it wasn't, Charlie would never let on that he didn't know his problems. Instead, he'd go to the blackboard and mark away with might and main. And he wouldn't stop until he had solved the problem, or had convinced us that he knew how to get the right answer."

"In all things Charlie was a boy who never said 'I don't know.' He went on the principle of 'pretend that you know, and if you don't, find out mighty quick.'"

While he was at college Charlie learned to play the piano. Father Bohn, the col-

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