

LATEST PHOTOGRAPHS OF THREE CELEBRATED NEW-YORKERS WHO ARE ENDOWED WITH FINANCIAL ABILITY TO A DEGREE WHICH IT IS DIFFICULT TO DISTINGUISH FROM GENIUS.



MRS. HETTY GREEN.



RUSSELL SAGE.

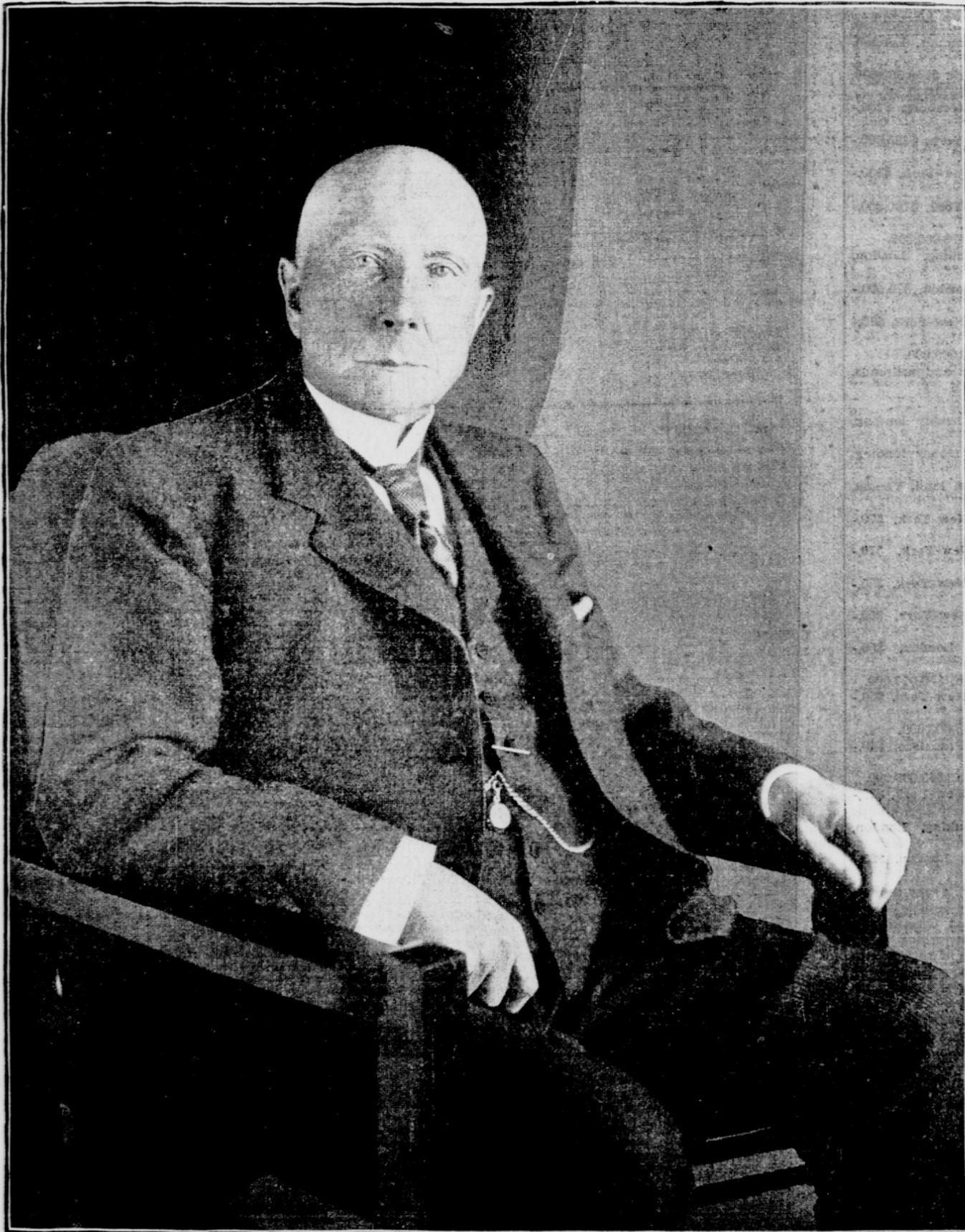
FINANCIERS.

Whence Comes Their Enviably Ability?

It would seem that anybody ought to get rich nowadays. Never were there so many methods, nor so much advice—as to which method to adopt. If ever there were any secrets in the art of money making, they must now all be known. Wherever one turns one sees opportunity upon opportunity to win fortune upon fortune. There are advertisements which tell how to invest in this land or that stock. There are books selling for a nickel or a dime which explain methods of accumulating millions of dollars. Regular periodicals are printed which purport to unveil all the mysteries of Wall Street, so that the "gentle reader" may "get in" even before the great money kings suspect which way the market will tip.

And if the fortune hunter be young, there are a hundred and one schools scattered throughout the land where he may study the art of finance from A to Z. He is taught how to organize companies and to manage complicated commercial enterprises, and in some schools he is even made a member of a mimic Stock Exchange, where he speculates on the rise and fall of the market with mimic money.

Yet, despite all these highways to wealth, all the finger posts pointing to the golden goal, all the guides who "will take you there," the great mass of humanity still remains in as hopeless darkness as before, and those of them who do attempt to rise by some sudden, well advertised means, almost always sink to still greater depths. At last, but too late, they learn that those who boom certain stocks are most anxious to get rid of them; that authors of books on "get-rich-quick finance" tell how to make the plunge, but



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never themselves take it; that professional tipsters seldom take their own tips, and that instructors in commercial schools remain content to instruct others. All of which goes to prove that wealth is not to be obtained by rule or rote.

A study of those who have actually obtained wealth soon discloses the fact that their chief characteristic is not a knowledge of books, tip bureaus, prospectuses, or commercial schools, but a knowledge of men. The successful merchant of New-York at the present time is the same as the prosperous trader of the age of Abraham, the first capitalist mentioned in the Bible, who "was very rich in cattle, in silver and gold." Without a keen insight into human nature a man, in spite of the most extravagant luck, will soon fall behind the rest of the world. The merchant cannot succeed unless he knows the desires and needs of his fellow beings well enough to meet them satisfactorily. The manufacturer must also suit the product of his machines to the tastes and sometimes to the fleeting whims of the consumer. The banker must read the mind behind the face when he advances loans and takes securities, for unless he can judge men rightly he is sure sooner or later to be trapped. And as the employer must know human nature "to get orders," so the employe must have a similar sort of wisdom to be able "to take orders." Otherwise, one cannot get along with the boss, and his place is soon made vacant for one who can.

No one has yet been known to analyze exactly that mysterious essence which is called financial genius; for if this had ever been done and the results made public all men would be equally rich or all equally poor. All that is possible is to point out the characteristics of some of the representative rich men of the world, and thus from many pictures