

Millionaire at Forty Once a Banjo Teacher

Archie M. Andrews Tells of Giving Lessons at "Two Bits" Each in Days Before His Genius for Finance Came to Surface

MEGALOMANIA might be an ex-usable trait in a young man who without any of the most ordinary advantages or aids has made himself a multi-millionaire. If the same individual should have collected quite incorrect views of life and valued it strictly by money he might not be excused but he would be understood.

Archie M. Andrews, who was born in Chicago 40 years ago and began to support himself when he was 14 and has kept it up ever since, is neither conceited nor proud. He is immensely wealthy and made his money himself and honestly. He is a golf "fiend" and a yacht "shark"; he has a beautiful home and many acres in Altadena, Cal.; he has a mother and father whom he is proud to have live on the place as if they were the owners in fee simple, and he has a lovely young wife and two darling little children, of whom he is prouder.

In a word, he deserves to be called the fortunate youth, except that the words are not descriptive; rather he should be known as an American who has been able to accept all of America's advantages. He is a success and as simple as he has been fortunate. Read his story in his own words, and if their accent has been caught then all that is said above of him will reach any ordinary understanding.

Wealth His Boyhood Dream.

"A great many things that are cheap have been written about my career. Some of these things are imaginative, and I am only going over it because if anything should be told the truth is the thing," said he. "Yes, I was born in Chicago, and my father and my grandfather before me. There was very little money in the family and plenty of children. Almost as soon as I realized anything it was the power of money, its power for good as well as for evil. As I had to go to work even before I got through with the grammar school I began right away to sift the various ways of getting rich as soon as possible.

"Selling newspapers, my first job, didn't get me anywhere, and I soon quit it. I used to sell them where the Record-Herald building stands to-day and I own that building now; the offices of the Andrews Investment Company occupy the entire first floor. I will add here that we (this company) lately purchased the building at 27 Pine street, New York city, intending to remodel it for our purposes, but there came a chance to sell again at a profit of a million, so we sold it and settled ourselves in a new office building

near Forty-second street, where we have ample room, but pay a rental of \$7 a square foot for it.

"Well, at an early stage of my newsboy life I was 'accused' of being consumptive, and persons who ought to know told me I could only succeed in growing up in California. I somehow reached the Pacific slope and supported myself there for a couple of years, growing stronger and bigger and meanwhile teaching the banjo and mandolin to anybody who knew less about either than I did and was willing to pay 'two bits' for a lesson.

"When I came back home to Chicago I went ahead getting pupils in these small instruments, and I used to knock out about \$90 a month. I had to travel all round the city and suburbs for pupils, and the sledding was bad most of the time. Then I got a job in a broker's office. There I first smelt real money.

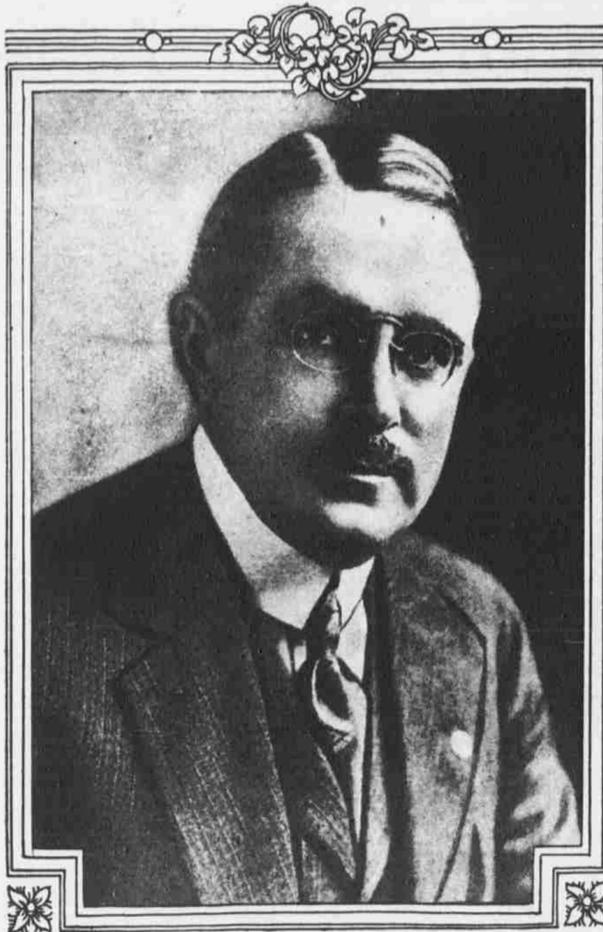
Shifts From Music to Finance.

"The idea came to me that I might sell investment securities to the clients of my boss and sell them independently. So I quit and began to go around to the offices of big and well known dealers, offering them the very same securities they were dealing in but at a lower price. Most of these men laughed at me and wouldn't invest. I couldn't see why investment securities shouldn't be treated like any other commodity, shoes or groceries, and the man who made the best price ought to get the business, even if he had not been introduced.

"I hugged this idea, and all I got in six months was a deep fringe on my trousers and leaky, worn out boots. When I had reached starvation point and was about to throw up the idea and either get back my old job in the broker's office or start in again to round up banjo and mandolin pupils, I made a deal. It netted me \$100. That was my start. The rest didn't come too easy, but it came, and in comparison with my first year as an independent dealer in 'investments' all my life since, varied as it has been, has been fortunate.

"For one thing, as soon as I had clerks or assistants I developed on the common law plan; that is, every man who works for me a year becomes automatically interested in our business. I have carried that idea right along, and it has made me prosperous. There are now in various houses over 8,000 clerk partners. In ten years I'll be 50, and I expect to be able to turn the business over to them. After that I'm going to sail, golf and bring up my children.

"Early in the game we found that the most of our business had to be transacted over the telephone. While we were still



ARCHIE M. ANDREWS.

young and had to run around to find the toll money we were the highest out of town or long distance telephone users in Chicago. Our business, as was natural, has been strongest in the middle West. We never 'budded in' much in New York, but circumstances finally brought us here.

"There were 275 of our young men in the service in the great war; most of them have come back and a few are as good if not better than they were before, but I regret to say that a large number seem to have lost 'pep,' and I don't understand why. Of course I have heard large employers say the same thing and I have known some of these to get out of patience with the returned boys. We are not going to permit ourselves to do that in this business, but will nurse them along until the old zest returns or it is proved that it never will return. In the latter case we'll try to help the boys to get into something they like better."

Mr. Andrews looks younger than the years he owns up to. He is stocky and so well colored by the sun and wind that the word "consumption" must be as far away from his memory as it is from his blood. He is enthusiastic about his home State, California, and grudges the time business affairs keep him away from it. On his estate there he is constructing links that will cost \$500,000, and while these will surely be "some golf links," the fact is mentioned here only to give an idea of the extent to which this self-made man has built up his fortune. Despite the lack of early advantages which he unnecessarily deplores this youthful multi-millionaire has repaired them by wide reading and study and he has never lost his fondness and pursuit of music. All the great works are familiar to him, as are the great interpreters, and it scarcely needs pointing out that the love of any of the arts is apt to make a man educate himself.

Scholarship Works Like Endless Chain

John Borg, Prompted by His Own Handicap, Makes Novel Endowment to Aid Boys Lacking Educational Opportunities

A PLAN unique in many respects and one that starts an endless chain of educational opportunity for boys, who in the ordinary course of events would live "to fortune and to fame unknown" has been put into concrete form by John Borg of New York in his recent endowment of the Dr. Isaac W. Gowen scholarship of Union Hill High School, Union Hill, N. J.

In view of his own early handicaps Mr. Borg had long been led to ponder the problem of giving to others similarly handicapped the opportunity that was denied to him of gaining the benefits of college training. This prompted him to donate a \$25,000 scholarship fund from the income of which one pupil each year graduating from Union Hill High School will be enabled to take the full course in Rutgers University, at New Brunswick, N. J. The endowment covers not only payment for instruction but also a payment of \$400 for expenses in the first year and \$200 in each of the succeeding three years of the college course.

The reason that the subsistence fund is \$100 for the first year and only \$200 for the second and subsequent years, is that the college freshman has little chance to find jobs to help out on his expense, because of the competition of sophomores, juniors and seniors, but by the end of his first year he has become sufficiently familiar with college surroundings to have an equal show with the others in getting work to supplement the income from the endowment.

The Endless Chain Idea.

The most remarkable thing about the scholarship, however, lies in the unusual provisions which make it serve virtually as an endless chain carrying the benefits of higher education not only to the immediate recipient but assuring a succession and constantly widening circle of others to come after him. To accomplish this the pupil who takes advantage of the scholarship is required to give a moral pledge that he will endeavor within ten years after graduation to find some boy, not necessarily from the same high school, but some boy similarly situated, and to extend to him the same opportunities that he himself has enjoyed and upon the same conditions send a boy of his selection to a college, not necessarily Rutgers, and to require of that boy a similar pledge. It will thus be seen that if this plan is carried out the possibilities are unlimited.

Mr. Borg believes the future leadership, industrial, professional and political, must come, as it has in the past, from the masses. There are many young men rich in ambition and gray matter but poor in financial circumstances who, unless able to obtain help, may never have the opportunity to develop their talents or to rise to the positions and achievements which, with proper training, they might attain.

This condition of lost opportunity, in Mr. Borg's opinion, has always been and still is one of the greatest economic losses to the country. The scholarship which Mr. Borg has planned, in the way that he has planned it, is not a charity to the boy, but a loan, backed by the moral responsibility of the boy himself to do for others what has been done for him.

Mr. Borg was graduated from Union Hill High School in the class of 1897. He had a

great desire to go further in formal education, but was unable to do so. He took a job in a Broad street office as a \$4-a-week boy, and from that position has fought his way up until he is now one of the successful men in the financial district, with a fortune in seven figures. His desire to give to other boys a better opportunity than he himself enjoyed has long existed and been practically applied, as he has already helped twelve boys to a college education.

Wedded Daughter of Dr. Gowen.

Mr. Borg married the daughter of the Rev. Isaac W. Gowen, who for thirty-five years has been pastor of the Grove Reformed Church of North Bergen, N. J. Dr. Gowen, too, is an example of the man who has made his way by his own efforts, having paid for his high school education with money earned by selling papers, and through his college and seminary courses by his earnings as a teacher. He has become one of the best known ministers and writers in the Dutch Reformed Church, and has been president of the General Synod of the church.

Mr. Borg named his scholarship for Dr. Gowen very appropriately, for Dr. Gowen is one of the most distinguished of alumni of Rutgers.

The Gowen scholarship of Union Hill High School, under the conditions which Mr. Borg has endowed it, deserves the attention of men of financial ability everywhere. The boy who would so work in high school as to win this scholarship is just the kind of boy to become a great asset to the country.



JOHN BORG
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American Woman Draws Lesson From Toys in China

By ELIZA CURTIS.

CANTON, China, June 27.

DO you give your children toys on their birthdays? The Chinese do. And so shall I hereafter, because away out here, thousands of miles from home in the United States, I have learned how much happiness it gives the kiddies and how joyfully they look forward to their birthday toys.

There will be a considerable difference in more ways than one. I will naturally give American made toys to my American children, and while I give on three different dates during each year the Chinese children get their birthday toys all on the same day—the Chinese New Year—because no matter on what day of the year a Chinese child is born his birthday is celebrated on the Chinese New Year day.

The child's age is figured from New Year day to New Year day, and furthermore the Chinese child is called one year old on the day of his birth and one year older on the first New Year day after his birth, so that if a Chinese baby is born in August of this year it will be considered to be one year old at that time, and on the next Chinese New Year it will be two years old, even though it has actually lived only a few months.

Chinese Toys Change Little.

Then, again, the American toys which I will give my children will be very different from the toys which the Chinese children receive. The Chinese toys are still like the toys of one hundred years ago and would not be very well liked by our American children, whereas the very few American toys that find their way into China are the very toys that Chinese children love best, particularly the American toys that are mechanical or self-propelling, strong wagons and dolls that open and close their eyes and say "Mamma" when squeezed. Wooden puzzles made in the United States sometimes get into the hands of the older Chinese children through missionaries and American traders and are very popular.

I became very much interested in Chinese children, and particularly in their play and playthings. Most of their little games are based upon local conditions, and are hard for a foreigner to understand, but their playthings can be bought and studied.

My own children have always kept me busy since their babyhood in trying to discover just what kind of toys and playthings they wanted most and which were best for them.

What Children Learn From Toys.

My mother, who was a kindergarten teacher at one time, has often said that her experience proved conclusively to her that playthings are as necessary to child life as food, and that the toys and general playthings a child had in early life had a very great deal to do with the building of the child's character.

Girls learn housewifery and motherhood from their toy houses, dishes and dolls, with the dresses and toy irons and washers that go with them. They also learn something of social intercourse from the child tea parties that they give and something of the practical business end of housekeeping when playing store.

Declares We Well Might Adopt Far Eastern Custom of Gifts—Chinese Playthings Poor Compared to Our Own But Help Develop the Child

Boys learn agriculture from toy shovels, hoes, rakes and the like or building from toy blocks and later with hammer, saw and nails. They learn in a like way other things from proper playthings which are equally beneficial in character building. American toys and playthings constitute a far greater power in proper child development than the playthings of any other nation, as I have been able to prove by my observation of children and their playthings in many countries.

Here in China the toys and playthings have little character, and are therefore of little value in child development, but they serve to keep the children quiet, amused and out of mischief, which in itself is a big point.

It is difficult to pick out the most interesting of my experiences in studying Chinese children and their playthings and play habits, but one which I particularly remember was encountering in a crooked, dirty alley of Shanghai a street vendor of toys who blew, with the aid of a thin seed pipe and a bowl of soft taffy, almost any kind of candy animal of known or unknown variety: boys, boats, babies, much as a glass blower makes articles of glass at a county fair. The Chinese children bought these taffy toys for a small fraction of a cent in our money or a few "cash" in Chinese money. They played with them until they grew tired of them, and then the toys disappeared into their little stomachs.

Content With Crude Toys.

While my children and your children at home play with substantial made toys that are often both artistic and expensive, the Chinese children are content with toys that are very crude in shape and workmanship and usually flimsy and exceedingly cheap, the equivalent of 14 cents in our money being an extravagant price for a Chinese toy. A popular Chinese doll, for instance, sells for about three cents in our money, while the cost of a gingham cat or dog is hard to compute in our money, being only a small fraction of a cent.

Babies' rattles are made of clay in the supposed form of many varieties of known and imaginary animals. They much resemble the Egyptian rattles of 2000 B. C. Some rattles of clay are in the form of fat little Chinese priests or round Chinese babies. The nearest approach to a native mechanical toy which I found was a good sized paper lantern, having at the top a paper wheel hung on a light bamboo crossbar, to the ends of which were attached a paper man and a paper woman. These figures revolved through the heat of the burning candle and the air current it created.

Chinese Rag Dolls.

Some Chinese rag dolls have sewed on noses and ears of paper pasted roughly on, with eyes and other features crudely painted. Other dolls have papier mache heads and leather bodies, with arms and legs of sun-dried clay, and a few have real hair "in spots" in imitation of the manner in which a Chinese baby's head is shaved. Still others—much prized—have bellowslike bodies, inside of which is a whistle made of a piece of swamp reed. This doll emits a doleful, squeaky whistle when pressed. It represents the nearest approach to a Chinese "mama" doll. The costume of Chinese dolls consists generally of a sort of chest protector and a pair of trousers, which is the costume generally worn in summer by Chinese children, who call their dolls "little people."

One Chinese doll novelty, which I have also seen in Mexico, and which American toy manufacturers might copy with profit, is the dancing doll. It is only about one and a half inches high, with fine wire legs protruding a sixteenth of an inch below a paper skirt and then the edge of the tray is struck lightly with a stick to make it vibrate, and the wire legged dolls dance around very amusingly in all directions.

The only Chinese toy that is as good as if not better than the American or European

kind is the bamboo top which is "whipped" or spun with a string.

When I get back home this fall and begin the birthday toy habit in my home my children will miss one benefit at least of the Chinese children which results from a local Chinese custom as old as the ages. One month after a Chinese child is born a "party" is given for it by its parents. To this party are invited all of the many relatives of the infant down to its fourth and fifth cousins. At this affair the baby gets its "milk" name, which is changed at about the age of 14 to something probably entirely different. All the invited guests are expected to attend and give presents of toys, clothing or money. It starts the baby off in life with a pretty good supply of simple toys, but he or she gets the "birthday" toys just the same on their New Year Day.

In coming to China by way of India I passed through Italy and learned that Italian children receive not only birthday toys but toys of all kinds on the many "feast" days. I do not know whether the idea originated in Italy or in China, but I like it.

Colorful Chinese Wedding

By DOROTHY DUNCAN.

TIENTSIN, China, July 6.

I LOOKED on at a Chinese wedding yesterday afternoon, celebrated at the Imperial Hotel. At least this part of the ceremony was celebrated at the hotel. The festivities began several days ago with a reception to the bride, then a dinner to the bridegroom, and so on, culminating in the wedding yesterday.

There were about 200 guests, Chinese and some foreigners. The little bride was a darling. She wore a gorgeous red (red for happiness, the Chinese say) and gold costume, with a most marvellous head dress. The bridegroom wore our conventional evening clothes—a good looking chap. They say he himself is poor, but his father is worth \$8,000,000.

The bride's attendants were the dearest little pink and gold creatures, with the tiniest little feet I ever saw.

There was a procession, of course, from the bride's home to the hotel, the bride riding in a red and gold sedan chair, with a retinue of coolies bearing banners and lanterns and playing weird music. There was a feast also, of which nothing was left, as what the Chinese cannot eat they carry away in their baskets.

The bride's father and his four wives were there. The wives were richly dressed and were covered with all sorts of queer trinkets and flowers.

After the ceremony the bride and bridegroom bowed three times to her honored parent and exchanged rings. Then the bridegroom went out with his attendant; then the bride went out with hers; then they went back, their pictures were taken; they went out together and rode away to a quiet dinner with their families—the first time they had been together since the festivities began.

I asked a Chinese man if they kissed and he said "No. Bye'm bye they kiss, behind 'oor, when they alone. They ashamed yet." And let me tell you this: If the little bride does not present her husband with a son in due time he will go "catches" "mother wife!"

Fish Oil Industry Gives Radiance To Old Delaware Town of Lewes

LOOKING out from the old town of Lewes, Del., founded in 1623, the beach opposite the Delaware Breakwater at night resembles a summer resort with its glittering electrical display, but in reality the glitter is the illumination required by a great industry. Here are located two big fish oil plants owned by New York interests.

Along the beach are commissary buildings, sleeping barracks, eating houses, storerooms and rendering plants in operation all night. In the Delaware Bay may be seen half a dozen steamers, bought this season at \$50,000 apiece. Each morning they start out with seines 175 fathoms long and 25 fathoms deep, and bring in at night from 5,000 to 6,000 barrels of fish.

The rendering of oil started in June to last until December, when operations are transferred to the warmer waters of Virginia and North Carolina. While the expense of catching fish is enormous and an outlay of \$500,000 was necessary to begin work, the fish oil business is considered one of the best investments and its promoters expect to realize \$1,000,000 in six months.

All night operations go on from dock to factory, as one by one the boats land, and the oil is abstracted and tanked and the fertilizer scrap placed in storage. Some steamers have brought in as many as 10,000 barrels at the height of the season. An elevator removes and deposits the fish into scales holding a ton apiece. From the scales it is taken by conveyor to boxes on the dock and thence by locomotive and cars to boxes at the factory. From this point it goes to the cookery, after which the fish are lifted by buckets to the presses.

As the oil is pressed out it is taken to the oil rooms by bucket conveyors and deposited into huge reserve tanks. The fish scrap thrown aside is lifted into scrap conveyors to be deposited into storerooms.

Oil sold last year at \$1.33 a gallon and the fish scrap at \$5 a ton. Oil was disposed of to soap manufacturers, leather tanneries and chemical laboratories, the latter refining it according to their needs. Tons of fish scrap go by water to Norfolk for use in cotton fields South and by rail to Northern farmers. Nitric acid with phosphorus and calcium rock have to be added as a thinning to this fertilizer, as it burns the plants in its original state.

Formerly oil was transported in barrels, but is now shipped in 5,000 gallon tank cars. Tanks in the yards hold from 25,000 to 50,000 gallons. Fish yield about three gallons of oil to the barrel.

Steamers operate in pairs with crews of

thirty-five men each. Starting out early in the morning, they patrol the ocean far from shore. When a school of fish is sighted a seine is dropped and the men scoop up thousands, a catch sometimes filling 2,000 barrels or more. All this, however, is a matter of weather and speculation. A steamer may go out to-day under favorable conditions and not bring in anything, and the following day bring in enough fish to pay the steamer's expenses for a week. This is better explained by stating that a steamer burns fifty tons of coal a week, the lowest wages paid a man on a steamer is \$190 a month, and the men are fed and housed at the company's expense. Steamer captains draw salaries from \$4,000 to \$5,000 a season of six months, their pay being gauged by the number of fish brought in.

Just now the catches are heaviest at points on the Chesapeake Bay and northern points. It is a little too early for the Lewes locality. Boatmen say Delaware waters are full of bluefish, which are chasing away the fish usually found here and from which the test oil is extracted.

Six steamers are now operating and four more will be added to the fleet as the season elsewhere slackens.

In addition to 320 boatmen there are employed in the rendering plants about 275 men, whose salaries range from \$60 to \$200 a month. The company has a pay roll averaging \$35,000 a month.

Astronomy and Birds

SUCCESS has attended the application of astronomical methods to the solution of a mooted question in biology. This relates to the height of the flight of birds during their migrations at night. Two telescopes were placed at measured distances apart (from 10 to 21 feet), on an east and west line, and with them two observers simultaneously watched the moon.

The tracks of birds flying across the face of the moon were noted by each observer independently on a lunar chart, ready at his side. The tracks, being projected from separate points of observation, of course were not identical in position, and their distance apart furnished the basis for a calculation of the "parallax" of the flying birds. Two sets of observations in one case were made, in May and October. The deducted heights above the ground varied from 1,495 to 5,400 feet. The last, however, was an extreme case, most of the measures running from 1,500 to 2,500 or 3,000 feet.

Cow and Calf Donated to Central Park

THE City Park Department has just annexed to its barnyard zoo a cow and calf, gifts of City Chamberlain Philip Berolzheimer. They will be part of the family at the sheep fold, at Sixty-sixth street and Central Park West, and when they have had time to become properly domesticated will be at home to school children at milking time. To add to the festivity of these occasions Park Commissioner Gallatin suggests that the milk may be passed round. He believes there are many children in New York who have never seen a cow and that it is probably

less generally familiar to the city bred child than the camel and elephant of the circus parade.

The park menagerie of domestic beasts already boasts two pigs and two much goats, besides the sheep, and is open to further advances on the part of any public minded citizen who wishes to help educate the youth of our great metropolis. The animal branch of the Park Department is a self-supporting institution. The present policy is to keep only fancy breeds. An aristocratic European pigeon species has replaced the plebeian Rock variety that used to live in the pelican cage. Belgian hares have superseded ordinary, home grown rabbits.