

was most apparent and that the community gave him their greatest confidence. This confidence was not universally conceded to him until recent years, but people gradually and steadily learned that he never was found wanting in a crisis, and therefore turned instinctively to him as the one pre-eminent leader in a crisis.

He was dominant, laconic, and reticent, but he was one of the most human persons I have ever known, considerate, affectionate, and gentle, and always willing to respect the rights of others. His enjoyment of the companionship of his friends was one of his most marked qualities. I wish I could with propriety speak of the many incidents which have given me an insight into this phase of his character—of the times, generally late at night, on some long journey, or out alone upon the ocean, when he spoke of his early life, his beginning in business, his pride in the time when he first found that in business he was standing on his own feet independent of his father, and his veneration for his father's memory.

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HIS SINCERITY

Mr. Morgan was politically opposed to me, for we disagreed fundamentally on many questions of vital economic importance. Yet whenever I was brought in contact with him I was struck, not only by his very great power, but by his sincerity and truthfulness. His word was absolutely good. When he made a promise, he kept it; and untruthfulness and any kind of meanness or smallness were alike wholly alien to his character. Moreover, he was a man who did an astounding amount of good in ways which he kept carefully concealed. One such instance which struck me very much came to my personal knowledge.

A certain United States Senator, a singularly upright man of single-minded devotion to his country, died. He had been a long time in public life, and, as with most honest men, this meant that he had made no money, for his public duties were so exacting as to leave him no time, even if he had had the wish, for private money-making. At his death it was discovered that his widow was left with literally nothing. This fact was accidentally brought to Mr. Morgan's notice, and Mr. Morgan, who had no ties connecting him with the dead man excepting his admiration for that dead man's good citizenship, at once provided for the needs of the widow,

merely making the stipulation that no one should be informed of what he had done.

THEODORE ROOSEVELT.

HIS RELIGIOUS FAITH

Occupied constantly as Mr. Morgan was with the stress of manifold interests at home and abroad, he was the most approachable of men whenever anything pertaining to religion and church required his attention. His position as delegate to the General Conventions of the Episcopal Church was that of a great lay bishop, not because of his generous gifts to the church at large, known and unknown, but because of his interest in, and intelligent appreciation of, every matter under consideration. His point of view was eagerly sought, his feeling generally consulted, and where his judgment prevailed, future developments justified the wisdom of his counsel. He always manifested a deep sympathy which made him sincerely appreciative of other points of view, no matter how humble the advocates; and with this quality of greatness he had the vision of a prophet. No General Convention seemed properly equipped without his presence.

In the Diocese of New York no words of mine are necessary or adequate to express his commanding position. He was always generous to every project that required financial assistance, or the trained, far-seeing observation of a comprehensive mind. In the sessions of the Diocesan Convention he would frequently express his impatience at the long-drawn-out discussion of irrelevant matters, urging attention to more important affairs, and a sense of the value of time. He seldom addressed the chair himself, because of humility rather than shyness, but no one and nothing escaped his observation or failed to receive his criticism or encouragement as the matter deserved. He felt keenly that the Church should take a firm stand for Christian unity, and the uplift and betterment of the masses.

Mr. Morgan's devotion to religion is perhaps best known in St. George's Church, New York, of which he was a lifelong member, and which, as an institutional church, represents his idea of applied Christianity. He became a Vestryman in 1868, Junior Warden in 1885, and Senior Warden in 1890, which office he held at the time of his death. No one knows the extent of his generosity in and about St. George's. He was regularly at the Sunday morning service

when in this country, and always took up the collection in the center aisle. On Communion Sunday he remained to receive communion. He followed every word of the service and sermon with devout attention, and the present rector is thankful for his habit of giving wise and helpful criticisms of services, sermons, and general parochial policy. He came early to the church, eagerly mounting the steps, specially animated with a kind of youthful joy when surrounded by the members of his family. After putting aside hat and coat, he would walk up and down the broad aisle greeting every one who cared to speak to him, rich and poor alike, or take his stand with the parish clergy near the entrances to welcome the gathering worshipers. Mr. Morgan has frequently said that, next to his immediate family, nothing on earth was so dear to his heart as St. George's Church.

His warm-hearted personality, his cordial hand-clasp, will be missed, as greatly as they were eagerly looked for, by hundreds to whom they meant no less than encouragement in a common faith and the blessing of a friend. He did not like to place a contribution in the collection plate "to be seen of men," but often sent his gifts privately. Though he liked especially a certain pew, and sat in it when he found it vacant, he was glad to feel that the size of the congregation sometimes forced him to sit elsewhere, and prided himself upon being the Warden of a really free church.

Mr. Morgan was a deeply religious man, and, as is not generally known, was a great lover of music. He was enthusiastic for congregational singing, urging that all music and especially the hymns should be selected to that end. His knowledge of hymns was remarkable, even to the choice of tunes, and the custom of always using certain tunes with the hymns in the services at St. George's is to a great extent due to his interest. I never knew any one who felt so strongly about the choice of hymns. Although I had known Mr. Morgan for several years, my first conference with him when I came here was largely about St. George's music. He said, "Please do not change our hymn-singing till you know our method. When I don't like a hymn tune, I always sit down." I never saw him sit down. Upon the completion of the new Centennial Chapel last fall, he came from his office Saturday afternoons and entered the chapel alone. As soon as I learned of this habit I used to

go over regularly to meet him there. Sometimes I found him kneeling in prayer, or reading, or singing a hymn without organ, and alone. He seemed as happy as a child if I sent for one of our organists to play the hymns for us. He would stand in the chancel singing and beating the time, with book in hand, thoroughly enjoying every moment. The doors were always closed—no one but the aged sexton and myself knew that the great master of men and things was worshipping in the Temple.

His last words as the steamer left the pier on January 7 were:

"Watch over dear old St. George's."

Mr. Morgan has been called a "broad churchman," and so he was, very broad and deep. His was not the breadth of extended thinness, but breadth with depth. He disliked any but the plainest, heartiest service in which all could join. He used to say, "St. George's way is what I like, and I hope it will never change." Frequently he urged his acquaintances to attend services. Public worship with him was the outward visible sign of an inward religious conviction. His religion was no Sunday affair. He worshiped in spirit and in truth.

No one who was present on his last Sunday here will ever forget how he stood out, almost in the aisle, beating time with his book, singing with strong voice and moist eyes his favorite hymn—"Blest be the tie that binds."

We think of it now. KARL REILAND.

MR. MORGAN AS A LOVER OF ART

To those who looked at Mr. Morgan only from a single angle, whatever that angle might be, he bulked so large that they thought they saw his whole stature. But from whatever point he was viewed there could be seen only a small fraction of his great personality.

To the world of business he seemed the embodiment of some titanic force, whether it operated to save the credit of a nation or to re-create a great enterprise.

To such a world it must have seemed inconceivable that this same person could halt his great business projects to admire some small work of art, and could lay aside both business and art to play with his grandchildren, or to caress his favorite dog.

But such was the real Mr. Morgan. To him it was not incongruous to assemble the forces which stayed the panic of 1907 for