GEORGE PEABODY.

A Sketch of his Career.

Whom the N. Y. Times.

In February, 1851, Edward Riddle, of Bos-ton, Massachusetts, received the appointment of Commissioner from the United States to the Great Exhibition in London. He reached England m March following. The frigate St. Lawrence, freighted with industrial products, had already unladed at Southampton. A large un-finished space in the east end of the Crystal Palace had been set off for the United States. France, Spain, Russia, the countries of the Zollverein, Portugal, and Austria were well on with preparations for the 1st of May. Each Commission, save ours, was provided with funds, appropriated by its Government, adequate to its needs. It was estimated that \$15,000 at least would require to be expended upon counters, fixtures, and decorations to put us on a decent footing even. The floor of our depart-ment was strewed with boxes and bales. Pickford's vans were constantly dumping goods at the entrance, to be immediately marked and warehoused within by Custom House officials; exhibitors were uneasily watching their property; the American Minister, Mr. Lawrence, was patiently listening to innumerable complaints; accounts for freight and cartage were constantly being presented for payment, with threats of attachment of the goods, and the Chairman of the Royal Commission was politely representing the short time that remained for making the necessary preparations against the grand opening. No greater con-fusion ever perplexed a public officer. The exhibitors declined the proposition to raise money by subscription; our Government felt unauthorized to do more than furnish free conveyance for contributions from New York to Southampton; the Legation was powerless to afford relief, and the Executive Committee in Washington had no pecuniary means. The whole affair looked like a disgraceful failure. At this juncture Mr. George Peabody, of whom not one exhibitor in twenty had ever heard, and who was personally uu-known to every member of the Commission, offered, through a polite note addressed to Mr. Lawrence, to advance £3000 on the personal responsibility of Mr. Riddle and his secretary, Mr. Dodge. This loan, afterward paid by Congress, relieved the Commission of its difficulties, and enabled our countrymen to achieve their first success in industrial competition with the artisans and manufacturers of Europe.

Mr. Peabody was then fifty-seven years old. A large-framed man, six feet in height, slightly stooping at the shoulders, of easy address, retiring in manner, rather reticent of speech, neat in apparel and dignified in bearing-he appeared rather the English gentleman of leisure than an American merchant. He had resided in London thirteen years. His place of business, consisting of two counting-rooms -one for his clerks, the other for himself-was in a narrow court leading out of Throgmorton street. His commercial operations had given him little public notoriety. Having full faith in the soundness of American State securities, he had assisted for several years in negotiating their sale in Europe, first those issued by Maryland and afterward others, until he had realized a considerable fortune even for London. Still he was not widely known. Mr. Bates, Mr. Sturgis, Mr. (now Sir) Curtis M. Lampson, and twenty other Americans had a larger commercial reputation. Attentive to interests intrusted to his care, punctual to appointments, exact in engagements, sagacious in operations, and free from every kind of crattiness or chicanery, his growth in business reputation, though slow, had been healthy and strong. At 10 every morning he could be found at his desk in the small dingy office just out of the noisy thoroughfare, reading letters, signing drafts, accepting bills of exchange, reviewing invoices, inditing heads of correspondence, and receiving calls, and punctually at 4 o'clock most famous season of London, chronicled by every afternoon coming out of the court to mount his horse for a ride, or to take an omnibus towards his lodgings in the West End. Several years before this he had inaugurated the plan, now universal with foreign merchants in London, of offering hospitality to such strangers as had letters of credit on his house. His dinners, given at the London Tavern, or the Star and Garter in Richmond, had begun to be famous. Americans about to visit Europe gave preference to bills of exchange which would command something more than the mere payment of the pounds sterling they asked for, and in consequence large numbers of those who visited England during the year of the great Exhibition were the guests of the merchant then rising to eminence. Mr. Peabody is almost invariably styled in this country the London Banker. He is not, and never has been, a banker, nor has he ever done a banking business. English banks, from the Bank of England down through the long list of private bankers, such as Glynn, Mills & Co., Hankey & Co., Smith, Payne & Smith, Jones, Lloyd & Co., Childs & Co., Coutts & Co., and others, and the equally long list of chartered corporations, such as London and Westminster Bank, London and County, Union, Agra, and others, transact business under special acts of Parliament. Until within the last thirty years, with the exception of the Bank of England, banking operations were confined to vrivate firms. There were no chartered corpovions. The bankers of London, and indeed all England, and of Scotland and Ireland as d, were a class, and a privileged class, too, as the the landed aristocracy. They grow up the the Longobards, the first of whom were Longasini family, a rich race, who settled in name in the reign of Edward II., gave the Special combard street, which Addison in the oredit in alls 'a certain street of the greatest men arounope," and grouped their country-who took plasm. They were the goldsmiths, jewels, and his in plate, articles of virtu and bards, the throut the badge of the Longofamily, which hagolden pills of the Medici pawnivokers. Thyscended as the sign of the firms in Lombard sare now sixteen banking centuries old. The 4. Some of them are date back to their goldkeys, for example, settled there in the fourteeth ancestors who settled there in the fourtee's the ancestors who Stone & Martin occupy the century. Martin, chased by their ancestor, the premises pur-sham, in A. D. 1519; and Sir Thomas Bye-transmitted in the fifteenth centry the real wealthy bankers, Giynn, Mills & Co. ry the real wealthy bankers, Giynn, Mills & Co. ry the real allied to many noble families in the kh dom. their account books in the fire-proof-room the rectly over Temple Bar since 1671 at 5 rectly over Temple Bar since 1671, at a annual rental of £50. The principal of this firm is the Conntess of Jersey, wife of George Child Billiers, Earl of Jersey, who assumed the name of Child upon his Countess inheritthe name of Child upon his Countess inherit-ing the estates of her maternal grand-father, Robert Child. It was this banking house that was saved from insolvency during the panic of 1719, by the old Duchess of Marlborough, who, in her coach, at the risk of her life, brought all her money and jewels during the panic of 1719, by the old Duchess of Marlborough, who, in her coach, at the risk of her life, brought all her money and jewela to the back door and left them with a message that her plate also was at the service of Mr. Child. Goslings, too, the old bankers at No. 19, with the sign of three squirrels in the ironwork of the window, dates back to the days of Henry VIII. In the account of secret service

"To Richard Bakenham, in full, for several parcels of gold and silver lace, bought of William Gosling and partners, on 24 May, 1674, by the Duchess of Cleveland, for the wedding clothes of the Lady Sussex and Lichfield, £640 8s." The Hoares are the descendants of the jeweller Shore, the husband of the famous Jane Shore, of whom the black-letter ballad makes mention

"In Lombard street I once did dwell, As London yet can witness well, Where many gallants did behold My beauty in a shop of gold,

I penance did in Lombard street, In shameful manner in a sheet.

To this class of English bankers, a class as exclusive as the old county families, Mr. Peabody never belonged. Neither do Brown Shipley & Co., nor the Barings, nor Morrison Dillon & Co., nor the Rothschilds. They are all merchants, not in the sense in which the word merchant is used by us, as a dealer in goods, but in the English sense, as one whose transactions embrace crops in various countries, cargoes, stocks, bonds, bills of lading, Government loans, and railroad and other chartered securities.

The designations of the various classes of business differ in the two countries speaking a common language. The merchant here is the warehouseman in England, and the merchant there is the banker here. We have no tradesmen as a class, and yet in England every dealer in goods below the rank of a warehouse man, that is, one who sells goods by wholesale, is designated a tradesman. In the common acceptation of Englishmen the various kinds of business, transacted in the metropolis and other large towns, rank in the following order, viz., bankers, merchants, brewers, manufacturers, warehousemen and tradesmen. In all leases, writs, suits at law and other legal documents, Mr. Peabody, like every member of the firms of Rothschilds, Barings and Brown, Shipley & Co., would be styled a merchant, that is, one who deals in invoices, bills of lading and bills of exchange, but not in goods.

Mr. Peabody's first capital stroke in reputation was made on the 4th of July, 1851. The old grudge of England toward her revolted colonies remained. Seventy-five years had not wiped out the disgrace. The Times held up to ridicule our meagre show in the Exhibition, Punch caricatured our industrial products, the Royal Commission had given us but a stinted welcome, and the cold shoulder was turned to our exhibitors in nearly all public entertainments. To change all this Mr. Peabody proposed to give to Americans and Englishmen on the day of our national anniversary the grand fete of the season. He suggested his plan to Mr. Lawrence, who before committing himself in its favor, laid it before the Duke of Wellington. It met the Duke's approval, and he promised to give it his hearty co-operation. No greater success was ever achieved. Willis' rooms, the famous Almack's, the lady patronesses of which were the Duchess of Norfolk, the Marchionesses of Ely, Londonderry and Westminster, the Countesses of Jersey, Kinnoull, and Lichfield, Viscountess Palmerston, and Lady Clin-ton, whose rules proscribed the introduction of any lady whom a patroness did not visit, or any gentleman who was not presented by a lady whose name was on her visiting list, were obtained for the occasion by the influence of the "Old Duke." The programme prescribed a concert and an assembly. The operatic corps of Her Majesty's Theatre, including Grisi, Alboni, Viardot, and Mario, was engaged. The ball room, 100 feet by 40, decorated with gilt columns and pilasters, classic medalions and mirrors, was lighted by 500 wax lights in cut glass lustres. The enter-tainment was elegant and profuse. When it became known that the Duke of Wellington was to be present, every social objection was removed. The *elite* of the aristocracy not only accepted but sought invitations. More than 1700 persons were present, and it turned out to be the most brilliant assembly of the

ject was to organize systematic relief for desti-tute Americans. In every large European town, and more particularly in London, cases of distress arising from poverty, sometimes aggravated by sickness, sometimes by crime, are of frequent occurrence among visitors from the United States. An inventor has failed to dispose of his patent, a lecturer has found no audiences, the supposed heir of some lapsed estate, deluded by newspaper para-graphs, has involved himself in the suits, or a man of character and standing, whose property at home may have suffered damage during a protracted visit to the East, has had his drafts for funds returned dishonored. Such cases are numberless, and in the suffering that follows a wife and children are often involved. Fremont was thrown into jail on a suit for debt; Charles Morey was a close prisoner in the Queen's Bench; Goodyear, in receipt of a large income, was arrested and im-prisoned; and the present incumbent of a fat office in one of our large cities, left his family without a shilling for meals or lodging, when the bailiffs conducted him to Newgate. The only recourse is to Americans supposed to be in successful business, and appeals from cases like these are constantly occurring. Mixed with cases of real need are frequent instances of fraud. A man has just escaped from shipwreck, an unsuspecting traveller has been robbed, a lady, received in the first circle, at home, en route from Paris to New Yorks has lost her luggage, and is reduced to humiliating straits. There is never want of letters from members of Congress, Gevernors of States, and other persons of distinction, to confirm the story. In order to bring these calls for charity within some rule, the Ameri-can Association was formed. Mr. Peabody did net formed to be a stored of the store of th did not favor it. He was more incredulous to tales of distress, and had always been, than any American in London. Of the £1037 16s. 4d. expended by the Association from Feb. 22, 1859, to Feb. 22, 1860, while Mr. Sturgis gave £36, Mr. Moran £30, General Campbell £25, and other Americans from £10 to £20 each, Mr. Peabody gave but £5. Nor were his private contributions for charity, so far as was known or believed, on any larger scale. That he was open-handed, even before the munificent gifts that have made his name famous were inaugurated-that in hospitality, in liberal subscriptions toward public enter-prises, and in endowments of philanthropic institutions at home and abroad, he was princely in spending his money-was well known. But in private charities, in giving willing attention to a tale of suffering or be stowing generous relief upon destitute merit, he was far outdone by others. This is mentioned in no derogation of the great merchant, but as a characteristic trait familiar to all his friends. The commercial success of Mr. Peabody has been uninterrupted. He has never met with a single reverse. And yet, like his English peers, the Rothschilds and Barings, he has known times of emergency. One of these was in 1857. The financial storm was hurrying across the Atlantic. Tidings of commercial disasters in the United States, like souds that herald the tornado, came almost daily. Trust companies had suspended payment, railroad bonds, city securities and State stocks, had failed to meet their indebtedness; orders for the shipment of goods were countermanded; old established importing houses had stopped payment, and remittances from America, without which, like the sunshine and dew withdrawn from vegeta-

tion, the productions of England languish and die, ceased to arrive. So sudden a financial crisis had never been known. It was the disaster-god's coup d'etat, unforeseen and unprovided for. To every firm in Europe doing business with America, it threatens serious calamity. The provincial towns of England felt the shock first, and accounts of the disasters filled the local columns of the country newspapers. The largest manufacturers of Manchester, Birmingham, and Sheffield were in difficulties. Banks in the metropolis began to refuse discount, and the prime stocks in Capel

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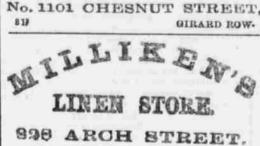
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all the newspapers of the kingdom.

Mr. Peabody was not then, nor for many years afterwards, in society. The days of exclusiveness, where the oligarchy of a set rules, have not gone by in England. His brilliant international entertainment broke down no social barriers; it gave him renown, but not society. He was engaged in business, distinguished, indeed, for wealth and hospitality, but nothing more, without family, or rank, or title, or office, and hence he was black-balled at the Reform Club and scratched from the Minister's list for the Queen's levees. It is to the credit of his self-respect that since he has made a position for himself he has held aloof from all solicitations from the latter, and declined a public invitation to become a member of the former.

The celebration of the Fourth of July by a public dinner was inaugurated by Mr. Peabody in 1852, and was continued every year up to 1859, at which time the American Association in London, a club formed for charitable pur-poses, succeeded to the honor. There are thousands in both countries who recall with pleasure those occasions of national reunion. In one instance only did any occurrence mar the festivity. During the year that Mr. (now General) Sickles held the post of Secretary of Legation, it was proposed that the annual dinner should be by subscription, in order to give it a more general and public character. The plan received the approbation of Mr. Peabody, who requested, however, that while all the proceedings were managed by a committee, he might be allowed to pay the expenses. Upon this understanding the plan was made, the tickets issued, and Mr. Peabody elected to preside. A difference arose at one of the preliminary meetings about the toasts. "The day we celebrate," it was agreed should come first, but the second toast, should it be "The President" or "The Queen ?" Mr. Peabody was strong for the latter, urging that residence in England, the unblemished character of her Majesty, deference to his invited English guests, and his ewn custom hitherto, warranted giving precedence to the toast to the Queen. Mr. Sickles argued that the dinner being a national celebration, made so not only by the day, but by the presence of the American Minister, self-respect, loyalty, and custom demanded that honor should be shown first to the Chief Magistrate of the United State. Mr. Peabody rejoined that all soru-ples might be waived by toasting the Queen first, as a woman, to which Mr. Sickles responded that it was not the woman, but the ruler to whom the toast did honor. The discussion was sharp. Neither yielded. No formal vote was taken. It was understood when the meeting broke up that the decision rested with the Committee of Arrangements, there being no doubt, how-yer, that the feelings of the majority were "h Mr. Sickles. The result was unfortunate, toria." The toast was received coldly, Mr. Sickles and his friends refusing to honor it, and immediately withdrawing from the table. An acrimonices controversy followed in news-papers and panphlets, exciting a bitterness of ing not yet entirely lost.

The American Association in London, already money expended by Charles II is an item: - | referred to, was established in 1858. Its ob-

Court became worthless to secure advances. Rumors affecting the oldest houses of London were in circulation. It was said that the Barings had hesitated to accept the bills of their foreign correspondents; that Sir Lionel Rothschild had been refused accommodation at the Bank of England, and that Overend, Gurney & Co. were declining to receive the most approved commercial paper. Peabody & Co. shared largely in the general distrust. For several days they were supposed to be tottering. A thousand rumors were afloat, and even the city article of the Times encouraged suspicion regarding "an important American firm." It was the occasion of all others to try the virtue of solvency. Instead of battling with phantoms, or standing still to "bide the pelting of the pitiless storm," Mr. Peabody went to the directors of the Bank of England, made an exact statement of his affairs, and exhibited his securities. No higher encomium was ever passed on the integrity of a commercial man than when, by unanimous vote, the Board advanced on Mr. Peabody's obligations a million pounds sterling.

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