

THE CURIOUS CONDUCT OF OLD MAN KRAGG.

For a whole month Oscar M. Kragg, reputed by those who should know to be the fourth richest man in the United States, had not been near his office and no one knew what was the matter with him. He didn't know himself, Old Man Kragg didn't.

That's what everybody had been calling him for years—Old Man Kragg—though even now he was not yet sixty. He was one of those persons born old, but his earliest days solitary, serious-minded, uncommunicative. Plain in appearance, plain in taste, he attracted little notice personally. Few of the subway's millions ever recognized the squat, gray-haired, clean-shaven, square-shouldered man who rode down with them every morning as one of the world's great financial powers. There was absolutely nothing to distinguish him from the masses unless you happened to glimpse his keen brown eyes that forever carried a hard look, or noticed protruding from below his high cheek-bones his long sharp-pointed nose, the "money nose" that most self-made men possess.

His appearance might have suggested, if you were a student of ethnology, possibly Scandinavian parentage, but his origin was lost in the dim obscurity of the distant West from which, when the metropolis first heard of him, he had just emerged as the owner of a thriving chain of grocery stores.

Coming to the Big Town unobtrusively about the time the shares of his company were first listed on the Exchange, he had purchased a commodious brownstone house just off Madison Avenue and there he had lived ever since. For a time there had been a Mrs. Kragg and two daughters, insignificant figures, who long since had passed out of the picture.

One of the daughters had died and the other married.

The wife, wearying at last of the constant neglect she had experienced since her wedding-day, as her husband kept assiduously on in his pursuit of wealth, had obtained a divorce, which he had in no way opposed, not even objecting when she demanded that he settle on her and on her daughter a million each. Since then she had spent her time drifting from one European cure to another. The daughter, too, lived abroad. For ten years or more Old Man Kragg had been alone in the big house, attended by three competent servants and two even more competent secretaries.

Each day his routine was the same. Breakfast at seven-thirty, a glass of orange juice, a poached egg on toast, one cup of coffee. After that until ten-thirty he was reading financial reports, dictating orders, planning new towns. On the subway going downtown he read the morning paper. From eleven until five, Saturdays included, he was in his office, a high lord of finance. At five, for his health's sake he walked home, where a substantial dinner awaited him. By ten each night he was in bed. He prided himself that he had never known a day's illness.

Kragg's Groceries, Inc., had long ago disappeared, sold for a huge profit. He played the bigger game now, railroads, power developments, utility companies, banks, mergers. He had his fingers in oil, automobiles, lumber, mines, coal, everything. Had he wished, his financial influence would have opened for him the doors of the most exclusive clubs, country homes of the socially elect, might have given him a desirable choice of a new wife from among the most beautiful of the widows or the most aspiring of the debutantes, but Old Man Kragg's was a one-track mind. All he ever had wanted, all he ever had thought about or cared about, since he had first left the Minnesota farm, was making money, and watching the money he had made make more money.

Then into his well-ordered home a month ago had come an unexpected visitor that had overturned all his routine. This visitor was a little bug, a microscope ever has been able to detect it, a mischievous little influenza germ, which, flitting about in the subway, had selected for a lodging place one of Old Man Kragg's generous nostrils. Two days later he had been in bed, aching in every bone, delirious from a raging fever, with three fifty-dollar-a-visit doctors in attendance and Wall Street joyously kicking about all the Kragg stocks.

For a day or two it had been touch and go whether he would get well. Perhaps it was the high-priced specialists, perhaps it was the reserve that his abstemious life had built up—something won the battle, and two weeks later the doctor had pronounced him well, and had told him he could return to his office whenever he felt like it.

The amazing part of it, as amazing to Old Man Kragg as to everyone else, was that he didn't want to do anything. A great lassitude possessed him. He sat day after day in his library, sometimes playing solitaire by the hour, sometimes not doing anything at all.

Mr. Blaine, his chief secretary, was really alarmed.

"Shall I read you the market report?" he asked solicitously. "All our lines seem to be picking up nicely."

Old Man Kragg dismissed the matter with an imperative wave of his hand.

"Here is the Power Company's statement. Would you like to go over it?"

Another wave. Kragg never wasted words.

Mr. Blaine, returning to his office downstairs, conferred with his assistant, young Mr. Tompkins. "I can't make out O. M. at all. He does not seem interested in anything. He will not let me read anything."

"Suppose I try him on the household accounts," suggested Tompkins. "Go ahead."

About the household accounts heretofore Mr. Kragg had always been most meticulous. Even though they ran to very modest figures, he insisted each month on inspecting them personally. Part of his gospel of life was a horror of waste. If fourteen pounds of butter were used one month and fifteen the next he would always demand an explanation.

All Tompkins got was another summary wave of dismissal, and he retired to the office to consult with Mr. Blaine. Presently they heard their employer coming down-stairs, and Mr. Blaine, hurrying out to meet him, found him with his hat on heading for the front door.

"Going to the office?" asked Mr. Blaine. "Had I not better call the car?"

"No."

"Would you not like me to accompany you? Perhaps you over-estimate your strength."

"No."

Unattended, Old Man Kragg strode out into the street, leaving his secretaries looking dubiously after him. As a matter of fact he did not know where he was going. A subconscious desire for exercise had driven him out. For block after block he wandered aimlessly on. His illness, the first in his life, had given him his first opportunity in years for thinking—for thinking about anything but money. As he had sat there day after day in his library he had been reviewing his life, thinking about life in general.

What was it all for?

He had been recalling his youth with its back-breaking labors on the farm and the resolve he had made to escape physical hardship by acquiring wealth. His first pathway out had been an opportunity to clerk in the village store, but even there he had been dissatisfied. It had come to him that the way to get rich was not to work for other people, but to get other people working for you.

Minna Shrob had inherited two thousand dollars. She was a dull girl, physically unattractive, but her money would enable him to buy out the store in which he was employed, so he had married her. After a fashion he had been good to her although there was nothing of romance about their marriage. He gave her what she asked for in the way of money. When she finally divorced him he did not argue about the settlement she demanded for herself and her surviving daughter. He really had never known either of his girls. He had always been too busy making money to get acquainted with them.

Step by step he went over his financial career. He felt that it was something that he had a right to be proud of, from that first two thousand dollars to his many millions, but for some reason he was entirely apathetic about it. He had achieved his ambition, he had got the thing out of life that he had thought he wanted, he had climbed to the very top of the path he had marked out for himself—and what was there in it?

The prospect of taking up once more the financial burdens he had laid aside for the last month appalled him. Suppose he should return to his office and resume the management of his affairs, it would only mean making money and more money, and what was the use of it? But what else was there for him to do? Suddenly aware of physical weariness, he espied a bench and sat down. He was in the Park within a stone's throw of which he had lived for years but never before had visited. The warm rays of the May sun, the budding green of the grass and the shrubbery, the twittering of the birds and the antics of the squirrels made the bench he had chosen a delightful spot for any lover of nature, but Old Man Kragg was entirely oblivious to his surroundings. His mind was still busy with the great enigma—what was it all for?

A tug at his trousers brought him sharply out of his reverie. A tanned, headed youngster, a boy of perhaps three, clad in rompers, was standing beside him, looking expectantly at him.

"Man, det Billy's ball," the child demanded imperiously.

Old Man Kragg's first reaction was one of annoyance.

"What's that?" he asked sharply. He was wholly unused to having anyone ask him to do something. For years he had been telling other people to do things for him.

"Det Billy's ball," the youngster repeated, pointing to a bush where his rubber ball had lodged out of his reach.

Old Man Kragg looked helplessly about. Where was the child's mother or nurse? What did the park managers mean by letting infants run about annoying people? But there was no one in sight to whom he could complain.

"Det Billy's ball, up dere, please," the child persisted.

Heavily, unwillingly, Old Man Kragg got to his feet and dislodged the ball.

"Sank you, nice man," cried the boy, smiling happily at regaining his toy.

As the youngster skipped merrily away, Mr. Kragg sank back in his seat again, finding himself all aglow with a most unusual sensation. Entirely removed from all intimate human contacts by his manner of life, this was the first time in years—perhaps ever—that he had performed a kindly service for anyone. His now was the pleasurable feeling that a service rendered to another always brings.

Novel and unusual the feeling he had just experienced was, but he found himself liking it. The child's gratitude, so politely expressed, had warmed him to his very soul. From one of the by-paths a pleasant-faced young matron emerged leading the little boy by the hand. As the child espied Mr. Kragg, he pointed excitedly.

"Dere's the man," he cried enthusiastically. "Nice man. Det Billy's ball."

Old Man Kragg found himself blushing, shamefaced at the idea of

having his kindly act thus so blatantly advertised.

"I hope my little boy has not been bothering you," the woman apologized. She spoke with a slightly foreign accent, Swedish, he decided.

"Not in the least," he replied, confusedly raising his hat. The woman went on but the little boy, clutching her hand, turned back to smile beamingly on Old Man Kragg.

"Nice man," he repeated.

For a long time after they had vanished he sat on the bench. Not a single one of his great financial achievements ever had given him as pleasurable a thrill as he had derived from this slight service to a helpless child. Could it be, he wondered, that he had planned his life all wrong? Were there other things more worth while than wealth? Had life cheated him?

As he reentered his home he smiled grimly at the relief depicted in the countenances of his secretaries at his safe reappearance.

"Mr. Mills has been calling you," said Mr. Baine. "He wants to know if you cannot come down to the office tomorrow."

"No."

"It is very important. There is that meeting to decide on the power merger."

"Not interested."

Day after day went by. Still Old Man Kragg stayed away from his office, refusing to see any of his associates, refusing to discuss business. He spent hours in his library in solitude, poring over the papers relating to the various companies he controlled. Even his secretaries were not taken into his confidence.

But each day he went for a walk, invariably directing his steps to the bench where he first had met the child. To his joy, the child finding him there had recognized him, greeting him warmly. Using the only medium he knew he had tried to buy favor with a bright new quarter dollar lighting in the pleasure with which little Billy accepted it. But a minute later the boy was back, this time with his mother.

"I cannot let my boy take money," she said firmly. "Money means too much. It is something that must be worked for. Billy, give the gentleman back his money."

Obediently, even if unwillingly, the boy did as he was told. Mr. Kragg, abashed, accepted it, though he wanted to tell the mother that money meant nothing at all, that it wasn't important, that he had piles and piles of money, and it had not brought him happiness, but he contented himself with merely asking: "How old is he?"

Thus began a conversation that continued day after day, the mother and he sitting on a bench as the youngster played about. To the woman he was just "Mr. Oscar"—that was all he had told her of his name—every day sat in the park. But shrewdly he had drawn from her, bit by bit, the whole story of her life. He made no more mistakes of attempting gifts of money, but each day he came with something, a bit of candy, a bag of peanuts to feed the squirrels, and soon he and little Billy were the greatest of friends. And Old Man Kragg was happy, happier than he ever could remember having been.

The woman's story was a simple one. Ten years before she had come from Sweden. On the steamship she had met William Olsen. He had found work in a delicatessen store and she had gone into service. They had fallen in love and both had saved their money. After they were married and the baby had come they had pooled their savings and had bought a little grocery store. Each morning she opened up the store while her husband went to market. While the rush of customers was on they both worked in the store. In the afternoon she took Billy to the park. Things were not going so well recently. Their rent had been raised. A chain store had opened up in the next block, cutting prices and taking away their trade.

Old Man Kragg listened sympathetically. He had been in the grocery business once himself, he told her. He knew how it was.

Olga Olsen looked anxiously at her husband. "What's the matter with the meat balls, William?"

"They are all right. I'm just not hungry."

"You're worrying again," she accused him.

"Why shouldn't I worry? This week's business a hundred dollars less than last. If things keep on like this we'll lose the store and everything we put into it."

"Oh, William!" she cried with a sob. The silence of despair settled down on them.

"The store?" represented to both of them all that was worth while, their happiness, their future, the future of their little son—everything.

"William," ventured Olga timidly, "you know that old man I meet in the park sometimes, the Mr. Oscar I told you about who is so fond of Billy—he knows a lot about things. He told me that he once was in the grocery business himself. Maybe—I ask him to dinner on Sunday—he can suggest something we can do."

"There's nothing," said her husband gloomily. "It's that cursed chain store. They sell things too cheap. There's nothing to be done."

Nevertheless the next Sunday "Mr. Oscar" came to dinner. It was the best dinner that Olga, with her limited finances, could provide—a smorgasbord of cheese, fish, pickles, a delicious soup, fishballs made of dried cod beaten in milk, a roast, a sweet pudding. Mr. Oscar enjoyed it more than any meal he ever had eaten, and even William relaxing after dinner found himself pouring into the sympathetic ears of their guest the story of their troubles. Mr. Kragg knew at once what was the matter. Like two trusting children, knowing nothing of the principles of successful merchandising, they had put their savings into the store, imagining that all they had to do was to buy goods, sell them at a profit, and buy some more.

"Your trouble"—it was the past master of finance speaking—"is with your turnover. You do not move

your goods from your shelves fast enough."

"But what can I do?" asked the bewildered William. "The chain store in the next block sells so low. If I met their prices I would make no profit."

"You have some things that stick on your shelves, that sell slowly, things that you are overstocked with?"

"Yes, there are soaps, many brands, and flavoring extracts, three cases."

"People like to think they are getting something for nothing," observed Mr. Oscar. "Suppose next week you give away all this stuff that isn't selling well—a gift with every dollar's worth you buy."

"But I lose the profit on these goods. I pay my money for them," objected the cautious grocer. "You can't get your money back on stock that doesn't move from the shelves. Better give it away than have it lying there."

"Oh, William," breathed Olga, her eyes sparkling with excitement, "don't you see the idea? The women, because they get something free, will all come back to our store."

"Suppose," suggested Mr. Oscar, "we go over to the store and see what you have there."

The rest of the afternoon and far into the night, the three of them spent at the store. Monday morning showed the results of their work in one of the store windows filled with all sorts of attractive miscellany, and above the door a great banner reading:

GIFT WEEK
Your choice of any article in the window ABSOLUTELY FREE with every dollar's worth of groceries purchased. First come, first served. Do your buying early, and get first choice.

It was the most prosperous week the little store ever had known.

The rush of customers began early Monday morning, women customers gleefully carrying off cakes of soap, bottles of flavoring extract, perfume, kitchen utensils. Twice during the week it became necessary to restock the window as the dollars came pouring in. Mr. Oscar spent several hours each day at the store, getting new thrills constantly at the way his idea was working out. Neither of the Olsens now had time to leave the store in the afternoon, and it was who took little Billy to the park, glowing happily each time the boy called him "Uncle Oscar."

Before the week's end all the dead stock had vanished from the shelves. There had been money enough to make substantial payments on old accounts and there was still a balance left, a bigger balance than ever before. But William Olsen had begun to worry again.

"Next week we shall have nothing to give away," was his pessimistic prediction. "All our customers will go back to the chain store because the prices are cheaper there."

"How many oranges do you sell in a week?" Mr. Oscar asked with apparent irrelevance.

"About six or eight dozen."

"I see the fruit companies are making a big campaign to get people to eat more oranges. They are taking big advertisements in all the papers. Suppose you try to help them."

"What could I do?"

"If you gave away a dozen oranges with every dollar's worth of groceries, people would get used to eating oranges and buy more, wouldn't they?"

"Yes," William admitted doubtfully, "I suppose they would. But how could we afford to give away that many oranges?"

"Suppose you go to the company you buy your oranges from. Tell them you want to help their campaign by having an Orange Week. Tell them that if they'll give you oranges enough you'll fill a whole window with them and boost orange-eating in the neighborhood. To prove to them that you believe in the idea yourself, guarantee that hereafter you will buy twenty dozen oranges each week."

"I don't think they do it."

"Try," urged his wife. "It never does any harm to try, William."

Slow to make up his mind, but persistent when once he had decided to do anything, William Olsen gave the manager of the fruit company such a convincing argument that he got his oranges, to his own amazement, for had he failed it had been the latter's intention to see that it was arranged. He was the fruit company's controlling stockholder. He noted with approval that the company's alert manager promptly grabbed the idea and began having a series of "Orange Weeks" in other sections of the city.

A whole window packed full of great yellow, luscious oranges, with a big placard:

One WHOLE DOZEN of these wonderful oranges FREE with every dollar's worth of groceries purchased here this week.

gave the Olsens a second week of prosperity and added many gray hairs to the head of the chain store manager in the next block. And, as Mr. Oscar had prophesied, Olsen found no difficulty in disposing of twenty dozen oranges in the weeks that followed.

Frequently now Mr. Oscar stayed to dinner in the little apartment, and one evening the Olsens made him a business proposition.

"Mr. Oscar," said Olga, "William and I have been talking things over and we'd like to have you go partners with us in the store. You have given us such good ideas. We would like to give you one-third interest. We do not want you to pay anything for it. We feel that we need you."

Old Man Kragg glowed with an inner feeling of delightful warmth. It was nice to know that there was someone in the world who felt that he was needed, somebody that wanted to give him something, but he shook his head.

"No," he said firmly.

"You could come here and live with us. You could have the front room," pleaded Olga. "We would charge you nothing. We need your ideas in the store. You have taught us how to make it pay. You need not do any

work except when you feel like it. Won't you go partners with us?"

"No," said Mr. Oscar. "I am too old. Business is for young men. I have enough." He stopped abruptly. Disappointment was written in the faces of both the Olsens, and this was the moment Billy selected to climb into the old man's lap. "Tell Billy a 'tory, Uncle Oscar," he pleaded.

The warmth of the child's body against his, the tiny fingers trustfully clasping one of his great hands filled Old Man Kragg with a sense of satisfying peace.

"You could have the front room," repeated Olga.

Kragg was thinking. Why should he not do what he wanted to? Why should he let his wealth prevent him from living where he had found peace and happiness? What was there to stop him? Who would care? Surely he was entitled to some happiness before he died, he reasoned, as a great resolution began forming in his mind. "I will think it over," he announced. "Going partners with you—no, that is not possible. But living here with you"—he looked down tenderly at the child now asleep in his arms—"maybe—if you will let me pay. I have some money. Next month, perhaps. We shall see."

It was two months later that the financial world was startled by the announcement of the retirement of O. M. Kragg from active participation in the management of all his companies. There were many conjectures as to the reason for it, but Mr. Kragg himself refused to be interviewed on the subject.

Ever a man of quick decisions, with a one-track mind, when he discovered that his intimate association with the Olsens was giving him greater happiness than anything he ever had done, he decided deliberately to make their circle his mode of existence. He realized the difficulties that lay in his path so long as he retained his vast holdings. With Napoleonic directness he proceeded to rid himself of them. In a few busy weeks he turned all his stock interests into bonds. He sold his house and found other employment for his secretaries. He bought himself an annuity giving himself an income of fifty dollars a week.

Then came an announcement that startled the whole world.

The problem of what disposition to make of amassed millions has perplexed many a financier. Rockefeller found the answer in trying to improve the world's health, Morgan in creating a great art collection, Duke in endowing an educational institution. But Old Man Kragg was different. In perfect health all his life, except for one attack of influenza, a subject of disease did not interest him in the least. Equipped only with the scantiest of public school education, universities and colleges meant nothing to him. About art and music he was utterly ignorant, and therefore wholly disinterested. Churches and missions were likewise outside of his limited sphere.

There was only one thing he knew, one thing that interested him—business—so it was to business he turned over the whole fortune he had accumulated, but his manner of doing it was novel, revolutionary. With characteristic modesty he left his own name out of the trust he incorporated, christening it "The Start in Life Foundation."

Briefly its purpose was stated—to help worthy young Americans to get started in business for themselves.

Any young American from twenty-one to thirty-five, recommended by two reputable citizens as of good character, on application to the Foundation could obtain a loan of \$5,000 to start in business for himself.

No interest was to be charged. There was a further provision that if at the end of two years the business needed further capital, an additional loan of \$5,000 was to be made.

When the net profits of the business exceeded \$5,000 a year, the borrower for a period of ten years was required to turn back to the Foundation one-tenth of the net profits.

The directors of the Foundation were permitted no discretion in making the first loan. If the applicant was recommended as of good character, and had been at work two years, they had to give him the money, no matter how foolhardy they might think the venture he was undertaking. If the second five thousand was applied for, they were permitted to use their discretion to decide whether or not the business was worth salvaging or expanding.

The management of the Foundation was placed in the hands of a self-perpetuating board of trustees. There were two provisions—each trustee must have had at least five years' experience in business. No trustee at the time of his election must be more than thirty years old. A brief memorandum from Mr. Kragg explained his idea in providing a youthful board of trustees.

"It is my purpose if possible to keep the management of the Foundation in young men's hands. Age makes men conservative, timid, and puts them out of touch with the ambitions of youth."

"If a young man goes into business and fails, the capital advanced is to be charged off and not held as a debt against him. Even if his idea was a mistaken one, it is by the mistakes they make that men learn wisdom."

"I have formed this Foundation because of a big mistake I made in life—discovered, alas, too late in my life for me to profit much by it."

As was to be expected, the announcement of the novel Foundation created a furor. The trustees selected were mostly young men whom nobody ever had heard of—bright young men whom the keen eyes of Old Man Kragg had ferreted out in the various companies he controlled. They were to have life jobs at \$25,000 a year, and each year one-tenth of the profit money returned to the Foundation was to be shared among them, an incentive for them to make as many loans as possible.

Every effort possible was made by the newspapers to interview Old Man Kragg. The reporters found his office vacated, his house in the possession of its new purchaser. His

lawyers and former business associates, even if they wished, could have given no information about Mr. Kragg's whereabouts, so skillfully had he hidden his tracks.

The whole country was scoured for facts about O. M. Kragg and his past but the gleanings was scanty. No pictures of him were in existence. Even those associated with him could give little information about him.

And "Mr. Oscar," with one trunk, moved into the front room of the Olsens' flat.

William Olsen's grocery was now the most thriving in the vicinity. Olga no longer worked in the store, but was busy in a new and bigger flat, made necessary by the arrival of a little Olga.

Mr. Oscar still was part of the household. He had become a neighborhood figure. Each day he visited the grocery, sitting for most of the afternoon in pleasant weather in a chair by the door exchanging greetings with the customers. He still kept a keen eye on things, showing William many ways of increasing his profits.

There were several clerks now in the store, and three delivery wagons, and in the Olsen home were a piano and a radio.

Olsen and his wife, extravagantly grateful, told everyone that it was Mr. Oscar who was responsible for their success. Presently the neighbors began coming to him for advice.

Surrounded by friendly people who looked up to him, rejoicing each day in the companionship and love of the two Olsen children, the old man's character gradually softened and he became genial, kindly—and day after day experienced new happiness in helping others.

Keenly, too, he watched the papers for any reference to the Foundation he had formed, and somehow each year managed to get hold of its annual report, joying to see that it had worked out even better than he had anticipated. In the report there were pages on pages of grateful letters from young men who had got their start through the loan.

Only in one respect had the Foundation worked out differently than he had anticipated. When he had planned it he had been thinking only of young American men. He had neglected to make any specifications as to sex.

In every part of the country, ambitious young women were taking advantage of the Foundation funds. With his money they were opening tea shops, beauty shops, stenographic offices, art shops. Young widows, left with a child or two to support and no money, found salvation in the capital thus available.

"Perhaps it is just as well," said Old Man Kragg to himself. "What would have become of Olga and little Billy if William had died before I knew them?"

Once more—it was nine years after he had come to live at the Olsens—the influenza attacked the old man. This time he did not recover, but five days later passed peacefully away, a smile on his rugged face.

"Oh, William," sobbed Olga, as she found a writing dividing between her two children nearly fifteen thousand dollars the old man had accumulated, "how we shall miss him."

"He was a good friend, a fine man," said William, choking as he spoke.

"It was our little boy brought him to us. We must put a silver plate on his coffin—and a little child shall lead them."

Thus the coffin was marked—and the sorrowing talk of the neighborhood about Mr. Oscar's death spread till it reached the ears of the city editor of one of the big newspapers.

"Go up to that funeral, Nelson," he said to his star reporter, "and see if you can't dig up a human interest story out of it."

The reporter, out of curiosity, joined the long line of weeping neighbors that filed past the coffin for one last look at their friend.

"It's Old Man Kragg!" he exclaimed in amazement, as he looked at Mr. Oscar.

And the facts recorded here form the "human interest" tale he dug up at the funeral.

Wall Street, busy with its incessant pursuit of dollars, could not grasp what it all meant.

"Guess Old Man Kragg went crazy at the finish," was its puzzled comment.

Maybe he did.

Perhaps it's the other way about. In Heart's International-Cosmopolitan.

Real Estate Transfers.

Wilbur R. Dunkle, et ux, to Charles W. Mauck, tract in Walker Twp.; \$1,300.