



ON THE GREAT TOE OF J. P. MORGAN

Imagine a young man in grey tweed suit, and flat-crowned derby hat, with a walking stick tucked under his arm, stopping right in the center of the crowd, on the busiest, maddest thoroughfare in the world, to adjust his white cravat. And behold the seeming unconcern with which he edges his way to the curb to purchase a bright red posey from a flower vendor and fasten it neatly in his lapel! A horse neighs in his ear, a fat lady jostles him, a speeding messenger boy threatens with sudden death, yet he moves along with bowed head, oblivious of his surroundings.

Think you this young man is engrossed in thoughts of his own importance? How deceptive appearances are. At this critical moment, he hates himself. All his life he has been troubled with an inferiority complex. Thus far, he has been fairly successful in business because he has worked for others. But recently he has accepted a position of great responsibility. As the head of the American branch of an English bank, he now must rely upon his own judgment. In a few minutes, he will be conferring with the directors of a large importing house. It is an important meeting, and his future standing with his company depends on the outcome. He must meet these men on equal terms, be confident, self-possessed—or he will fail. Doubt possesses him. He wishes he could turn back.

At the corner of Wall and Broad Streets he falters. This is the hub of world finance—what right has he to

tarry here? Shall he go backward or forward? Suddenly he is reminded that he must go one way or the other and be quick about it. An English cab, driven by a liveried coachman, approaches. It turns around and its wheels scrape the curb in front of him. The door of the cab opens and a robust gentleman, with determined jaw and bristling mustaches, gets out. He is in a hurry; so, apparently, is the young man; the one steps up; the other steps down; there is a collision.

A groan resounds through the canons of the crowded square. The gentleman is in pain. He looks at his foot, now resting lightly upon the curb, and groans again, this time quietly. Then regaining his composure, he extends his right hand. "Accept my apologies, young man," he says, "I should have been more careful in getting out of the cab." "My apologies to you, sir," the young man replies, accepting the proffered hand with becoming deference. "I am frightfully absent-minded."

The gentleman nods understandingly and hurries through the door of a near-by building. "Good day to you, sir," the young man calls after him, and walks briskly forward. What a change has come over the young man! He carries his head high! Now, he can meet important men, the biggest, the ablest men in the land, on equal terms! After all, they are mere human beings, like himself. They can yell as loud as ordinary mortals when they are hurt. So, why stand in awe of them? Why worry?

As a matter of fact, there was