brary was set up. Grog shops began to close—not all of them, but a satisfactory number, and home life improved.

Before long it was apparent larger and permanent quarters were called for. Laura Rockefeller had withdrawn from the daily activities because of home duties. John D. carried on. He, with Joseph Perkins and William Taylor, dry goods store owner, gave \$50,000 for a building erected as Central Friendly Inn on Broadway at Ohio Street. This was Cleveland's first settlement house. Dedication took place in 1888, one year before Jane Addams opened Hull House in Chicago.

After several moves dictated by shifting urban population, the settlement house continues to function. Known as Friendly Inn, it is located now on Unwin Road in the Carver-Outhwaite Housing Development, a section in today's inner city.

Institutions mentioned in this chapter are from a tabulation in the Rockefeller Archives of Cleveland organizations which John D. began helping in his early years. The number, by no means complete, adds up to about one hundred and fifty. Not included in the list are those later Cleveland grants of much larger sums, nor what he gave to his Cleveland church.

The pattern that John D. and Laura Rockefeller followed in their early Cleveland charities was adhered to as wealth piled up. The oilman soon realized that instead of haphazard giving, it was as essential to chart a course for his benevolences as for his business. Thus, he developed definite guidelines for his philanthropy.

"It is easy to do harm in giving money," he concluded. Only when money helps a man (or organization) to help himself, he declared, is it beneficial. An institution should have many friends and supporters. For this reason, as is explained in the Rockefeller *Reminiscences*, he tended to make his "gifts conditional on the giving of others." Before endorsing a grant, thorough investigation went forward to insure that the undertaking met a true community need, showed evidence of potential, sustained local backing and did not duplicate an existing agency or source of aid.

The Standard Oil Company, incorporated in 1870, was launched in rough seas. Rockefeller and his first mate, Henry Flagler, piloted a craft buffeted by gales from two directions: overproduction of oil, both crude and refined, on the one hand; on the other, transportation of that oil jeopardized by a freight rate war among the three oil-carrying railroads, the New York Central-Lake Shore, the Erie, and the Pennsylvania. For Rockefeller, as for all refiners, the glut of oil, plus the unpredictable haulage charges, were narrowing profit margins to the danger point and bringing about ruinous competition within the industry.

The chaos was a continuation—intensified—of what had confronted the firm of Rockefeller, Andrews & Flagler two years before. At that time, in the spring of 1868, Rockefeller went to New York where he and his brother William met with Commodore Cornelius Vanderbilt and his son William—autocrats of the New York Central. They also saw Amasa Stone of Cleveland, who was in New York, having been elected president of the Lake Shore.

John D. told Laura all about it, writing her on a Sunday afternoon and feeling guilty about thus breaking the Sabbath. He was in Brooklyn where her parents and "Lute" (Lucy) were living. For the previous day's conference he reported to his wife they had not run at the bidding of the railroad potentates. Instead, they sent their card by messenger to let them know where he and Will could be found (at 181 Pearl Street). The meeting took place later, not in the office of the Vanderbilts but at the Manhattan Club. The rail men—even the haughty Stone—were impressed apparently with the Rockefeller potential in oil freight, and some agreement was reached. Whatever it was, it paved the way for later haulage contracts when the Standard Oil Company was born.

In his letter, Rockefeller refers to Stone as "Amasa Stone, Jr." the way the latter often signed his name since his father was also

Amasa. The "Jr." has confused some of Rockefeller's biographers (including Allan Nevins) who have interpreted it to mean a son of the Clevelander so often mentioned in the Rockefeller story. But it was the tycoon himself, for he had no son named Amasa.

However absorbed in business matters Rockefeller might be, the home fireside was never overlooked, as is evident from his letters. He had taken time, he wrote, to shop for gas lighting fixtures, presumably for their Euclid Avenue home—they had not yet moved from Cheshire Street. "If we can afford it," he added, "I want our house to be well furnished."

The 1870s saw all Cleveland refineries—except the Standard—in more or less trouble. Weak outfits, long tottering on the brink of ruin, began to disappear. Word came that Oil Regions men, resenting Cleveland's ascendancy as an oil center, were about to join with the Pennsylvania Railroad to place an embargo on crude oil for the city. Rumors swept through the works up and down Kingsbury and Walworth Runs like leaves before an autumn wind. Cleveland was about to be wiped off the oil map "as with a sponge."

Panic gripped Cleveland oil men. Rockefeller alone stood firm, "kept a stiff upper lip." The Standard Oil was by far the strongest refinery. Rockefeller management had paid off. But the president knew that even the Standard could not keep afloat forever against the rising storm.

Home worries also clouded his life. His second child, Alice, born about a year after the family was settled on Euclid Avenue, became ill and died in 1870. Memory of the child's sickness and death, it has been said, helped influence her parents in 1901 to found the great philanthropy, the Rockefeller Institute for Medical Research.

Alice's grave (later moved to the present Rockefeller lot) was one of the first in Cleveland's famous Lake View Cemetery. An initial unit of land, three hundred acres, was purchased in 1869 and made available for burials the following year. J. H. Wade was elected first president of the Cemetery Association. Rockefeller served later as a trustee and contributed \$35,000 toward development of the grounds.

Despite family anxieties, Rockefeller spent many hours discuss-

ing with Flagler the unsteady business situation. Flagler, an experienced shipper with acquaintance among railroad men, now went to General J. H. Devereux, who succeeded Stone as vice president of the Lake Shore. He laid before the General a startling proposition: whereas Rockefeller, to curtail expense, had been sending his oil to the east by lake and canal during the warm months, Flagler offered to ship the Standard's output exclusively by rail, promising sixty carloads a day everyday of the year. In return, he asked for a large rebate: a total trip (Cleveland to New York) rate of \$1.65 opposed to the current \$2.40.

Devereux concluded such an arrangement would be advantageous for the railroad. One kind of frieght for one destination would cut running time from thirty to ten days, reducing materially the number of cars tied up. The General's superiors in New York, who had not forgotten their meeting two years before with the Rockefellers, heartily concurred. In his *Reminiscences* Rockefeller commented: "The profits of the Standard Oil Company did not come from advantages given by the railroads. The railroads, rather, were the ones who profited by the traffic of the Standard Oil Company."

Naturally, when other Cleveland refiners learned of the contract, they besieged Devereux for like consideration. The suave Lake Shore vice president listened to them courteously and gave them all the same answer: Any firm equalling the Standard's volume of freight would be given the same rate. But none could, and by inverse logic, castigation of Rockefeller began.

Devereux, who had won his commission during the Civil War for his expert handling of military trains, rose to a high place in the peacetime expansion of rail lines. He built a home on Millionaires' Row and was prominent in civic and social affairs. He was named head of a committee welcoming the Russian Grand Duke Alexis whose visit in 1872 caused a great stir. Amasa Stone staged a brilliant banquet at his home in honor of the titled Russian. Socially prominent Flagler was invited, but not Rockefeller.

The Devereux family made history shortly after this when their young son, Henry K. Devereux, posed as the drummer boy in what

came to be a world-renowned painting, "The Spirit of '76." The artist, Archibald Willard, a friend of Devereux, painted it in Cleveland and then exhibited it in cities across the country. One of several "originals" created by Willard was purchased by Devereux and given to his birthplace, Marblehead, Massachusetts. What may be the earliest extant "original" is owned by The Western Reserve Historical Society. Another hangs in Cleveland's City Hall.

While paintings were not among Rockefeller's interests, railroads were, and the General and he had numerous contacts thrugh the years.

Faced with storms that in 1871 still beset "the oil trade," Rocke-feller also was giving much attention to home affairs. Laura was expecting their third child, Alta, who was born in April. Another girl! It was said that the father had hoped this time the baby would be a boy, an heir apparent for the kingdom he was building. But a girl was God's will, and the child was welcome.

Alta inherited certain of her father's traits, like his organizing ability. She was a "doer." Father and daughter grew increasingly companionable. She was born partially deaf, a handicap that won Rockefeller's sympathy. The affliction was overcome later through treatments in Vienna.

Instability in the oil business persisted. Companies were foundering, threatening to draw others with them into the depths. After lengthy conferences with his partners, Rockefeller evolved a way to save the industry. It was not a wholly altruistic conception. The Standard would benefit as well, if order could be established within the oil ranks. What he termed "Our Plan" followed these lines: Cleveland refineries, and eventually those in other parts of the country, would be asked to combine in partnership with the Standard Oil Company as the nucleus. It was a philosophy of "united we survive, divided we perish." Overhead costs thus would be lessened, duplication eliminated, and production volume increased. The result would be lowered prices for the consumer and higher profits for the refiner.

With his genius for looking ahead, Rockefeller saw that industrial combination was to be the way of the future. Indeed, though

little realized, it already had arrived in areas of the economy. The idea, however, was new and viewed with suspicion by citizens who yet had to hear of a supermarket or a national chain of retail outlets.

While Rockefeller was formulating his plan, another was being nurtured with utmost secrecy by a handful of Pittsburgh and Philadelphia refiners inspired by Thomas A. Scott, vice president of the Pennsylvania Railroad. In essence the scheme was to be a union of refiners and railroads for mutual gain: the refiners guaranteed rebates on oil haulage and the railroads assured the oil shipments.

A nefarious provision was added, namely, "drawbacks." Outside refiners were to pay top freight rates, half of which would go back to a pool to be divided among the member refiners. A more ruthless device scarcely could be imagined for squeezing out independent oil manufacturers. Early in 1872 the organizers acquired the charter of a nonexistent corporation known as the South Improvement Company. The name had no relation to the intended activities.

Rockefeller and Flagler, testifying afterward at a federal hearing, insisted they had no part in framing the scheme; they knew nothing about it until much later. "It was not our idea," Rockefeller declared to his biographer, Inglis in 1917.

Ida M. Tarbell, brilliant high priestess of the muckrakers who were to excoriate Rockefeller in coming decades, claimed otherwise: "Rockefeller and Flagler," she wrote, "went in at once and began to work up the company—secretly." Nevins disagreed. After careful study he concluded both men were telling the truth. Another biographer, Flynn, agreed with him in part: "It is almost certain," he wrote, "it did not originate with Rockefeller." But he was not so certain about the role of Flagler, who, he believed, was in it from the start.

Unfortunately for Rockefeller's standing, the Standard Oil Company did ally itself with the South Improvement Company later. However, before that step was taken, Rockefeller had set about putting into operation his own plan, which he always insisted was a much sounder system for strengthening the industry.

## 19. Cash or Stock

As deliberate as an expert chess player, Rockefeller made the first move in "Our Plan" to bring other Cleveland refineries within the orbit of the Standard Oil Company. One late December morning of 1871, he dispatched a message from his office in the Cushing Block on Public Square to the Second National Bank in its handsome new quarters at Superior and Water Streets. There his friend Stillman Witt was a leading director. The president of the Standard Oil Company wished to have a conference with Colonel Oliver H. Payne that afternoon at three o'clock in the bank's rooms. Would someone kindly see that the Colonel got the word?

The abrupt summoning of Payne was a characteristic Rockefeller technique; once a decision was made, he acted immediately.

A few minutes before three o'clock the tall figure of John D. Rockefeller could be seen proceeding with a purposeful gait, but not hurrying, across the Square. Snow was falling, powdering his tall hat and well-cut black overcoat. As he reached the bank doorway and was shaking off the flakes, a clock somewhere began to strike the hour. The Colonel was waiting for him.

Colonel Payne's works, Clark, Payne & Company on Walworth Run, was the Standard's closest competitor. The Clark part of the firm consisted of Maurice and James Clark, Rockefeller's onetime partners. John D.'s early associates had a strange way of appearing and reappearing in his saga like actors coming and going through scenes of a play. Holding the greatest share of stock, Payne was the actual head of the company and it was with him Rockefeller wished to deal. He came directly to the point, offering the Colonel the opportunity to merge with Standard Oil on a partner-ship basis. There would be a management role for Payne, but Rockefeller would have nothing to do with the Clarks.

Payne had suspected the object of this meeting before Rockefeller disclosed it. The Walworth Run plant, substantial as it was, had been losing money of late, and Payne knew the oil industry was in bad shape generally—with the exception of the Standard. The Colonel was not long in acceding to the combination idea, confident he could convince his stockholders likewise.

In the settlement that followed, Payne's company received \$400,000 worth of Standard Oil Company stock, or 4,000 shares. It represented payment for the plant and other assets as well as for good will and Payne's brains. One of Rockefeller's aims was to bring able men into the Standard Oil Company. Payne was one of them and before long he was put on the board of directors.

James Clark, who acquired 1,000 shares as his portion, evidently was as much of a problem to Payne as he had been to Rockefeller whom he never ceased to abuse. Tired of Clark's tirades, Payne bought his stock at a price above market value. Clark was jubilant. He had extracted a profit from Rockefeller's Standard Oil Company! Later, as the stock soared he assumed what became a familiar stance: cursing the Standard's president for the lost wealth. Rockefeller, on his part, could understand why men might prefer United States currency to the then unstable oil industry's stock, but he never could comprehend why they later invariably blamed him for their decision.

Rockefeller's basic strategy was to approach the strongest refineries first. Success with them would influence the lesser firms to follow, he reasoned. Making his initial overture to Payne, a carefully thought out step it is certain, was a master stroke.

Payne was a member of the wealthy Perry-Payne family. The Perrys were connected with Commodore Oliver Hazard Perry, hence young Payne's name, Oliver Hazard. The Colonel was an aristocrat and fully aware of the fact. He and Rockefeller were born the same year, but they had little else in common, save a respect for each other's business sagacity.

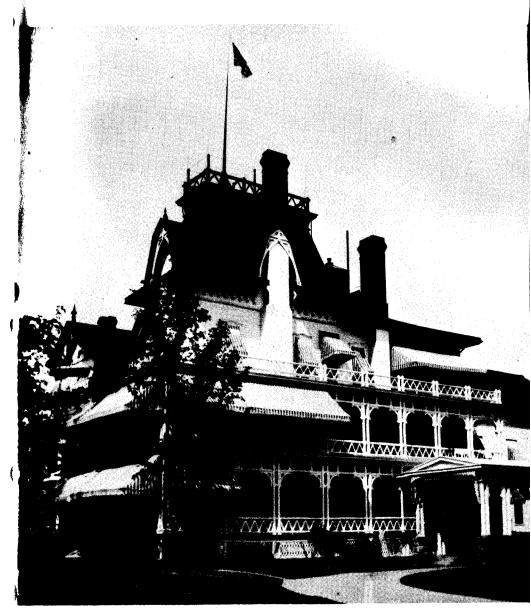
One can think of no greater contrast in lineage than between the two young men. Rockefeller, with a father listed in the Cleveland city directory as a botanic physician, was descended on his mother's side from an obscure farmer in New York State. Cultured Henry B. Payne, the Colonel's father, had made his money in law and railroads. He was prominent in the national Democratic party, was a United States Congressman and later a Senator. Oliver Payne's mother was the daughter of Nathan Perry, Jr., whose father, Nathan Perry, Sr., had come to Cleveland the first time with General Moses Cleaveland. On his second trip here from Connecticut he bought tracts of land in several sections of the Western Reserve, including 1,000 acres in the young city General Cleaveland had founded.

The Payne mansion at this time stood next to the Perry homestead amidst extensive grounds on Euclid Avenue at the corner of Perry Street. However, the Paynes when first married had lived some distance away on St. Clair Street. Every morning the bride's father saddled a horse before breakfast to canter over the fields to see his daughter. All the way he was riding through his own property, crossing what was to become Payne Avenue and a wide stretch that later was known as "Payne's Pastures."

When John D. was attending Central High School in Cleveland, Oliver Payne was a student at Phillips Exeter Academy in the East. From there he went to Yale University. He interrupted his college studies to enlist in the army at the outbreak of the Civil War, serving with distinction. He never married and mixed with only a few select friends. Flagler referred to him as "the kin of God."

Diffident though Payne might be with Rockefeller socially, the two got on well together in business. The Colonel was made treasurer of the Standard and invested heavily in the company's stock as well as in other enterprises. After retiring he moved to New York where he developed an estate in Ulster County. He also made trips to Europe in his yacht, the Aphrodite. He was the uncle of Cleveland's veteran Congresswoman, Frances Payne (Bingham) Bolton and her sister, the late Mrs. Dudley S. Blossom.

With the prestigious Payne in his camp, Rockefeller turned to other refiners. Next he won the sturdy Yorkshireman, John Stanley, who received 200 shares for his small but well established plant. Operation of the firm had been an uphill struggle of late and Stanley did not disguise his relief at coming under the wing of the Standard Oil Company.



Known as "the Homestead," the Rockefeller residence at Forest Hill was intended originally to house a sanitarium. (Cleveland Public Library)



Cleveland's "Crystal Palace," the Arcade, an architectural marvel. Stephen V. Harkness was president of the company that built it. Rockefeller was among the heavy stockholders. (Cleveland Public Library)

On January 1, 1872, the Standard increased its capitalization to \$2,500,000. Witt and Stone each bought 500 shares and Handy, 400. The Long Island refiner, Jabez Bostwick, an admirer of Rockefeller and his company, came into the fold receiving 700 shares for a desirable plant that included a terminal of importance to the Standard. There were other new shareholders, one of them Peter H. Watson, freight agent for the Lake Shore Railroad. He also was one of the men working to form the South Improvement Company, but this was known to only a few.

Rockefeller now presided over a much larger group than in the beginning days when he and his four partners were in charge. He was no novice in the role of chairman, for he had learned the art as a teen-ager when appointed head of the Erie Street Church's board of trustees, all older than he. Except for Colonel Payne, the Standard's new directors were also his seniors.

As chairman he was fully in command and thoroughly informed on every detail of company operations. Yet Rockefeller's mild manner deceived the uninitiated. Director Stone differed with him one day in an encounter as reported by Rockefeller. Stone suggested the controversy be settled by two directors whom he would name. Rockefeller agreed and Stone selected Witt and Colonel Payne. On the way home that night Flagler was nervous about the outcome, but not Rockefeller. "I am right," he said succinctly.

When the meeting took up the following day, Stone reminded the two arbiters that it was he who had appointed them. Nevertheless, their verdict was in favor of Rockefeller. Stone stormed out of the room.

Contemporaries found Stone gentle and pleasant in his home, but in public the thick set, heavily built man was domineering, always insisting on being "top of the heap." He resented the rise of Rockefeller, who was nearly twenty years his junior, a poorly paid clerk when Stone was already a man of affairs.

His dislike of Rockefeller flared again over an option he held for the purchase of additional shares of Standard Oil stock. He failed to present it until after expiration of the option date. Rockefeller refused to recognize the right because of the time element. Stone was so furious that Flagler advised letting him have the shares. Rockefeller would not and the disgruntled man sold all the stock he held.

Several times during January 1872, Rockefeller was in New York for more or less extended stays. From references in letters to his wife, it is clear that he was then working with the men formulating the South Improvement Company. He wrote to Laura about "a new plan which grows on me." And again: "we got our contract from Scott . . . and I feel well over it."

He obviously was much occupied with these negotiations, but, also, he had his wife and home in his heart and mind. Another baby was on the way. Bessie was four, Alta, eight months. Their mother, it appeared, felt burdened by this pregnancy and the prospect of a third child so soon. Her husband tried to cheer her. Addressing her as "My Beloved Wife," he told her about attending a Baptist church service where he met a Mrs. Gribble (evidently known to both). "she remarked how much comfort Harriet (her daughter) had been to her," Rockefeller wrote, "and she didn't want her when she came . . . how do we know that in old age we may be left to lean on who we hoped would delay coming for some time" (the italics are Rockefeller's). "Don't allow any misgivings," he continued. "We together will make the best of our experiences and try for all the good and happiness that can come from our mutual life." He added a P. S. "I dreamed of the girl Cettie Spelman and woke to realize she was my Laura."

Letters went from Laura to him, often long letters. She had driven in the carriage—there was not enough snow for the sleigh—to call on Mrs. Eyears and had stopped to see Mrs. Chisholm. The latter had been hurt in an accident, possibly a runaway. At the door she met the injured woman's physician, Dr. Henry K. Cushing (whose son, Harvey W., became a celebrated neuro-surgeon). It was from Dr. Henry Cushing that Rockefeller rented his office space. The physician razed the family homestead and on its site, in 1870, erected the Cushing Block (eastern part of the May Company building).

Sending news of the children, Mrs. Rockefeller described "how

John D. wrote his wife he had arranged to have her parents visit her. They would be company for her while he was away. He was paying their expenses. Apparently only her mother came, and when she left, Laura was more lonesome than ever. She missed her husband. He, in turn, longed for "wings to reach you tonight." He had been staying at William's house. "Tell Bessie that last night I slept with Emma (William's baby daughter) and O! did she kick! I feel more than ever thankful for a true and loving wife. Why shouldn't a man be stimulated to effort! the world is full of Sham, Flattery and Deception, our home is a haven of rest and freedom."

Between trips Rockefeller resumed his program of persuading "the important Cleveland refineries" to join with Standard. Giving them a choice of cash or stock in the company, he always counselled taking shares. The oilman needed to conserve all the cash possible. Also, Rockefeller had absolute faith in the Standard Oil Company. He believed in it as he believed in God and the Baptist church. Those who accepted his injunction made fortunes. Many of the others became his enemies.

Rockefeller invariably tried to discharge debts for plant improvements by urging contractors to take payment in stock. Two brothers, John and Hugh Huntington, had installed fireproof roofing under a sizeable contract. John reluctantly settled for stock. Hugh held out for cash. John became a multi-millionaire, leaving many bequests to Cleveland, including an endowment to help found the Museum of Art. Hugh, on the other hand, remained a man of modest means.

For one refiner, Alexander, Scofield & Company, losses had forced the firm to suspend operation for a time, and the partners sold out. They wanted no stock, for they heartily disliked John D. Both of these Englishmen had pioneered in illuminant manufacture in the Flats, and they found it hard to accept the rapid rise of the young upstart Rockefeller. John Alexander nursed a particular grudge because his early assistant, and fellow countryman, Sam Andrews, had left him to go with Rockefeller—and had prospered! The firm's relations with Rockefeller were not improved in the case of William Scofield (not to be confused with William Sc(h)ofield) when his daughter Helen married Frank Rockefeller whose contacts with his brother were growing strained. The fact that Frank had also had an interest in another refinery bought out by the Standard did nothing to sweeten his attitude toward John.

Alexander and Scofield later denounced Rockefeller as having cheated them in the price paid for their plant. Similar charges were leveled at the Standard by other refiners who had sold. Rockefeller countered such criticism as due often to an owner's exaggerated notion of his property's worth, plus disregard for the inroads of age and obsolescence in a plant.

Isaac Hewitt, Rockefeller's old employer, the only man he ever worked for, was a partner in the Alexander & Hewitt refinery. An evaluation of \$20,000 was put on his holdings when the company was planning to sell out to the Standard. Hewitt consulted his former bookkeeper as to whether he should take it in cash or stock. Rockefeller argued for the latter. Hewitt, however, disregarded the advice. Before long it was plain to him—and to his daughters—that he had thrown away an opportunity to become a millionaire. A few years later he testified at a government hearing that he had been "threatened" by Rockefeller and had sold under duress, all of which was vehemently denied by Rockefeller. The muckrakers preferred to believe Hewitt and quoted him often.

Frank A. Arter, another Clevelander, left a different story for posterity. Arter had been in difficulties with his refinery and was ready to unload to the Standard. Rockefeller's appraiser, Ambrose McGregor, a redheaded, conscientious Scot, went to work with his customary thoroughness. He never overlooked a thing, not even a hammer or a screwdriver, in his effort to compile a fair list. This time he came up with a salvage value of \$3,000 for a plant that had cost Arter \$12,000. Also, the oilman was shouldering a \$25,000 debt, and he felt the money settlement was the only alternative for

In February 1872, the *Plain Dealer* broke the story of the South Improvement Company. A fury like hot and searing lava erupted against the program. Crowds of angry men in the Oil Regions staged mass meetings that were near-riots, labeling the "company" a "monster," an "octopus," and its members "thieves and robbers." As soon as it was discovered that the Standard Oil Company had joined, imprecations of the most violent sort were directed at Rockefeller. Rockefeller was the Standard Oil Company to the public. Neither he nor Flagler was prepared for the virulence of the uproar.

Even Rockefeller's most laudatory biographers criticize him for subscribing to the South Improvement Company. The questionable feature was not so much in the rebate provision since reduced freight cost for big shipments was a recognized commercial practice. The evil lay in the drawbacks arrangement.

The South Improvement Company cannot be ignored in any study of Rockefeller, for, short-lived as the "company" was, it contributed to the cumulative, intense enmity focused on the Standard Oil head until well into the early nineteen hundreds.

Rockefeller explained many years later his reasons for the Standard's participation. The oil industry situation was desperate. Though he thought the proposition not as good as "Our Plan," it was a ready-made scheme backed by powerful refiners and railroads. He could not afford to antagonize them, for if the proposed setup failed, he would need their cooperation to put across his own conception of a united oil industry.

The opposition proved too much for the South Improvement Company. Within a matter of weeks it fell apart without ever starting to function. Not a barrel of oil was carried under the arrangement, Rockefeller emphasized when discussing it later. While the furor was raging he would make no comment. He barred his doors to reporters and refused to give out any statement.

He explained his stand to his wife, writing to her from New York in March. Newspapers were full of the excitement and of accusations against him. Laura was greatly disturbed as she indicated in her letters to him. "It is easy to write newspaper articles," her husband told her. "We will do right and not be nervous or troubled by what the papers say . . . by and by [sia] when we are through we may briefly respond (though it is not our policy). But leave future events to demonstrate our intentions and plans were warranted. I want to act perfectly conscientiously and fearlessly in the matter and feel confident of good results." In refusing to talk, Rockefeller made a mistake, as he realized later. The public interpreted his silence as an admission of guilt.

With these events swirling about him, his church was never neglected. He took his place as superintendent of the Sunday School at the Euclid Avenue Baptist Church and made notes about the sermon for Laura if she was unable to attend. He gave much attention to the new church building being erected at this time at Euclid and Huntington Street. He and Henry Chisholm were the heavy contributors to the building fund. Chisholm tithed, but not Rockefeller. Instead, he matched members' pledges dollar for dollar. No reliable record of his gifts to this church is available. In what must be regarded as incomplete total, the sum is put at \$755,466 over this period and a little beyond.

The Rockefellers' new baby arrived in August and was named Edith. Three small children—Bessie, Alta and Edith—to liven up the Euclid Avenue home! If they were all girls, their father loved them, every one, for he was a doting parent.

Cleveland's Union Club, an exclusive town club for men, that had been incorporated at the beginning of the year, was organized in September 1872. The club purchased the Handy mansion on lower Euclid Avenue. Officers were elected with William Bingham, wholesale hardware merchant, named president, and Henry B. Payne, vice president. The committee on admissions consisted of Amasa Stone, Henry Chisholm, J. H. Wade and Oliver H. Payne.

Writing about Rockefeller, authors like to picture him and Flagler at luncheon in the rarified atmosphere of the Club, deep in discussion of business problems. Actually, neither Rockefeller nor The Club, today located on Euclid Avenue at East 12th Street, purchased this property in 1901 from Mrs. William B. Castle, whose son-in-law, D. Z. Norton, was an early member. The Castle home was razed, and the present club house completed in 1905.

By midsummer of 1872, all but a half dozen of the many oil refineries in Cleveland either had united with Standard Oil Company or had been purchased outright. Rockefeller at thirty-three was the head of the largest oil company in the country. And Cleveland was the nation's oil center.

Ida Tarbell contended that Cleveland oil plants had been crushed by the Standard head. And, paralyzed, they collapsed into the Standard's net, she declared. Nonsense, Rockefeller retorted. They already had collapsed and were near bankruptcy. "Most of the refiners were very desirous to get out of the oil business," he wrote in his *Reminiscences*.

Within a few years, several of the important oil men who had been loudest in their castigation of Rockefeller for his part in the South Improvement Company joined the Standard. Notable among them was the boyish Titusville refiner, the able John D. Archbold, who ultimately succeeded Rockefeller as president of the Standard.

## 20. A Son and A Summer Home

With a laggard January dawn breaking over the sky, a short, plump woman carrying a doctor's satchel hurried up the steps of the Rockefeller home on Euclid Avenue. At her approach, the big front door swung open promptly, for Dr. Myra K. Merrick was expected. A familiar figure in this house, she went directly to Mrs. Rockefeller's bedroom upstairs, radiating good cheer and self-assurance with every step.

Before many hours had passed, she came briskly out of the room