An Appreciation





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## PATRICK JOSEPH HEALY







Engley Henry Taylerin

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Followy,

FOUNDER OF THE HOUSE OF LYON & HEALY

An Appreciation

"There is something in business besides money."



CHICAGO

17.50



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#### foreword.

THIS little book falls far short of what we should like to make it, but our beloved President carried modesty to such an extreme that he scrupulously avoided all occasions, all decorations, and all public honors. Moreover, he deprecated any appreciation of himself, and during his lifetime quietly defeated all efforts to give public utterance to the praise that was his just due.

But even a very incomplete record of such a noble and useful life will serve two purposes: it will confer a benefit on him who reads it, and it will testify to the undying admiration with which we regard our beloved associate.

CHICAGO, March 17, 1907.







P. J. HEALY AT THE AGE OF 18

#### CHAPTER ONE

PATRICK JOSEPH HEALY, the founder of the music house that bears his name, was born on a farm in Ireland, March 17, in the year 1840. His father's little house was situated about two miles from the town of Burnfort, in the county of Cork. This small farm differed in no way from hundreds of its neighbors. The usual round of monotonous duties engrossed the family, and of pleasures there were few. But little Patrick was sometimes taken to market by his father on the jaunting-car of a Saturday, and so could count the weeks by that great event. His father and mother were both of the sturdiest type of the rural Irish, and he found himself rich in brothers and sisters, for he was the youngest of thirteen children.

At the time of the child's birth, his father was seventy-five years old, or perhaps it might better be said seventy-five years young, for Healy, Sr., lived to be 103, and then fell asleep peacefully while sitting in the sunshine of his

Boston doorway. He had never known sickness, and only at the last had his activity diminished.

Yielding to the inevitable, the Healy family gave up the struggle to make headway amid the pretty but impoverished vales of Burnfort, and when Patrick was ten years of age they planted his small feet in the classic city of Boston. He had already acquired a remarkable stock of knowledge for one so young, and his first day in school in America was signalized by a flying jump from the primary room into the highest grade of the grammar school. His spelling was a source of wonderment to the small Bostonians, and exceeding delight to the teacher. For, on the first spelldown, when he spelled "shew," and the class objected, the teacher smilingly remarked: "That's correct; that's the way Healy and I always spelled it when we were boys together." This teacher, William T. Adams, to whose discernment and appreciation young Healy owed so much, was afterwards widely known as "Oliver Optic," the author of the widely known series of boys' books.

In the neighborhood in which young Healy

lived there was a struggling music teacher, Silas P. Bancroft, a man with a great heart and a desire to do good far beyond his slender means. He took a fancy to the bright, eagerfaced school-boy, and employed him to blow the organ for him on Wednesday and Saturday afternoons and soon the spirit of the lad aroused Mr. Bancroft to seek an opening for him in the great world of business. One day that young Healy had spent the hours after school in bringing home wood in a wheelbarrow, from a neighboring yard, Mr. Bancroft marched in and announced that he had gotten a place for his protegé. It was in a music store. The boy was now fourteen and his parents, with that ardent desire to give their youngest child the education that they themselves were denied because of poverty in the old land, were prepared to make any sacrifice to enable the Joseph of the family to enter college, but young Healy's filial desire to make easy his parents' declining days, coupled with his passion for a commercial life, carried the day. So the morning of the next day, September 24, 1854, a full hour before Mr. George P. Reed, the music dealer, got down to business, the new errand-boy

#### Patrick Joseph Pealp

sat on the stool nearest to the door, kicking his feet against the counter and ready to jump down at the entrance of any man who looked in the least as though he might own the store.

Young Healy put in a year or two as errandboy and stock-boy, and then was given the duties of a full-fledged clerk. Every music teacher in Boston came to know that the way to get what one wanted in Reed's (afterwards Tolman's) was to find young Healy. He knew the stock backwards and forwards, what they had, what they did n't have, and what they could send out for. He worked in this stock from early morning till night, saving only an hour for himself at noon in which to visit the readingroom of the Boston Public Library. He got tired sometimes; one summer he had to rest on the landings before he could drag himself up to the reading-room, but he never lost courage. Rowing upon the Charles River evenings and on holidays, always brought back his native vigor.

The house with which he was identified changed hands, but young Healy had found his life's work in the music business, and the changes made but little difference in his im-

mediate duties. It did, however, open his eyes to the fact that if he would secure a solid footing in the commercial world he must find a new field. About this time Oliver Ditson and John C. Haynes had sent John Church out West to take over the Cincinnati branch of their business, and the Ditson affairs with the Chicago connection, Smith & Nixon, were also approaching a crisis. But now the Civil War diverted men's lines of thought for a brief period, and new plans lagged while the country's life was in peril. Young Healy was one of the first to respond to the call for volunteers, Alas! his short stature and light weight caused his rejection with a promptness that was startling. He had to comfort him only the thought that even the greatest heroes would have come to naught if they could n't even get started. Recruiting officers from time immemorial have used charts, rather than brains, in enlisting men, and quantity, not quality, is what the charts provide for.

In 1864, Oliver Ditson sent for Mr. Healy and his fellow-clerk, Mr. Lyon, and offered them a choice of cities, in which he would set them up in business so as to serve as an out-

let for Ditson productions. St. Louis, Chicago, and San Francisco were available. Mr. Healy visited St. Louis, which was then larger than Chicago, and made a study of the latter place, but did not go to San Francisco. The far Western town seemed to be too great a distance from good old Boston. Mr. Healy, on his return, reported that he had selected Chicago, showing thus early in his career his wonderful capacity for correctly reading the future. So in 1864, as the country emerged from scenes of bloodshed to a grateful peace, the new firm was launched upon the rising tide of business prosperity. The firm name became Lyon & Healy inasmuch as Mr. Lyon was the senior by several years.

High spirits! When Mr. Healy reached Chicago, in May, 1864, he felt like Alexander of old. Already he had conquered fortune. But when on closer acquaintance he found that city to be a muddy country town, part of it staggering on stilts, and the rest reposing placidly on the bosom of a swamp, some of his enthusiasm oozed away. Mr. Lyon, after going up and down many flights of stairs, which were a part of the sidewalk in a single block on

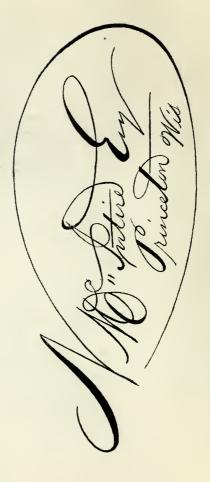
#### Patrick Joseph Pealp

the principal street, said: "Let's go back to Boston, where, at least, we won't break our necks." But P. J. Healy steadied himself on the rickety stairs, took a firmer grip on the hand-rail, and said:

"No, I'll never go back."







#### CHAPTER TWO

REAT success is not accomplished by the man who possesses a grand idea, but by him who is possessed by a nearby, definite purpose. It is the daily carrying out of small means toward a well-defined end that lays the foundation for the edifice that shall eventually tower toward the heavens and become the landmark for thousands. The guiding thought of P. J. Healy in the early days of the house that bears his name was that he must justify the trust reposed in him by his Eastern friends. He had been given charge over what was to him in those times a very large sum of money. It was his to fritter away in foolish or unwise business moves, to preserve intact by easy-going, spiritless merchandising, or to increase a hundred-fold by wide-awake and daring enterprise, coupled with unflinching attention to details. Day and night he had but the one thought, — to prove himself a faithful steward to those who had reposed confidence in him. He began each business day by personally opening all the mail, making credits, and adjusting grievances with the rapidity of

an automatic machine. After a day crowded to the utmost with every conceivable form of business exertion, from engaging clerks to attending to the banking, he finished his labors close on to midnight in his own home by work upon statistics, etc. Such activity could not fail to bring results. Oliver Ditson had said, by way of encouragement: "If you have good luck, in ten years' time you will do a business of \$100,000 per year." The new firm passed that figure before the first twelvemonth had expired. Yet Mr. Healy found time to make a few friends, to give long and careful attention to the problems that needed it, and from the first to bestow kindnesses with an open hand upon all who asked either his advice or his assistance.

In those days, one of the best known of Chicago's capitalists was a certain old gentleman, who chanced to be Lyon & Healy's first landlord. One day, after the new firm had been established three or four years, he dropped in for a short chat. "Healy," said he, "don't you want to borrow some money to help increase your business?"

"I could n't afford to pay ten per cent," re-

joined Mr. Healy; "and that's what the trade tell me they have to give you."

"Well," replied the old gentleman in a whisper, and with his bony finger to his cautious lips, "it won't cost you ten per cent."

And this was probably as high a compliment as the old gentleman ever paid to any one.

To Lyon & Healy's one day came a pale and worn man, carrying a violin under one arm and a roll of manuscript music in his hand. He was tired and discouraged, for his regular publishers would not advance him further royalties. He approached Silas G. Pratt (since so well known as a composer and conductor, then a bright young salesman), and asked him if he could close a contract with Mr. Healy. Pratt said, "We have talked somewhat of getting out a new Sunday-school song book, and, if you like, I will ask Mr. Healy to give you an audience."

As Mr. Healy came out from the office into the store to hear some of the musician's ideas, he took in the situation at a glance. The delicate, refined face of the musician, drawn with a deep anxiety, told its own story of financial distress, and of the thousand rebuffs that had

#### Patrick Joseph Bealp

broken the heart of one of the gentlest men that ever lived.

When his music came to an end, the stranger asked anxiously: "How do you like it?"

"That's all right," responded Mr. Healy, and he then and there contracted for a work to be known as "The Signet Ring."

About a year afterwards people began coming in to ask for "The Signet Ring," and chiefly because of one certain song it contained. At first, no attention was paid to these indications, but finally the song was printed separately, and edition after edition was published and sold.

In the mean time, Pratt had gone to Europe to study. Three years passed, and he returned to New York City. "As the boat came up to the pier," he says, "the band was playing a simple tune that seemed familiar. As I alighted the porters were humming this same air, then when I reached the street the newsboys were whistling it. At the first corner a street musician was singing it, and then it flashed over me all at once that this was the song that had made the success of Lyon & Healy's 'Signet Ring.' It was, in short, the song that was to become one of the most popular ever written,

the song that, but for the great heart of Patrick J. Healy, might never have seen the light of day, "The Sweet By and By."

Those were brave days in the '60's, full of joyous business activity, and full, too, of the domestic happiness that rounds out a man's life, for in his bride, Mary Griffith, whom he married October 31, 1863, P. J. Healy found a companion worthy to share his high aims and his large ambition.

She was a descendant of the Griffiths of Wales, the clan so well known in song and story; and to intellectual gifts of a high order she added an amount of practical common sense such as is given to few women. Self-denial was a part of her creed, and she ordered everything within her household with a single, steady view of enabling her husband to achieve the success upon which he had set his heart.

Of the children sent to bless this happy union, three sons survived, James, Raymond, and Paul. Mr. Healy's home life was ideal, his business began to prosper beyond his fondest dreams, the sky was without a cloud.







P. J. HEALY AT THE AGE OF 33

#### CHAPTER THREE

N Sunday, September 4, 1870, in the afternoon of a bright Indian summer day, the fire bells clanged a call. The new and handsome Drake block, at Washington Street and Wabash Avenue, was in flames. When Mr. Healy arrived, a short time after the conflagation began, he found the beautiful store on the corner, to which Lyon & Healy had recently moved, and which had already become the Mecca for the music-loving people of the West, a pile of smoking ashes. But the energy and ability that could create a great institution from nothing was not to be balked by a catastrophe of this kind. At an impromptu council, held while the flames were still smouldering, it was decided to go right ahead with the business. With the utmost vigor the task was undertaken of assembling the thousands and thousands of items that go to make up a general music stock. Within a short time, a permanent location was found at 150 South Clark Street, and these spacious quarters were crowded to the utmost with a splendid new stock. Then, when the pressure was over, Mr. Healy gave

evidence of how severe had been the blow, coming, as it did, upon the top of exertions that for years had taxed his strength to the utmost. He was forced by nervous exhaustion to give up business entirely, and for some weeks the physicians held out small hopes of his recovery. Doubtless the months that he spent within the Valley of the Shadow of Death had much to do with his attitude ever afterward toward the sick or suffering. His thoughtfulness and tenderness for others from this time forward became one of his chief characteristics. Many a pale clerk owed his or her lease of life to Mr. Healy's watchful eye and princely generosity.

In the spring of 1871, Mr. Healy returned from a long trip through the West with health fully restored and energies once more at their best. Lyon & Healy now took over the piano business of Smith & Nixon, combining it with their original sheet-music and book business, and Mr. Healy had taken another step in his great project of building up an establishment that should contain "Everything Known in Music." Some years before, Mr. Healy had established a wholesale and retail small-instru-

ment department, and had already conceived his plans of world-wide advertising, and, as an earnest of his intentions, had started the "Little Bandmen" advertisement running in all the great newspapers of the day. This was the beginning of the persistent, logical advertising which was to carry the name of Lyon & Healy into the farthermost hamlets of America. About this time, it became evident to his clear judgment that certain of his employees had in them ability to ably second his efforts. They were the fine gold, so to speak, in the mass of clay with which he was working to perfect his organization, and we find him beginning to entrust a prominent part in the business campaign to his lieutenants. These young men he placed in the positions for which they seemed peculiarly fitted, and having given them a firm, unwavering example in the great underlying principles of business, he left them in matters of detail almost entirely to their own devices. The process of making all the younger men in Lyon & Healy's strong by throwing them upon their own resources, letting them make mistakes and get out of them as best they could, is illustrated by one typical incident.

A certain seminary not far from Chicago had decided to put in a number of high-grade pianos, and one of the salesmen was sent to endeavor to sell them. Next day, this young man telegraphed Mr. Healy: "What shall I do for a starter?"

Quick as a flash, Mr. Healy telegraphed back: "Start home."

But if Mr. Healy sometimes used Spartan methods in building up the character of his younger associates, no man ever placed a higher estimate upon loyalty. Loyal himself in the highest degree to those who had given him his start in the business world, and to those constituting his business family, he could forgive and overlook almost anything in the man who was doggedly faithful to Lyon & Healy. One day a clerk reported that a certain redheaded stripling, who had grown up in the store, was impudent to him and must be discharged.

"Very well," said Mr. Healy, "discharge him."

Presently the clerk came back and said: "I have discharged him, and he won't go. Won't you please sign a written order for his dismissal?"

Mr. Healy signed the order with his customary bold flourish.

In a few moments the clerk returned again, in a high state of indignation, and blurted out: "He won't go. I gave him your written order, and he read it and tore it up, and then said, Oh, you go to blazes!'" "Well," replied Mr. Healy, turning to his correspondence, "since you've discharged him, and I've discharged him, and he won't go, I don't see what further can be done."



#### CHAPTER FOUR

N Chicago they have only two periods of time,—before the fire, and after. True, new-comers to that city often date things from the Fair, but your genuine Chicagoan begins his narration with, "It was about three years before the fire," etc. The Chicago fire, ranking, as it ever will, among the world's great catastrophes, wiped out substantial business enterprises by the thousand, and crippled every Chicago business house more than can possibly be deduced from a table of figures. For years afterward, firms that had apparently recovered from the blow collapsed almost in a night. The same thing is true of the business men of that period. The number of deaths indirectly caused by the fire can never be traced. To have the accumulations of a generation swept away in an hour before one's eyes is an experience which no man can go through without carrying the marks of it to the grave. The very shrewdest and most capable merchants were carried off their feet, and no blame could be attached to them. Take the case of those Chicagoans who had placed their insurance

in the Chicago fire insurance companies which were so big with promise in 1870. The day after the fire they were worse off than penniless, and only years of debt and strained credit remained before them. Then those merchants who were fortunate enough to have had their insurance in foreign companies awoke October 10th to find their "bills receivable" in large part only a myth. The merchant who held the same position in the dry-goods trade that Mr. Healy did in the musical industry, a few days after the fire announced that he could see no hope. He remained in business because, in justice to others, he could not stop, but he frankly advised his Eastern connections of the desperate plight of all Chicago business men. In viewing Mr. Healy's attitude at the time of the fire, one can but If the Chicago fire annihilated larger firms, houses of long-established credit, doing business on their own capital, what chance was there for a young firm, barely eight years old, which had already within the year been wiped out by fire? That Mr. Healy could go calmly ahead, almost as though nothing had happened, shows the extraordinary strength of his

character. Truly, he was born to succeed, and nothing could keep him from his own. Fate might be said to have done her worst in his case, but he rose to each occasion forceful, alert, and with an eye to every chance. personal attitude was reflected in the men with whom he had surrounded himself. For, after they had done what they could on the night of the fire to save books and papers, they dispersed before the flames, firm in the knowledge that business would be continued somehow, somewhere, on the morrow. Mr. Healy's own words in regard to the fire itself, are as follows: "At the time of the great fire of '71, I lived on Peoria Street, near Van Buren. The Sunday evening of the fire I retired before eight o'clock, and, if my memory does not deceive me, I was not long in bed before an alarm of fire sounded, then a second, a third, and so on. I dressed myself in haste and went down town. Upon reaching the river, I concluded that the business district of Chicago was doomed, and pressing forward, I arrived at our store at No. 150 Clark Street about ten o'clock. I opened the safe, took out all money, bills receivable, insurance policies, and other valuable papers,

and carried them home. I then immediately started to return to the store, but I had great difficulty in getting there on account of the excitement and crowded condition of the streets. But I finally succeeded in forcing my way, and, upon entering the store, I found there a number of our employees. They had all concluded that the business district of Chicago was doomed, and that we had no choice but to abandon our store and its contents. They advised me not to trust the ledger, cash-book, and journal to the safe. While I doubted my ability to get to the West Side in safety with the books, I nevertheless took their advice, and by the aid of two of our draymen managed to reach the West Side by Eighteenth Street, about two or three o'clock in the morning."

Immediately after the fire Lyon & Healy occupied temporary quarters in a small store at 287 West Madison Street, afterwards securing warerooms in a little church building on Wabash Avenue, corner Sixteenth Street. Here the better part of a year was spent awaiting the rebuilding of the business center. So shrewdly had Mr. Healy placed his insurance that his house realized 85 per cent of the face

of the insurance policies; but outside of this it may be said that naught but chaos remained. Mr. Healy was not slow to understand that a crisis in his house was at hand, and that much depended upon obtaining an advantageous lease. Finally, after difficult negotiations he secured the store building at 162 to 164 State Street, from Judge Otis, and in November, 1873, was again able to transact business in a permanent office. To the regard, admiration, and personal loyalty with which Mr. Healy never failed to inspire all his close associates, must be ascribed the readiness with which his Eastern friends faced the rebuilding of the business. In the case of almost any one else they would have abandoned a field so fruitful of appalling disaster. As it was, they brought great pressure to bear upon him to make certain changes, but he stood firm. 'The house of Lyon & Healy must go on just as it is," were his words, uttered with a determination that carried all before it. The new store was located right in the heart of the retail shopping district. The rent at that time seemed enormous, and signs of an approaching panic were not wanting. But somehow

during those troublous days of the early '70's. Mr. Healy managed not only to keep afloat, but to make some progress. In looking back, it is hard to realize the conditions of business in those days, and hard to understand that many things that are now a matter of course were then daring experiments. Mr. Healy did things. Older men in the trade shook their heads and presaged failure. He sold pianos for almost nominal payments down, gave long time on the balance, and scarcely ever repossessed a piano. "Men who want to steal," he said, "have no use for pianos." He sold sheet music at a heavy discount from list prices. C. A. Zoebisch, the leading small-instrument importer of the time, in one of his early trips to New York, hunted him up and said: "Healy, I see you have gotten out a picture-book. I am sorry about it. You will surely ruin the business." And Mr. Zoebisch was considered the oldest, shrewdest, and wealthiest man in the musical importing trade.

The "picture-book" to which he referred was an illustrated catalog, by far the most elaborate and expensive of the kind issued by a business house up to that time. Con-

trast this method of merchandising with the secret-cost and sales-from-samples-only style, and one sees why Lyon & Healy went forward by leaps and bounds. Later, the first catalog ever printed containing half-tone engravings of goods, and portraits of prominent artists recommending them, upon each page, was issued by Lyon & Healy. Newspaper advertising was handled by Mr. Healy in the same broad manner. His ideas were many years ahead of the times. From the first he had the true advertising instinct. "A good advertisement of a good thing, in a good paper, is a good investment," was one of his maxims. He would satisfy himself upon these three cardinal points, and take no concern if the immediate returns were apparently far less than the cost. He was always building for the future. So undivided was his attention to his business affairs, that almost everything outside of the Lyon & Healy sphere of activity was rejected without a moment's hesitation. Opportunities for speculation, for investment, for other business, were waved aside with scarce a moment's consideration. He would smile pleasantly at the enthusiastic promotor or

broker, and say, "Oh, take that to one of those smart fellows." With Mr. Healy, it was Lyon & Healy first, last, and all the time. Naturally, his friends were those with whom he touched elbows in his daily affairs, but these friendships were stanch and lifelong.

So when the smoke of the fire had fairly cleared away, we find Mr. Healy splendidly alive, and with the foundations ready upon which he was to build the greatest business of the kind the world had seen.

#### CHAPTER FIVE

In July, 1877, Mr. Healy was called upon to suffer the loss of his devoted wife. After a very brief illness, Mrs. Healy passed away, leaving James, George, Raymond, and Paul, four little children to accentuate her absence. The shock bore heavily upon him, and for a time he was completely prostrated. Then he resumed his business cares with an intensity that spoke all too plainly of a desolate fireside.

A short time prior to the Chicago fire, the firm of Lyon & Healy had placed on sale the first upright pianos ever exhibited in Chicago. Everything up to that time had been either square or grand pianos. The innovation was not regarded with favor by the trade. One of Mr. Healy's competitors called to inspect the new claimants for public favor. He was quite an eloquent speaker upon certain topics, and after viewing the upright pianos, he delivered his opinion upon them, setting forth at length the various reasons why they could never succeed. His reasons were as plentiful as cures for a cold. Mr. Healy heard him to the end, and then replied in his most positive manner, "Mr.

—, inside of one year you will be proclaiming the merits of the upright piano in as strong terms as we are going to do from now on"; and when he had bowed the gentleman out, Mr. Healy turned to his associates and said: "We'll have a carload of upright pianos shipped to us at once." Lyon & Healy made a great gain in the piano department of their business by this accurate forecasting of public taste. The square piano was speedily relegated to second place, and the new kind of piano sold by Lyon & Healy became town talk.

Mr. Healy had always been a devout church goer, and, in company with several other gentlemen, was now persuaded to serve on a committee to conduct a series of church entertainments given for the purpose of raising funds for the purpose of building a new church structure. He soon saw the bad features of raising church funds by such means. So to his pastor he made the proposition that he would be one of a number to guarantee the necessary funds, provided all entertainments of a secular nature be abandoned. To this the clergyman gladly agreed. Then Mr. Healy, by his forceful pointing out of the waste of valuable time and effort

incident to entertainments and their lack of harmony with the character of a house of worship, induced other members of the congregation to join with him in liberal voluntary contributions.

Mr. Healy had a way of going on with portions of his business that were not very prosperous which bespoke a patience of the larger sort as well as a grim determination. "When I put my foot forward I never like to take it back," he said time and again when urged to discontinue some branch of the house's affairs that seemed incapable of ever making an adequate return.

Another and a greater indication of his patience was his early determination to "grow his own captains," as he sometimes tersely put it. It was his pride to point out that every man holding a position of high responsibility had entered the employ of Lyon & Healy at about the age of sixteen; and one of Mr. Healy's strongest points was his ability to bring out what was best in his subordinates. Men developed unsuspected powers when working under Mr. Healy's eye. As the years went by and these men grew in strength of purpose and

force of character, they came to feel for their chief a love and veneration that knew no bounds. He was fond of quoting Napoleon's saying to the effect that "every French soldier carried in his knapsack a marshal's baton"; and in his own business organization he proved that it rested with the individual whether or not that individual might some day have a voice in the direction of the affairs of the firm.

One day as Mr. Healy was signing the firm name, a small bit of the paper caught upon his broad gold pen, and, presto! the famous signature known of business men and bankers the world over was born. He at once saw the value of the trade-mark, and finding that he could produce it with an ordinary pen by means of a quick and peculiar dip of the wrist he never varied from it thereafter.



From the above fac-simile of his writing, it will be seen that this original signature is remarkable from several standpoints. In the

first place, it is one of the most difficult signatures to counterfeit or forge. It looks simple, but the thousands of people who have striven to make a copy of it, just for their own amusement, have found it wellnigh impossible to duplicate. In the next place, it is extremely striking and yet legible. Any one familiar with tures current in financial circles knows that many of the most important ones are so involved and complicated as to be entirely unreadable. In fact, even some of the signatures upon the United States paper currency might almost as well be Chinese, as far as legibility is concerned. Mr. Healy always modestly ascribed his signature to two things — first, the lucky accident of the small wad of paper; and second, the fact that, as a small boy, one of his duties in the first school he attended was to sharpen and care for the quill pens. So naturally much of the dashing quill-pen style of chirography clung to him after he took up with the modern pen. Mr. Healy's signature has been extensively pirated both in and out of the music business, and if imitation is the sincerest flattery, he could never complain that other firms whose names happened to begin

with the letter "L" did not appreciate his invention. His handwriting at this time was very peculiar, but perfectly legible, as will be evident from the annexed example.



#### CHAPTER SIX

N September, 1882, Mr. Healy took his second wife, Miss Frances Hannan. She was a highly educated woman, the possessor of marked literary ability, and her prominence in church matters, where her sterling qualities were fully recognized, led to Mr. Healy's acquaintance with her. A woman of commanding presence, her bearing was full of grace and dignity. It was a love-match in the best sense of the word, and during the happy years that followed, Mr. Healy and his brilliant wife were inseparable. The marriage ceremony was followed by a trip abroad, which was the first long vacation from business affairs that Mr. Healy had allowed himself. On his return the employees of the house greeted him en masse, and the Lyon & Healy Military Band, which had now grown to be one of the leading musical organizations of Chicago, insisted upon serenading him, and would not be denied. Mr. Healy, always the most modest and retiring of men, said that while he thanked the members of the band from the bottom of his heart, he hoped the neighbors would understand that

he had no part in planning a public reception. This trip of Mr. Healy's was the first of the long series in which he took such delight, and in which he cultivated the acquaintance of music dealers, large and small, until his personal friends became legion, and his friendly calls one of the institutions of the music trade.

Daily, from this period on, plans of development were brought to him by his assistants. His method of declining those which seemed unsound to him, without discouraging the sponsors, is interesting. He would listen carefully to the proposition, and if it had to do with detail, he would finally dispose of it by saying, "Yes, it might do—but—it would take more clerks." If it were a proposition involving a radical move, whether sound or unsound, he would usually make a note of it on a slip torn from the edge of a newspaper, and remark, I'll see what the others think."

Mr. Healy was not given to framing sentences that might be quoted, in fact, he avoided everything of the kind as far as possible; yet many of his sayings, in spite of their modest delivery, were caught up and treasured by those who enjoyed his confidence. For instance, upon

the subject of banking, he began: defer borrowing from a bank until you actually need money." Upon the subject of giving notes, when the cash balance in the bank is so large as to make the practice not only unnecessary, but the care of the cash in itself somewhat of a burden, he said: "Bankers are creatures of habit. The paper that was all right vesterday is all right to-day. Therefore, have no cessation in the flow, no break in the sequence. If you do, when you are forced to resume putting out paper, you will find that the whole army of bankers, who formerly took your paper as a matter of course, now set themselves up into so many living interrogation points who want to know 'Why?' and 'Wherefore?' and all about it."

In October, 1889, to Mr. Healy's great regret, the partnership of a quarter of a century was broken by the withdrawal of Mr. Lyon, who, at the time, was approaching seventy years of age, and for a long time past had been out of sympathy with the expansion of business taking place each year under Mr. Healy's aggressive management. When, therefore, Mr. Lyon refused to permit the house to

go on with necessary steps in its growth, and also declined all offers looking toward his retirement from active participation in the affairs of the house, although requested to occupy one of the chief offices for life, a sad but unavoidable break occurred. Mr. Healy arranged that Mr. Lyon should be paid a large sum for the use of his name, in addition to the price of his actual holdings, so that the firm might go on with title unchanged.

About this time the factories established in a small way for the production of musical instruments had outgrown their dingy quarters, and Mr. Healy conceived the plan of building a huge factory opposite one of the Chicago Such property hitherto had been used exclusively for apartment houses, and was, of course, much more expensive than land on some side street; but from the first, Mr. Healy wished the keynote of the Lyon & Healy factories to be "Quality." It is doubtful if another factory anywhere has the charming outlook enjoyed by the Lyon & Healy building, and surely few workmen look out from their daily tasks upon great beds of flowers and upon miniature lakes dotted with swans. The residents

of the neighborhood were naturally in arms at this innovation, but the first few months showed them that at least one factory could be a good neighbor. Along its walls radiant geraniums hail the passer-by, and the windows are assaulted by the venturesome ivy, which seeks every year to enter that it may learn whence come the sweet sounds.

Mr. Healy made a careful study from year to year of the various plans tried in this and foreign countries to better the condition of the workman. His practical mind saw at once the flaw in all the co-operative and patriarchal insurance and benefit schemes. "Until I can find something better, I know of no other way than to pay a workman in full every week, and let him attend to his own insurance," was his verdict. How sound was his judgment is shown that in all the thousands of strikes and labor troubles in Chicago until the year 1904, the factory of Lyon & Healy was never involved. His platform was as follows: "Pay cash to the workman for everything he does. Do not attempt to spend money that is not yours to spend for the bettering of his condition. Pay him the highest market price

and let him work out his own salvation. The moment you begin to handle trust funds or to build up benefits, the workman becomes suspicious. Be your motives never so pure, they will be questioned. But as much cash as he can earn anywhere else, paid cheerfully and regularly, is something the workman can understand."

Mr. Healy had long wished to do some signal thing in the world of music. In a general way, and in a thousand small ways, he had advanced the musical industry greatly; but he desired to put his personal impress upon the world of music, so that it would leave a wellnigh indelible mark. So a portion of the beautiful new factory was set aside in which to build the finest harp the world had ever seen. Skilled draftsmen were secured, and the undertaking was gone into with the thoroughness that insures ultimate success. The harp at that time had not been materially improved since the invention of Sebastian Erard, in 1812, a period of some seventy years. Indeed, it was a part of the traditions of the musical profession that the harp, like the violin, had reached perfection. But from the constant

stream of out-of-repair harps that had been sent to him for years past, Mr. Healy knew better. "Let us build a harp," he said, "that will rank beside the American watch. Instead of each harp being a source of constant worriment to its player from its liability to get out of order, let us make a harp that will go around the world without loosening a screw."

It took years to evolve such an instrument, and an expenditure of money entirely out of proportion to the cash returns in sight. But the labor was one of love. The new Lyon & Healy harp in its final form was born about 1886. Immediately, it started upon a tour of conquest unique in its way. One of the new Lyon & Healy harps was introduced into the Chicago Orchestra. At the first concert in which it was used every member of that grand organization was aware that the harp tone had suddenly assumed a depth and richness not heretofore heard. The curiosity and adulation of the public is well enough in its way, but far more precious is the hushed attention of a body of trained critics. The simple inquiry from numerous brother players, "Where did you get your new harp?" meant more to the harpist

than a column of newspaper praise. So, on the recommendation of the harpist in the Chicago Orchestra, and later of the harpist in the Boston Orchestra, a Lyon & Healy harp was sent to Leipsic. There it was played in the Gewandhaus Orchestra. Shortly after came word that Siegfried Wagner had become enraptured of its tone-quality. In a few years, eight Lyon & Healy harps were bought by soloists in Berlin alone. In every German city the possession of a Lyon & Healy harp became the dream of the local harpist. "Can a harp come out of Chicago?" asked the London critics. Aptommas played his new Lyon & Healy harp, and the question was answered. Then followed triumphs in England, France, Italy, South America, and Russia, until the Lyon & Healy harp became the recognized standard of the world.

The Washburn guitars, mandolins, and banjos, in their less serious field, were also pushed to a degree of excellence hitherto unknown. An interesting side-light upon their quality is given by a letter from Shanghai, China, in which the local music dealer says, "At last we have a mandolin, 'The Washburn,' that will

not fall apart from the excessive dampness of this climate."

The annual output of the Lyon & Healy factories by 1890 had reached 100,000 musical instruments, or, as Mr. Healy himself graphically put it, "a musical instrument every other working minute."



#### CHAPTER SEVEN

od of great activity and it was marked by the fruition of many of Mr. Healy's lifelong dreams. In 1892 the nearest competitors of Lyon & Healy were left far behind in the volume of business done, and his house received universal recognition as the largest music house in the world. In 1893 came the World's Fair in Chicago, in which Lyon & Healy gave a display that surpassed anything of the kind theretofore, for a beautiful twostory building was erected, and concerts were given daily for six months. The public was invited, and a large register was filled with the names of distinguished visitors from all over the world.

When the whole country, in 1893, plunged in a moment from the topmost wave of prosperity to the lowest ebb of panic, the vast majority of business men were caught unprepared. Not so Mr. Healy. For a year he had been studying the financial skies, and all the blaze and glory of the World's Fair had not blinded him. Six months before the crash

came he had begun to take in sail, and when the critical moment arrived the affairs of the house were in such shape as to render it an object of admiration to any one at all conversant with the facts. His conduct of affairs was characterized by a great financier as marked by the most extreme good judgment. Nevertheless, the long duration of the panic, besides making sad inroads in the profits, added greatly to Mr. Healy's personal cares and responsibilities; for he extended aid to all the old customers of the house, and, in spite of the endless demands, remained a bulwark in the trade.

It was early in this decade that Mr. Healy, feeling the need of a place for recuperation, built a beautiful summer home at Lake Geneva, Wisconsin. He called it "Shamrock Cottage," and here his family spent the summers; here the little ones were taught to swim and to row and to sail and to enjoy outdoor life. Mr. Healy himself was a powerful swimmer, as might be expected of a man with his great deep chest, and Mrs. Healy was not a whit behind in love for the water. The children seemed to have no sense of fear, and to be as much at home in or on the lake as on the shore.

Another of his ambitions to be realized about this time was the covering of practically the entire civilized globe with emissaries from Lyon & Healy. All the principal cities of Europe for many years had been visited regularly by representatives of the house, and salesmen were continually traveling the length and breadth of the United States and Canada, but now able men were dispatched to Australia, China, and Japan, and to the countries of South America. In every city of importance a representative for the goods made by the Lyon & Healy factories was secured. It is worthy of note that even in places farthest away, the fame of Lyon & Healy had spread to such an extent that business was secured with very little difficulty.

A point at which his business touched very close to Art was in the department of Fine Violins. Mr. Healy was never carried away by unreasoning enthusiasm, but he possessed a steady confidence in the American public which inspired him to do things deliberately that other men could do only under stimulus, so when the connoisseur of old violins employed by Lyon & Healy succeeded in finding

a genuine specimen of Stradivarius, Guarnerius, Amati, Bergonzi, Lupot, or some other great master, and was staggered by the price demanded, he would refer the matter to Mr. Healy. Mr. Healy would reply, "Buy it." Thus was builded up the greatest collection of fine violins in the world, with, perhaps, one exception. Finally, an opportunity occurred to buy the Hawley collection of twelve masterpieces, valued at \$50,000. Mr. Healy, as usual, said, "Buy it"; and Lyon & Healy's forthwith, as the home of the King Joseph Guarnerius and other almost priceless instruments, became a world-shrine for lovers of the violin.

About this time, also, was undertaken the building of pipe organs. This appealed to Mr. Healy on sentimental grounds, for he regarded the field as an uninviting one for profit. Like all men who are religious in the broadest sense, he found sweetness and light in everything connected with worship. A Roman Catholic and strong in his own religious faith, he was tolerant of every man's belief, and never forced his creed upon any one. If a man were only sincere, that was enough for him, but insincerity in any form he abominated. In

dealings with churches he found much to interest him, and not a little to amuse. To clergymen who wished to buy pipe organs pretty nearly all on faith, he used to say, "We sell organs on time, but not on eternity." One experience that he had in the early days of Lyon & Healy's church-organ building never failed to make his eyes twinkle when he recalled it, and for years he could never tell of it without a fit of merriment. At the invitation of a friend, he visited a church, not of an orthodox creed, with a view to installing a pipe organ; it happened to be on a Wednesday evening and an "experience" meeting was in progress. The friend, who was a clear-cut business man, and not a whit behind Mr. Healy in religious toleration, waited for a moment that Mr. Healy might hear what the old-timers were saying. An old-gentleman arose, very feeble and very lean. He looked as though he had n't had a good meal in a half a century. "And now," said the leader of the meeting, "Brother Borum will tell us what he has to be thankful for." Brother Borum steadied himself and quaked out, "I have many things for which I praise God, but the thing I am most thankful for is that

I was not born a Roman Catholic." Mr. Healy says his friend made a bee-line for the door, dragging him after him, and never stopped until they reached the open air. Mr. Healy, to further the joke, waved all explanations aside, and ever afterward, when he met his friend, used to ask him how Brother Borum was flourishing.

To Mr. Healy and his second wife were born eight children, all but one of whom survived the period of infancy. They were Mark, Mary, Vincent, Frances, Anita, Columbus, and Augustine, the third child, John, dying when less than a year of age. Mrs. Healy took the keenest delight in her family, and Mr. Healy was never happier than when he had one of the little ones by the hand. A caller at the Healy home one evening, after exhibiting signs of extreme restlessness, said to Mr. Healy, "Does n't the noise disturb you?" Mr. Healy replied in perfect good faith, "What noise?"

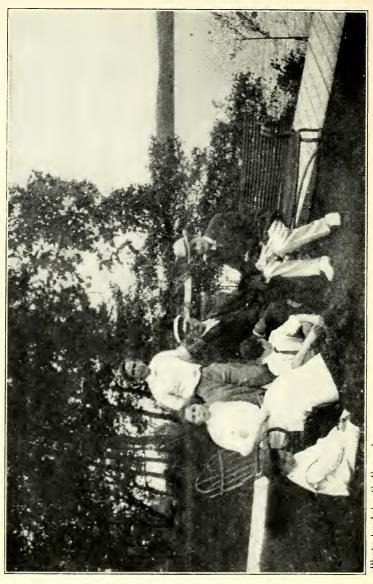
When Mr. Healy was told, in 1898, that Mrs. Healy had but a few months to live, he was literally stunned by the impending blow. To see his idolized wife slipping away, and to be unable to do aught to save her, engulfed him

in an abyss of misery too deep for words. The services of the most eminent surgeons were engaged, and day and night the devoted husband kept a tireless vigil. But there was no hope; Mrs. Healy died November 6, 1899. The beautiful garden at Geneva that she loved was thenceforth to be regarded by him only with eyes brimming over with tears.

When he resumed his place in business, his kindness to those around him, always great, was redoubled. It became his delight to seek out the unfortunate, to mingle with those who had but little joy. This characteristic was once commented upon to him; he was asked if he knew that the gentleman he had taken to his club had failed three times in business, and had a far from enviable reputation. His reply was: "If you had failed three times in business and had a far from enviable reputation, perhaps you would be glad of an invitation to dinner, too."







#### CHAPTER EIGHT

ROM the year 1900, Mr. Healy was the beloved Nestor of the music trade. Although still a comparatively young man in years, his active experience in his chosen business, reaching close to half a century, made of him an oracle whose utterances were listened to with the keenest interest. Naturally possessed of a prodigious memory, the passage of time seemed but to increase his powers in this respect. Every incident in his long career must have been indelibly registered in some powerful brain-cell, for at will he could supply facts and figures long forgotten by others. But, unlike the majority of elderly men, he abhorred exaggeration. Certain tables of figures he always carried with him in a famous black note-book, but he used them only for corroboration. He understood the value of a moderate statement, for one of his maxims was: "Be conservative in your speech, and eventually your opinion will receive credence where the claims of a boastful man will be passed by."

His judgment, always excellent, and now

ripened by a business career such as falls to but a few men, was regarded as nearly infallible. The splendid balance with which he viewed things was recognized not only throughout the music trade, but in business circles generally. One unique testimonial to his remarkable character took place in the year 1900, when two business men, partners, having fallen out, called upon him with the request that he arbitrate their differences. These two men, in the course of their business partnership of twenty-five years, had accumulated a business and real estate to the extent of very nearly one million dollars. the sons of one partner entering the concern, discord grew apace, until the situation became unbearable. Lawyers were called in and steps were taken to wind up the affairs, to the great loss of all concerned. At this juncture one partner said he would be willing to abide by the decision of P. J. Healy, and to this the other partner instantly agreed. And they came, these gray-headed men of wealth, almost like school-boys, to this modern Solomon. He heard their story, and replied: "I will give you a written opinion of what you should do, if you

insist, but only on one condition, and that is that you both bind yourselves to agree to follow out my advice, and that my opinion shall be final." To this they demurred. Then Mr. Healy continued: "Very good, I am glad to be rid of the responsibility, for I should have pleased neither of you, and very likely should have lost two friends." But the next day they came again and agreed to his condition. Then he wrote out what each one should do, asking of each marked concessions. Before the two men left Mr. Healy's presence they shook hands, and one of them said: "I feel twenty-five years younger than when I entered your office."

To revert for a moment to Mr. Healy's extraordinary memory, perhaps a good example of it is the following list of firms in the music business in Chicago that had either gone out of business or changed the title of their firm since the establishment of Lyon & Healy. This list was given off-hand in answer to a simple inquiry, without consulting any book of reference:

H. M. HigginsZiegfeld, Gerard & Co.De Motte Bros.

J. W. Truby W. M. Madden P. Osborne & Co.

Meinhold & Co. John Preston Strauss Music Co. Chandler & Curtiss C. H. Fest & Co. McDonald & Newton Co. Moore Organ Co. J. A. Norris & Co. G. D. Draper & Co. Clausenius & Co. R. Burdett & Co. Story & Camp Wilson & Crane Howe & Grant C. A. Gerold E. G. Newell & Co. R. Shoninger & Co. Geo. Woods & Co. Smith & Nixon Baker, Graves & Co. I. Howard Foote Gage & Hunt T. J. Elmore & Co. G. C. Knopfel & Co. Thos. J. Finney Paterson & Wayman R. W. Cross & Co. N. Goold N. Goold & Son Engel, Goold & Schaff C. A. Smith & Co. Geo. A. Prince & Co.

Klein & Conrad I. G. Earhuff T. W. Martin Baker & Havens Rice Hinze Piano Co. Sterling Organ Co. F. C. Lighte & Co. Hallet & Davis Co. I. Estey & Co. Stone Bros. Strong & Leimert Russell & Lane Co. Goldsmith & Co. Lewis, Newell & Gibbs N. A. Cross & Co. Dahlgren & Steger J. Engel & Co. H. W. Foote & Co. Russell & Evans Co. Kleinschmidt & Co. Fuchs & Co. Yarwood & Lyon Anderson Bros. Safford & Sons Colby Piano Co. A. Reed & Sons J. L. Mahan H. C. Schomacker & Co. Pelton & Pomeroy Cross & Day

Merrill & Brennan H. L. Story & Co.

Schomacker Piano Manu- Mason & Hamlin Organ Co.

facturing Co.

Pelton, Pomeroy & Cross

Cross & Ambuhl

Haines Bros.

Derrick, Felgemaker & Co. W. F. Shaw

Lyon, Potter & Co.

C. J. Whitney

W. T. Reid

F. S. Chandler & Co.

J. W. Pepper

Molter & Wurlitzer

D. P. Faulds

V. C. Taylor

I. H. Wolcott

Schaff Bros. Piano Co.

R. T. Martin

Rintleman & Co.

Curtiss & Mayer

Ayres & Wygant

Haines-Whitney Co.

Knauer Bros.

E. J. Cubley

John Molter

E. A. Benson

Butterfield & Co.

J. W. Kennicott

Horace Branch

G. Schaff & Bro.

Carlestedt Bros.

Hardman, Peck & Co.

R. H. Rodda

Root & Sons Music Co.

Root & Cady

Geo. F. Root & Sons

Root & Lewis

Benjamin Franklin said, "Three removes are as bad as a fire," and Mr. Healy subscribed to this most heartily, and added, "A change of firm name should be avoided at almost any cost, for such a change causes confusion, produces friction, and, worst of all, tends to unsettle public confidence." In his later years, perhaps the fact in regard to Lyon & Healy that pleased him more than any other, and cer-

tainly the one fact that he was most fond of giving out in the course of a conversation, was that no savings bank in Chicago was as long established as the house of Lyon & Healy. This fact was first called to his attention by the receipt of a letter in which some far-away stranger said that as a result of a voting contest, Lyon & Healy were credited with being the oldest established firm in the West.

Mr. Healy possessed the true newspaper instinct: he knew what was news. Also, it goes without saying, he knew how to keep his counsel, so there was never an important act upon the music-trade stage that he was not behind the scenes. The various newspaper and trade paper men were sure of a courteous reception from him, and, on proper occasion, of his active assistance. No personal labor was too great for him when called upon by a representative of a public print, yet he pressed modesty to such an extent that the condition of his aid was always, "And leave out all reference to me."

His kindly attitude toward competitors has already been spoken of, and as the years passed by he sought with increasing diligence to smooth

the path of unfortunate business friends. On one occasion, while in New York, hearing that a Western music house had been destroyed and the business badly crippled, he at once telegraphed, placing the entire resources of his house, men, money, and stock, at the disposal of the unlucky firm.

A prominent Eastern piano dealer, witnessing this action, asked, "Why do you do this? They are not customers of yours." Mr. Healy replied, "There is something in business besides money."

"I wish," said an eminent judge, "that we had more men like P. J. Healy, men who do not hesitate to say, and to show daily by their actions, that they are in business for purposes other than simply to amass wealth." His regard for the "other things than money," as he called them, built up within his business a splendid mental atmosphere, for while every clerk knew that keen, wide-awake business moves were always in demand, every clerk also knew that short cuts to riches or methods savoring of the sweat-shop were not wanted. Schemes for jobbery of any kind would not be listened to by him for a moment.

Of the love and veneration in which Mr. Healy was held by the trade, a striking incident was given in the convention of the National Piano Manufacturers' Association, and the National Association of Piano Dealers, in Buffalo, N. Y., in 1893, when, at the mention of his name, the three hundred delegates broke into long-continued cheers.

One of his great delights was in making social calls upon members of the trade in Chicago and distant cities. His sense of humor used to prompt him sometimes to have himself announced as Mr. Breeze, of Windy City, Ill. On one occasion, in Brooklyn, when the clerk brought back word that the proprietor expected a call from Mr. Healy of Chicago, and therefore could n't see Mr. Breeze, his delight knew no bounds.

As Mr. Healy grew in years his shyness became so extreme as to become a source of great discomfort to him. He regretted this characteristic exceedingly, for the false impression often conveyed to those who did not know of his supersensitiveness. The evil of insomnia also gave him much trouble, so that sometimes for weeks at a time his life was one long

martyrdom. "And yet," he used to say, with a smile, "I get no sympathy because my complexion is ruddy." In fact, he often appeared in the pink of condition when in reality he was almost beside himself from sleepless nights. At the dinner given by Lyon & Healy in 1901, in the Chicago Athletic Club, to the delegates to the Piano Manufacturers' Convention, at which nearly two hundred gentlemen were the guests and Mr. Healy was the host, he was forced to entrust the address of welcome to one of his junior partners. He said afterwards: "I could not for the life of me get on my feet and say even a few words, though never did I so desire to put in good strong language what my heart felt."

Yet few or none of the guests at that memorable dinner left Chicago without being made to feel what a pleasure his presence had been to Mr. Healy.

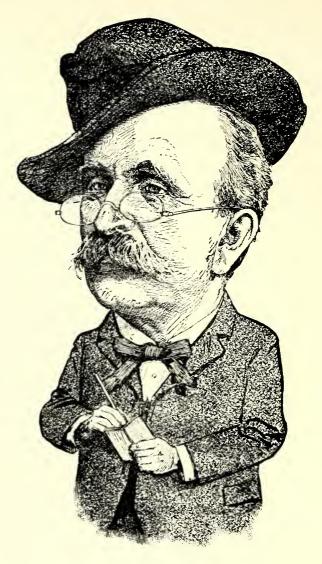
His ideas were sought upon the greatest range of subjects. In fact, nothing touching the wide periphery of the wheel of business seemed to have been overlooked by him. In every direction, his practice was characterized by the most advanced thought. The line

of action laid down by him, if followed, led ever toward the substantial upbuilding of a business edifice. Upon the subject of dishonest employees, he used to say, "Let him go. Always give a poor devil another chance." Upon the subject of inventory, he would say, "Never mind what it cost, what is it worth (if anything) under the hammer?" And the inflection upon the "if anything" was delicious. Upon the subject of buying real estate and kindred moves: "One business is enough for one man to attend to." On seeking favors of any kind, he agreed precisely with Emerson: "Pay at the beginning, for pay you must in the long run." On the ever-recurring idea of discharging unpromising clerks and filling their places: "It is better to shake hands with the devil you know than the devil you don't." Of truthfulness in advertising, he said: "I was seldom more pleased than when an old Scotchman, who happened to be in our store, said to me, 'I see ye advertise ye sell Everything Known in Music. I'd like to see a pair o' bagpipes,' and I could turn to a clerk and direct him to bring down those Edinburgh bagpipes that had been appearing in our in-

ventory for heaven knows how many years." On judging ability: "Judge by results. Many a man holds his peace to good purpose."







P. J. HEALY
Sketch by "The Music Trades."

#### CHAPTER NINE

URING the last decade of Mr. Healy's life his appearance in either business or social gatherings was always enthusiastically greeted, for his presence in a group was a signal for genial, whole-souled pleasantness. Stories and anecdotes of the various personages he had met were his chief happiness, for his fund of humor was inexhaustible. Newspaper men sought him constantly, knowing that his memory was a mine, and that his point of view would at once appeal to the sane, wide-awake reader. His recollections of his boyhood's teacher, the celebrated Oliver Optic, were eagerly published, and many anecdotes of men prominent either in music or in business were first given publicity by him.

But if Mr. Healy showed the keenest interest in the notable actions and sayings of his confrères, he was himself the subject of many an interesting story. No effort was made to record these anecdotes, unfortunately, though, as is so often the case, trifles light as air were more characteristic than the noteworthy actions lingering in the memory.

Mr. Healy's favorite story was David Harum, and his favorite play, Joe Jefferson's "Rip Van Winkle," both reproductions of every-day life, enjoying their vitality by reason of their perfect reflection of the lovable strength and equally lovable weakness of human nature. Truly they are typical of his own outlook upon all mankind.

In speaking of Mr. Healy, the *Chicago Rec*ord-Herald related this characteristic incident:

"His charity was wide and practical. Recently his secretary was asked why a certain charity committee was closeted with him, as the same committee had been there a few mornings before.

"Well," the secretary said, "Mr. Healy gave them a carriage the last time they were here, and to-day they came for the horses."

An anecdote of the early days that made an indelible impression upon one young man:

One day one of the young men of the house was sent to a small town in Illinois to get the settlement of an account of some seven hundred dollars which was owing by a firm that gave evidence of a shaky financial condition. This young man went to the town,

was met by the debtor, and spent a very pleasant day driving about seeing the country, meeting prominent citizens, dining with the family, etc., etc. The debtor assured him that Lyon & Healy had no cause for uneasiness, that everything was all right, and at five o'clock sent the young man home well pleased with his day's work. Next morning when telling of his adventures to Mr. Healy, the young man said, "Somehow the story had a kind of hollow sound." Mr. Healy walked up and down while it was being recited, swinging his pen in his left hand, as was his habit. At the conclusion of the report, he quietly remarked:

"The King of France and forty thousand men,
Marched up the hill, and then marched down again."

And without another word retired to his private office. The next day came news of the failure of the Illinois firm.

A month later this same young man was sent out on a similar quest to a small town in Wisconsin. The following morning he returned, and without comment handed to Mr. Healy cash to the amount of the claim. About three days later Mr. Healy came out of his

office and said to him: "Mr. Blank," mentioning the name of the head of the Wisconsin firm, "has just been in my office and told me of your treatment of him three days ago. He said that in order to raise that money he had to mortgage everything even down to his chickens. Don't you think you were altogether too severe?"

The young man said: "Well, I don't know about that, but I don't 'march up the hill and down again'—not more than once." Soon after Mr. Healy gave that young man greater authority in business matters.

One incident will serve to show Mr. Healy's boundless confidence in advertising. In the early days of his house, about 1876, he made a single contract with an advertising agency to advertise band instruments to the amount of fifteen thousand dollars. This was a very large sum thirty odd years ago to the young house, and Mr. Healy said it completely staggered some of his associates when he reported his action. "Did it pay?" he was asked in the year 1901, twenty-five years later. "Well," he replied, "the returns are not all in yet."

There is more than a bit of pleasantry here.

For Lyon & Healy have done the largest band-instrument business in America for a generation. Why? Because, no doubt, of that very contract other equally daring moves were made in the early days.

"What do you think of the effort of Blank to make an artistic piano?" he was once asked. Quick as a flash he replied: "He will change a first-class second-class piano into a second-class first-class piano."

Mr. Healy amassed a fine library. His taste for reading naturally ran along extremely solid lines, and his knowledge of the world's history was gleaned from a hundred sources. For Thomas Babington Macaulay's narratives and style he had great admiration. No detail was too small to interest him when he undertook to read up on a subject, no speculation too great to discourage him in following the master minds of literature. As in everything else, he had his bon mot in connection with his reading. "Of all my books," he said, "Gibbon's Decline and Fall of the Roman Empire' is the most valuable. It usually puts me to sleep."

No pen-picture of P. J. Healy would be complete without a mention of his famous little

black-covered pocket memorandum-books. One of these books was his constant companion, and before answering any question pertaining to his business it was his wont to refer to it. Each of these books, and there were some forty in all, was filled with the smallest, finest writing and figures imaginable. Each book contained a résumé of preceding years, and complex tables exhibiting an account in detail of the current year's transactions. examine one was a liberal education in the upbuilding of a great mercantile business. the labor was almost incredible. Mr. Healy was asked how he found time to compile these books. "All done," he said, with great sadness in his voice, "by candle-light. While others amused themselves I labored."





P. J. HEALY AT THE AGE OF 62

#### CHAPTER TEN

J. HEALY died April 3, 1905, a few days after he had completed his sixty-fifth year. His busy life came to an end in Chicago, in his home in the Kenwood Hotel. For two years his health had been failing and an attack of pneumonia when in California hastening the progress of the unfavorable conditions which had begun to make themselves evident in 1903.

His death was a peaceful one. After months of keen mental anguish over his inability to continue at his life's work he became resigned, and putting his affairs in order, he awaited the end with calmness.

His family had been summoned, and, together with all his close friends and lifelong associates, were with him during the last few days.

The funeral services were held in Holy Angels' Church, in Oakwood Boulevard, and that immense edifice was crowded to the doors. The manifestations of grief were truly remarkable; the outpouring was one that will never be forgotten by any of those present. Young

men and old men, women and children, all mourned a true friend.

The Pontifical High Mass celebrated by Bishop Muldoon and the deeply impressive words of Father Cox's oration were no mere matters of ceremony, but such a heartfelt, personal farewell as all wished to say.

The honorary pall bearers were John C. Haynes, Charles H. Steinway, William Knabe, W. H. Currier, M. J. Corboy, E. S. Votey, Platt P. Gibbs, Thomas Cratty, W. J. Onahan, and John R. Walsh.

The active pall-bearers were: Charles N. Post, Robert B. Gregory (by proxy), J. P. Byrne, James F. Bowers, George E. Griswold, A. J. Keefe, Benjamin H. Jefferson, T. F. Mullaney, and W. H. Leckie.

The interment at Calvary was in accordance with Mr. Healy's wishes. A granite mausoleum marks the spot for the years to come. So a noble spirit passed on.

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The seeds P. J. Healy planted were Integrity, Industry, and Kindness, and the world of affairs owes more to him than can be computed.

For here was a man who, beginning with

nothing but his strong right hand and clear brain, built up the greatest business of its kind in the world; a man who early in life tasted of the sweetness of success, and yet remained unspoiled and unsullied; a man who carried honesty to that rare degree that he scorned to have his money work for him in enterprises in which he could not personally sanction every move; a man who was loyal to every trust and to every friend.

His name will endure when names of mere fortune builders, mere amassers of wealth, shall have been forgotten. Far greater than the traits of shrewdness and business ability he displayed was his example of stern virtue in affairs both private and public. He was not clever in concealing things, but wise in having nothing to conceal, and his spotless character will illume the pages of Chicago's history for all time.







ÆOLIAN Co. (Board of Directors)—(New York City)—"Mr. Healy was a man of rare qualities, steadfast, courageous, gentle, and of extraordinary ability. To his generous spirit, his clear vision, his kind heart, and abounding energy is due, in great measure, the individual and collective success of the men he had chosen to carry on with him his life-work."

ALEXANDER, WILLIAM A. (Chicago)—"I have never known a more lovable, gentle man, in business or out of it. He was the one man in all Chicago with whom I had business dealing that when I met him for the purpose of transacting business I felt immediately that I was doing business with a man whose every word was truth, without insinuation or mental reservation; in fact, he was so gentle, so kind, so fair, that a business relation became a personal pleasure and a matter of fellowship, and it seemed a pity to mar the conversation by being compelled to talk of business problems."

AMERICAN ART JOURNAL (New York City)
—"The social side of P. J. Healy was as well
developed as his ordinary business side, and he
impressed all who came in contact with him as
a remarkably well-balanced man, with an inborn touch of wit and a touch of humanity that
were distinctively his own."

ARMSTRONG, GEORGE BUCHANAN (Piano Trade, Chicago)—"He commanded not only my regard, but my reverence, for he was one of the noble souls who stood apart from the mass, and inspired feelings of admiration and profound respect. I had a genuine affection for this good man, and mourn that he was so soon taken away from us.

"His life was an inspiration, a model, a demonstration of the practical value of right living, a sermon to all in its symmetrical and natural charm."

Associate, A Lifelong—"I feel the loss of P. J. Healy as keenly as though my own father had died. I consider myself a successful man now, but I feel that by his taking me into his employ thirty-nine years ago Mr. Healy not only gave me a start in life, but also gave me an opportunity of developing into a business man under the most admirable tuition and guidance any man could have had.

"I was seventeen years old when I entered his service. He employed only seven men at that time. I was with him through adversity, and also through many successful epochs.

"How did he make his great success? Well, his integrity vied with his far-sightedness, and his remarkable understanding of human nature also accounts for the result. Another important factor in his success is the fact that as soon

as he saw a man was valuable, he increased his

responsibility and salary.

"Mr. Healy was a most remarkable man in many respects. Money never outweighed the right or wrong of a question. He did things which many so-called business men would consider too soft-hearted for a keen man of business, but through those acts, which, by the way, he never advertised, he won the love and the most loyal service and devotion of his employees.

"Mr. Healy's motto was, 'Encourage all young men. Try them out, and place them, as soon as they show value, in positions where they can do the most good and advance most rapidly.' He knew every employee better than the employee knew himself. He never resorted to espionage, but watched the results of the men's work. Thus he surrounded himself with reliable men, men whose love for him bordered on idolatry.

"He was not a musician, but knew the business from beginning to end. The first twenty-five years of his career he worked at all the branches, to be certain that he missed no vital knowledge.

"Calmly he provided for all possibilities which might present themselves after his death. He was a religious man, but few knew it. His heart was larger than any of ours. When worthy men evinced fatigue from overwork,

whether vacation time was due or not, he would send them to health resorts for months at a time. He believed in paying young men liberal salaries, and said nothing was more depressing to a striving youth than a lack of proper comforts.

"He was cheerful, and, being Irish born, he had a keen sense of clean humor. In his office he surrounded himself with the pictures of his business associates, and respected them all even when they were his strongest competitors.

"'They are doing what I do, merely making a living,' he would say. 'I hope they also desire to assist others to make a decent living.'

"A man's failure in business cut no figure with Mr. Healy. If he liked him he helped him on, alluding to the times when he himself was depressed through adversity.

"He was the first and often the only man at the bedside of the sick employee or the employee's wife or child. He had the greatest desire to assist women in his employ to learn enough of the business to earn a man's salary. If other business men followed his example they would meet the same success and leave the same void as did Patrick J. Healy, the greatest man I ever knew."

AYRES, DAVID J. (Keokuk, Ia.)—"In Mr. Healy's composition there was no guile."

BACH, LOUIS D. (New York)—"He was a leader, and a man of strong personality and

great ability. In a business way he was one of the best men the music trades ever had."

BARTLETT, E. B. (Chicago)—"P. J. Healy never believed in doing things by halves. In his business he always tried to make the output of his establishment the best possible quality for the money, and in this way he always upheld the standard musical instruments and did much toward maintaining a high quality in the trade. He was a man of the highest character, and will be greatly missed throughout the musical world."

BATES, R. P. (Principal Chicago Latin School, Chicago)—"I remember the impression he gave of sterling worth, and unimpeachable integrity. The first time I ever saw him he had occasion to tell me of a proposition which was made to him, to which his reply was, 'You can never make it worth my while to break my word.'"

Banes, B. F. (Germantown, Pa.)—"A great big man, big in many ways, has been called home."

BILL, EDWARD LYMAN (New York)—" Men of the East, North, South, and West will sorrow with you in the loss of your grand old leader. P. J. Healy was a man who shed luster and brightness upon the entire music trade."

Blumenberg, Mark A. (New York City)—"He had a fine, tracing mind that could discern and anticipate; in other words, he had judgment. He laid his plans out on a broad scope, and despised to encounter any narrow-minded proposition. Honest! Why, he could not conceive of anything else. As an arbitrator, he was fair. He hated the factitious and despised the pinchbeck. His word was absolute so far as the human relative ever permits it. Subterfuge, evasion, sham, were unknown to him. He had no capacity to talk for the sake of hearing himself, and hence when he said anything he meant it, and he meant it thoroughly.

"He died at the head of one of the foremost institutions of the music-trade industry on the globe, and his name is secure in perpetuity. It was a grand scheme and it worked out properly. There are not many men who have accomplished within such a period, with a disastrous conflagration and two convulsive panics to pass through, such a definite success. A phænix should be the emblem on his tombstone."

BOLAND, JOSEPH M. (St Louis, Mo.)—
"Such born leaders are scarce, and we, of the younger generation, should prize their sterling qualities and endeavor to imitate their example."

Bruno, C. (New York City)—"He had a long, honorable, and successful career, and now

parts from us with the esteem and regret of every one who knew him."

Bush, W. L. (Chicago)—" P. J. Healy was a leading man in the musical business of the West. What he represented in the piano line everybody knows; what he represented in the music trade at large everybody knows; as a man very few knew him, for he was so many-sided as a good man that only his intimate friends knew of his manifold charities. He was an inspiration to young men. Not only the kings of commerce, but young men beginning business always found in him a good friend and wise counselor."

CABLE, HOBART M. (Chicago)—" The success of the firm is due to the honorable business methods of its founder."

CHICAGO AMERICAN—" Throughout Mr. Healy's long business career in Chicago he was known as one of the city's ablest financiers, and one of his most marked characteristics was his rigid uprightness."

CHICAGO CHRONICLE — "It is not often we are called upon to chronicle the death of a Chicago business man whom we can so unreservedly praise as Patrick J. Healy, who was carried off by pneumonia, after a prolonged illness, last Monday morning.

"Mr. Healy came to Chicago over forty years ago, and established a few months later the firm of Lyon & Healy, both members of which have now passed away. During all those forty years it may be said without the slightest flattery that he was a model man in every respect. His prosperity increased from the first day of his long business career to the last, and it was all accomplished without the slightest sacrifice of his integrity, his duties as a citizen, his morals, or his amiability. His business instincts were almost unerring, his business honor was unsullied, he was a public-spirited citizen and a man of unusual evenness of temper and attractive personality.

"It is now claimed that Chicago is the greatest musical emporium in this country, and whether this is exactly true or not, its vast musical trade and its prominence in the musical world are largely the result of Mr. Healy's genius and

management."

CHICAGO DAILY NEWS — "In his own business Mr. Healy grew his own captains, for the heads of all departments and employees in various responsible positions are those who entered Mr. Healy's employ about the age of sixteen years and grew up under his instruction."

CHICAGO EVENING POST—" Mr. Healy was a fine type of the American business man. With his great head, keen, deep-set eyes, firm chin,

and classic profile, he was a marked figure in any gathering. His complexion was ruddy, and an air of life and good cheer lent inspiration to all those with whom he came in contact."

CHICAGO PIANO AND ORGAN ASSOCIATION—
"Death has again invaded our trade and robbed it of one of its brightest ornaments. In the demise of Patrick J. Healy every member of the industry in every part of the nation will feel a deep personal sorrow, and the industry itself will sustain a loss that cannot be measured by words, for Patrick J. Healy was the possessor of one of those earnest, generous, and sympathetic natures that kindled the flame of friendship in the mind of every one that knew him, and the rare and noble qualities of character that commanded the deepest respect and admiration of his friends.

"From the day in 1864 when Mr. Healy first located in Chicago he held a commanding position in the commercial life of the community. Imbued with a high degree of civic pride, the interests of the Chicago people were close to his heart, and in the upbuilding of his great establishment he was adding greatly to the supremacy of the city of Chicago, not only as a prime center of musical industry, but also as a prime center of musical taste and culture. The value of his successful and symmetrical life from this point of view is thoroughly understood and

appreciated. Happily, he lived to know the honor in which both trade and people held him.

"He was one of nature's noblemen; a merchant and manufacturer of the loftiest ideals. His heart beat for all. His benevolences were magnanimous, yet ever unostentatious. Nothing gave him more genuine pleasure than to help those who were honored by enjoying his confidence. His business life was faultless; his private life a model of high ideals and inflexible integrity that we may all follow with profit. His whole career as a man was one that appeals with irrisistible force to those who place beauty of character at its true worth in the affairs of life. Therefore be it

"Resolved, That we, the members of the Chicago Piano and Organ Association, representing the musical industries of this city, deplore his death, and, as an evidence of our grief over the cruel fate that has removed him from us, adopt this memorial and resolutions unanimously.

"Resolved, That this memorial be spread upon the records, and that it be suitably engrossed

and presented to his bereaved family."

CHICAGO RECORD HERALD—"For many years Mr. Healy was exceptionally well known in the music trade, being personally acquainted with a host of men engaged in the same business throughout the country. He was a gentle and unostentatious man, of much kindness of heart.

By his employees he was loved deeply, and many of them have been employed by the firm twentyfive years or more."

Church, Edmund V. (Chicago)—"The late P. J. Healy was a unique and admirable figure, and certainly one of the most lovable men in the musical business. He was cautious, but never afraid, and his word was as good as his bond. He is a loss to the musical industry and the community at large."

CLOUGH & WARREN (Detroit, Mich.)—" We recognized Mr. Healy as one of the most remarkable and successful music men of the West. His untiring energy and close application to business leave a fitting monument to his industry in the music world."

COBB, A. W. (Indianapolis, Ind.)—"We have not the least doubt but that his memory will be a green spot in the hearts of his co-workers all their lives.

"He will also be remembered and honored in the music trades and their kindred industries, as the pioneer of the West, who blazed the way for the musical art and all that was good and beautiful."

Coloney, Myron H. (Denver, Col.)—"To his advice I owe a great deal of my success. In fact, I loved him as a father, and I feel the loss of this noble man in the trade just as much as

if I were his own son. His noble character has had a great influence over us all."

CONNOR, FRANCIS (New York) —" The piano trade has lost one of its most valued members."

COOPER, J. P. (Cocoa, Fla.)—"He will be missed by many for the good he has done while here on this earth. For his noble acts may he be in peace in the Great Beyond."

CREW, B. C. (Atlanta, Ga.)—"The trade loses a prominent member and humanity a great and true example."

CURRIER, WILLIAM H. (Toledo, O.)—"For forty years I knew Patrick J. Healy, and during that long period of time I learned to know the really fine traits of his character.

"With Mr. Healy it was, once a friend always a friend, and among his splendid qualities as a

man was his consideration for others."

Daniell, C. A. (Chicago)—"The history of the American music trades does not contain the name of another man whose life affords so large an inspiration, or suggests greater possibilities, as that of P. J. Healy. No young man gifted with energy and intelligent ambitions can view the career of the founder of the greatest general music house in the world without an added faith in the potency of work and in the possibilities of the trade itself."

Daniels, William H. (Buffalo, N. Y.)—"In the passing of P. J. Healy the music trade loses one of its most noble characters, and a man that every member of the trade could point to with pride. He was beyond any question the best beloved and the most respected member of the entire music trade of the country."

DAVENPORT, IA., DEMOCRAT — "Absorbed in business, Mr. Healy did not allow it to become his master to the exclusion of everything else. He had thought for his many employees, and they became his true friends as well as his loyal employees. He encouraged each and was helpful to each. Many are the instances of his thoughtfulness and generosity. He was a man of many and constant practical charities. These are some of the reasons why the deceased is mourned in Chicago to-day as few men have been. Patrick Joseph Healy won success in different lines by deserving it."

DAVIS, WALTER M. (New York)—" In my experience I have never met a man that combined more force of character, great business power, intellect, highest integrity, and withal the most delicate consideration for all with whom he came in contact.

"He possessed one qualification that I have never found in my dealings with men, and that was the rare gift of speaking well of every one, seeing in them their good qualities and chari-

tably refraining from denouncing their human weaknesses."

DEDERICK, LOUIS (Dayton, O.)—" Every one who knew Mr. Healy loved him."

DICKINSON, H. C. (Chicago)—"It seems to me that young men should profit by the example set by the late P. J. Healy. Relying wholly upon himself, he developed and advanced a business in the line of musical industries second to none in the world. He was a remarkable alliance of sterling integrity and enterprise, and certainly pointed out and took advantage of the opportunities existing for young men in the music trade."

Dolge, Alfred (Dolgeville, Cal.)—" In P. J. Healy the music trade loses one of the strongest members it ever had, and the community one of the most useful men. P. J. Healy's career will ever be an inspiration to ambitious young men. His energy, industrious application, but above all his sterling integrity, pronounced sense of fairness and justice towards everybody with whom he came in contact, was not only the primeval for the immense success which he achieved, but made friends for him, who not only loved him, but followed his lead with enthusiasm.

"He has done his work well, and the house which he built will stand as the best monument

for which one could wish. In the history of the music trades he will ever be known as "The Grand Old Man."

THE DOMINANT (New York City)—"In each and every capacity Mr. Healy's character stood the test: patriotic as a citizen, honorable as a man of business, and loving in social relations. The sterling stamp was apparent in all he said and did to those with whom he came in contact, inspiring their confidence and affection, and winning their esteem."

Donnelley, Reuben H. (Chicago)—"I cannot tell you with what regret I received the news of the death of the head of your house. He was one of the truest and best friends I ever had—in fact, one of the truest and best friends to all of his friends—and will leave a vacancy in our lives that no one else can fill."

DORIAN, JOHN H. (Columbia Phonograph Co., Chicago)—"We believe we but express the universally accepted sentiment of the community when we add that your great loss is a loss to the community at large; and that in the death of Mr. Healy the state has lost a citizen and the business world an exemplar of strong, clean, dignified business methods, whose great growth and general success in both personal and business lines has been, and will concontinue to be, an inspiraton beyond computation to all who believe that loyalty to the

greatest personal ideals is the foundation stone of greatness in business as elsewhere."

DOUGHERTY, T. E.—"Mr. Healy was the most lovable character in the music trade, and at the same time he was one of the very ablest in a business sense. He was a many-sided man."

Dowling, C. J. (Chicago)—"When one sees what Mr. Healy accomplished in forty years it shows the marvelous possibilities in the music business when a genius directs it. He was wonderfully keen and mentally alert, and his mind had a judicial cast that enabled him to estimate quickly and fairly. He was always willing to give advice, and it was worth having. The musical industries have lost a giant in the passing of P. J. Healy."

DRAPER, H. L. (Chicago)—"I have always considered Mr. Healy one of the most remarkable men ever engaged in the music industries. He was a kindly and retiring man, wonderfully enterprising in business, and a tireless worker. His loss will be felt in Chicago, not only in the music trades, but in a wider circle of business."

Drummond, Henry H.—" Mr. Healy was one of the best men that ever lived. He was a very just man—in fact, he had the highest sense of justice of any man I ever knew. A man that would almost gladly lay down his life for his friends; a true friend of every true man he came

in contact with; a man who trusted his employees and never doubted them; who trusted in their integrity and their character. Such a man was

P. J. Healy."

Dubbert, B. (Cedar Falls, Ia.)—"To know Mr. Healy was to know him as a friend of kindly spirit; and in business relations he was, as we always found him, conscientious and honorable to the last degree."

DYER, W. J. (St. Paul, Minn.)—"Among all the business acquaintances and friends which I have made, no one has ever made such an impression on my mind or taken such a deep hold on my friendship as Mr. Healy."

FISCHER, ADOLPHO H. (New York)—"His word and his integrity were beyond question, and his business ability was very great indeed."

FISCHER, CHARLES S. (New York)—" A good man and a good life."

FIELD, CHARLES (Manchester, Ia.)—"Some men are honest for policy, but Mr. Healy was that way because God made him right. It was his nature to see everything on unbiased lines."

Fox, O. L. (Chicago)—"Mr. Healy had the capacity for loving his neighbor. Therefore he won love in return. All men do not have that capacity; whether the lack is hereditary, chargeable to circumstances, or is a personal fault, it is there—an unmistakable incapacity. The average ego has but one, two, three—a

very few—affinities. Rare indeed is the soul that through sheer lovableness is able to command love from men whom the exigencies of business life make competitors; yet such was

P. J. Healy's."

FREUND, HARRY EDWARD (New York City)—"To my mind the bigness of Mr. Healy's make-up was shown in his loyalty to his friends and his aggressiveness to those he considered his foes. He was a man on whom you could depend. If he was with you in a fight, he was good to the finish. And if he was against you, he fought in the open with determination and with vigor, and was prepared to let the verdict be, 'Let the best man win.'

"From the youngest employee in the house of Lyon & Healy to the intimate associate and partner of a lifetime, the leadership of P. J. Healey proved an inspiration and an incentive for greater effort, greater work, and greater endeavor, for he took a personal interest in

each and all of his co-workers."

FREUND JOHN C. (New York City)—
"When a strong and forceful leader of men—for P. J. Healy was that—passes away, it is not easy to make an estimate of his character and life-work, especially if one endeavors to do so when the full force of his loss is upon you. And even though some time has elasped since Mr. Healy died, I find myself unable to write what I would.

"No one would more dislike a eulogy, however well written, so I will attempt none. He had sorrows in his own home which cruelly counterbalanced and offset the wonderous success of the concern which he had done so much to build up.

"The part he played in Western musical life was, without question, the largest, the broadest, the most sympathetic of any played by any man, whether in the musical world or in the music industries. The larger frame and superior vitality of his old partner, George Lyon, for many years placed Mr. Healy in the background, especially as Mr. Lyon was the member of the concern who did the traveling and came East to New York. But I am inclined to think that it was Mr. Healy's good heart which induced him to take a back seat, and efface himself even at times, so that he might not jar on the susceptibilities of his business The men in the business, the heads associate. of departments - they knew who was doing the real work of the concern, who was the real force behind it, in whose heart-beats the living life of Lyon & Healy concentrated. But the the world did not know it, and for years I did not know it myself.

"Few men will leave behind them a nobler work than he accomplished in the establishment of his great house, and still fewer will

leave behind them a record of helpfulness such as Mr. Healy has done.

"No monument in bronze or marble can equal the monument left in the minds and hearts of the 'Lyon & Healy family'—for a family it is. He took a personal interest in every individual member of the house, and though, in later years, the employees grew to be hundreds, he knew them all, and took an active share in their struggles and in their home life.

"He will be remembered by his friends and immediate associates always with affection; by his business competitors he will be remembered with respect; but by those who knew him as he was he will be remembered in a spirit to which

words can give no expression."

GEISSLER, LOUIS F. (New York)—"Mr. Healy was the grandest character that graced our trade."

GOGGAN, JOHN (Galveston, Tex.)—"The music trade has lost its brightest ornament. May his soul rest in peace."

Grinnell Bros. (Detroit, Mich.)—"We doubt if there is another man in the whole music trade so universally respected and highly esteemed as was Mr. Healy."

HARGER, C. B. (Chicago)—" Mere words say very little of our thoughts when such a man passes onward."

Hart, F. J. (Los Angeles, Cal.)—"Mr. Healy's career in the music business was one of honorable dealing and straightforwardness, and his methods serve as an example of business rectitude. He meant what he said, and he said what he meant, but always with consideration for others."

HAYNES, JOHN C. (Boston, Mass.)—"In sterling honesty, integrity, faithfulness, and devotion to friends, no one could ever for a single moment doubt Mr. Healy. In every quality of character one can mention he was a model man, and a pattern for all to follow."

HORN, W. C. (New York)—"We can say nothing but good of him. A busy, honorable career is ended, and the world is better for his life and example."

The Indicator (Chicago) — "During his long career in Chicago, J. P. Healy became known as one of the ablest of this city's financiers. His opinion, always freely given, was sought daily by many business men upon the most diverse subjects. But the most marked characteritstic of Mr. Healy was his uprightness. Nothing small, or mean, or double-faced could endure in his presence. He was the soul of honor, and throughout his entire life even those who differed from him recognized in him a just man."

Jenkins, C. W. (Kansas City, Mo.)—
"Words fail to properly pay tribute to a man
of his splendid character. It seems strange to
think that yesterday he lived and to-day has
passed beyond. Those who knew him well
knew Mr. Healy as one of Nature's best men,
and loved him. Those who were his business
friends and acquaintances will always remember
him with the utmost respect. The magnificent
business which he leaves is, and will continue
to be, a monument of good and lasting influence
in the music-trade industry in general throughout the whole United States."

KIMBALL, CURTIS N. (Chicago)—"I have always felt a great interest in him as a man among men. He not only leaves a monumental business to commemorate his memory, but I understand that his right hand never knew what his left hand did, as he was generous to a fault."

KNABE, ERNEST J., JR. (Baltimore, Md.)—"I feel that in Mr. Healy's death the loss is not so much a local one, but rather a national calamity to the music trade. To my mind, the greatest trait in P. J. Healy's character was his absolute sincerity, and in all matters this quality was with him paramount."

KNABE, WILLIAM (Baltimore)—" Mr. Healy acted as a second father to me, and I cannot

forget it. Mr. Healy's business ability in the piano trade was of the highest, and in that respect his work was really a model that any man in our industry should be glad to follow."

KNIGHT, W. W. (Denver, Colo.)—" Another good man has gone, one who was great in the business world, great in friendship and good-fellowship, and great in purity and simplicity of character."

KOHLER, CHARLES (New York)—"Mr. Healy was the 'grand old man' of the trade and a character much to be admired."

KOHLER & CHASE (San Francisco, Cal.)—
"Mr Healy's clean life and beautiful character made him the friend of all who came in contact with him. Mr. Healy has always appeared to us more than a business friend, and no doubt this feeling is shared by his admirers everywhere. It is well with him now, for we trust he has entered into his reward."

KRAKAUER, JULIUS (New York)—"I feel the death of Mr. Healy particularly because of the fatherly interest he took in my son and because of our long friendship."

Krosser, Mrs. M. R. (Nauvoo, Ill.) —" He was ever a true friend, sincere and honorable."

LAWSON, CHAS. B. (New York)—" His wise and loving counsel must ever be a part and parcel of your life."

LOYOLA SISTER M. (Boulder, Colo., Mt. St. Gertrude Academy) — "He was our lifelong friend, and was most generous to all charitable institutions."

Lyon & Healy (Chicago) — Resolutions of the Directors of Lyon & Healy, Chicago:

A GREAT LIFE HAS VANISHED INTO THE TOMB — Whereas: It has pleased Almighty God to call from the scenes of his earthly labors Patrick Joseph Healy, the esteemed and beloved head of this house; and

Whereas: While we bow in humble submission to the decree of the Creator, we nevertheless deplore the loss to our house, to his family, and to the community at large of his valuable life; and

Whereas: The life and career of this great and good man is as a beacon set on a hill to guide the way and mark the path to success along the lines of correct public, commercial, and private life, therefore, be it

Resolved: By the Board of Directors of Lyon & Healy, that our heartfelt sympathy be extended to the bereaved family of our departed head and to his business associates of a lifetime; and be it further

Resolved: That these resolutions be spread on the records of this corporation, and a copy

of the same be sent to the sorrowing family of our venerated and beloved chief, a man whose head and hand and generous heart were ever at the command of the struggling and the needy.

Lyon & Healy (Chicago) — Resolutions of the Stockholders of Lyon & Healy, upon the death of Mr. Healy:

Whereas: It having pleased the great Father to call our dearly beloved President from the activities of this world, we, his lifelong associates, assembled in council together, do mourn with profound grief his absence from his customary seat at the head of the Directors' table, and as a slight token of our sorrow do hereby

Resolve: That in the death of Patrick I. Healy this house has suffered an irreparable loss, inasmuch as the public credit, great as it is, that has been given to him as the founder of this institution, is but half his due; that we who were closest to him found most in him to admire; that we who knew him best found most in him to love and to reverence; that we gladly subscribe to a sense of personal gratitude for the magnificent ideals of commercial life which he set before us; that, looking back through a vista of many years, we realize that our President possessed a keenness of intelligence such as is given to but few men in a generation, and that to this gift was added the still more rare and still more precious gift of a heart

that, in very truth, beat for all who labored by his side, even the humblest. And be it further

Resolved: That we, the Stockholders of the house of Lyon & Healy, in adopting this memorial, do so not only for ourselves, but for the hundreds of others embarked upon this commercial craft who will never forget the Pilot who brought the ship safely through the storms of nearly half a hundred years; and further be it

Resolved: That this memorial be spread upon our records, and that a copy of it be suitably engrossed and presented to his stricken family.

REVEREND THOMAS E. Cox. (From the funeral oration.)

"It is such a character as this that shows to the world that simple trust in God and revealed religion are not incompatible in this modern and strenuous age with great business success, as the late Mr. Healy won for himself the greatest renown and achieved the grandest success in the history of his chosen calling in America.

"Mr. Healy's foremost characteristics were kindness and justice. His word was better than his bond, because that allowed him to do more for the other party than was agreed, — which to him was always a gratification.

"He loved young and ambitious men - men

in whom he saw possibilities of future achievement—and to them his purse was always open

and his advice freely given.

"He possessed the gift of intuition to an unusual degree, and was quick to perceive merit and detect sham. This gift enabled him to select able men with whom to surround himself in the great establishment over which he presided, and thus to provide for its continuance and growth.

"He valued loyalty most highly, and never withdrew his confidence or friendship from

those who possessed it.

"A most distinctive trait of Mr. Healy's was the friendship he felt for his competitors. No man had more friends in the trade than he, so highly were his words and actions respected, and so little were his motives questioned. In proof of this I would point to the scores of business men, not only from Chicago, but from all the great centers of the country, that are here present to testify their admiration for him.

"It is right that we should love our calling and our work; if we do not we cannot succeed, and our lives will be failures.

"Our friend found time, with all the cares of his great business, to cultivate his mind and keep abreast of the world. He was an omnivorous reader, especially of historical works, and had a very large and carefully selected library, of

which even a professional man might well be

proud.

"In this respect, as in all others, he was an examplar to be followed by friend or acquaintance. He was the keystone of a grand arch, and now that he has passed away, in the fulfillment of nature's law, the pillars and other parts of the structure must move closer together, so that the organization may not fall: this I say to his family and to his business associates. They must remember that unity brings strength.

"And so I sum up the achievements of this grand old man,—his heart, his kindliness, his stanch integrity, his loyalty to a friend; and I am justified in saying that his family, his partners, his country, his trade, and the whole community have suffered a great and severe loss, but I predict that his name will live in the hearts he has won as well as in the business he

has established."

Montelius, W. W. (Vancouver, B. C.)—"I valued his friendship very much, and as an honorable, moral man I esteemed him very highly, among the very highest in my list of business acquaintances and friends."

Morenus, H. B. (Chicago)—"Few men can look backward to a successful life when the end comes as could P. J. Healy. Few men enjoyed the confidence of his colleagues and com-

petitors more than he did. The manner in which funds were laid at his disposal by a number of men after the great fire, when his business premises were totally destroyed, was the most eloquent testimony to the man's integrity and the degree of esteem in which he was held by all."

THE MUSICIAN (Boston)—" Mr. Healy has aptly been termed a maker of men. The loyalty he won from all those associated with him is proof of this, and other proof abounds. The welfare of all about him was his care. He once told the writer that he could never separate sympathy from business—a remark that analyzes well, and a doctrine which is a splendid basis for action. In all his loyalty he remained ever loyal to himself: sincere, sympathetic, persistent, and true in every sense."

Musical Age (New York City)—" Another phase of P. J. Healy's career was his ability as a financier, and some of the leading citizens of his city sought his advice before entering upon any large undertakings. He was known far and near as a thoroughly upright man, with nothing mean or small about him, the soul of honor and uprightness, and in his death Chicago and the music trade of this city loses an honored citizen and a well-loved contemporary."

Musical Courier (New York City)—" Mr. Healy was a lovable man, and a very benevolent one. No one in trouble ever reached the ear of

Mr. Healy that comfort or help in some way was not forthcoming. He loved good company and he loved good books, and he was faithful to the faith in which he was brought up in his early life. No one who knew him could help respecting him, and his business associates fairly worshiped him; nor was his wisdom or justice questioned in any of the many decisions he was called upon to make in his long years of business activity."

Musical Times (Chicago)—"The most greatly-loved man in the music trade—Mr. P. J. Healy, gentle, kindly, and with a heart whose bigness took in all mankind—has passed away from present things and gone up higher, to take his place with those whose reward is rich with blessings because of the good they did while on earth.

"And throughout the trade all over the country there are honest tears at the loss of one so widely known, so universally respected, so heartily loved.

"It was not Mr. Healy's marked business success that gained him his enviable position, but the beauty of his character, the gentleness of his nature, the sympathetic heart that always responded, the earnest interest he always took in others.

"His nature was noble and appealed to all that was noble in those with whom he came in con-

tact, with the result of endearing him to his wide acquaintance with that peculiarly tender sentiment that is as rare as it is beautiful."

Music Trades (New York)—"Another mighty man in the industry of music has passed away, but the legion he organized and directed so ably and so long, bravely close rank and move on, cheered by the inspiration of his memory. It is for some men to lead in war; for others to be potential in peace. In the latter class of the world's great workers was the late P. J. Healy."

Music Trade Review (New York City)—
"His ideals were always of the highest, and throughout his entire nature ran a warm, sympathetic current, which always distinguished his association and treatment of his fellow-men. It was red, generous blood that ran in the veins of Healy, the dead leader, and his life work and accomplishments will ever serve as an inspiration and a guide to those men closely associated with him by friendly and business ties, as well as those who knew him in a limited sense."

# NATIONAL ASSOCIATION OF PIANO DEALERS OF AMERICA RESOLUTIONS:

Whereas, We have been called upon as individuals and as an association to mourn the loss of Mr. Patrick J. Healy, the late president of Lyon & Healy, of Chicago, Ill.

Resolved: That this National Association of

Piano Dealers of America places upon record its deep sorrow over the death of Mr. Healy. The whole piano and musical merchandise industryof this country must feel a personal loss over the demise of Mr. Healy, and it will be difficult to fill his place.

He was one of the charter members of our association, and its first vice-president. We would gladly have honored him with the office of president of our organization, but his innate modesty compelled him to decline the election.

In his own city of Chicago, Mr. Healy was always foremost in every good deed and work, and his great heart throbbed for everybody. It was always his delight to help those in need, and his benevolences were wide and magnanimous. His business life was clean and honorable, and his private life we might all well emulate.

Resolved: That this memorial be spread upon our minutes, and that two copies be engrossed, one copy to be presented to Mr. Healy's family, and the other to the firm of Lyon & Healy.

Percy S. Foster, Com. James C. Miller, Pres.

NIXON, HON. WILLIAM PENN (Chicago)—
"I had known and admired P. J. Healy for many years as a successful business man and an ideal citizen. Not only was he a leader in his own line, but he was consulted by men of affairs in various other matters of importance. He was energetic, resourceful and wonderfully well in-

formed, and had a judicial mind that was remarkably fair in its judgment. His death will be a distinct loss to this community."

Parsons, Charles H. (New York City)—"It is given to some men to win the respect of their associates, but to few to win their affection. I know of no man who has stood closer to our hearts than Mr. Healy, and to me, as to many others, the death of our friend is a personal grief."

PEORIA TRANSCRIPT (Peoria, Ill.)—" The death of Patrick J. Healy, president of the firm of Lyon, & Healy of Chicago, was more deeply lamented than any calamity that could have befallen the firm would have been. He was so beloved, so revered, and so worthy of the feeling which he inspired in all who were associated with him, as to leave with each one of them a sense of personal loss in his death. In respect of his memory, the firm has sent to its patrons and friends a deeply bordered card, on which is expressed the grief they feel. The testimonial to the man is a high one, and one of which to be proud for those who knew him."

PIPER, E. J. (St. Louis, Mo.)—"To the trade at large the example of Mr. Healy's career must serve as evidence of what can really be accomplished by honest effort, sincere work, earnestness of purpose, and honorable dealing."

PLESSING, ADOLF (Markneukirchen, Germany)—"His name is immortal in the music trade, not only in your country but in Europe."

POND, HANDEL (Ivers & Pond, Boston)—
"The dominant thought in my mind as I contemplate this unusual and remarkable man is that one so forceful and aggressive in affairs of business had yet such a tender and lovable nature. He was well named 'The Grand Old Man' of the music trade."

POND, WARREN (New York)—" Mr. Healy was of that school of grand, good men, an honor to their friends and to business."

Powers, Patrick H. (Boston, Mass.)—"I have known him only to love and admire his sterling worth."

PRESSER, THEODORE (Philadelphia, Pa.)—" Mr. Healy's death is a great loss to the trade and to your firm."

THE PRESTO (Chicago)—"Mr. Healy had probably the most remarkable memory of any man engaged in the music trade. Of late years he was full of reminiscences of the early days, and his eyes would sparkle as he told over the early struggles of various dealers, firms, and road men to gain recognition of their goods. He was a fountain of information for newspaper men on both the trade and daily papers, and his recitals of incidents were given with such de-

scriptive accuracy and nicety of language as to require but little trimming or rewriting. In the days when his house was smaller he used to write much of its correspondence in long-hand, and would sit up nights to get his letters done. The writer remembers some of those letters, written long ago, in which Mr. Healy ran clear across the page without lifting his pen from the paper—the words being all connected in a string to the end of the line, but spaced wide enough apart to make the manuscript quite legible."

REED, C. A. (Anderson, S. C.)—"Our trade can ill afford to lose a man of his stamp."

SMITH, C. A. (Chicago)—"I had known Mr. Healy for many years, and I never saw anything in him little or dishonorable. He was a truly good man, with a mind really great; a capacity for action that was tremendous. He will not only be missed in the music business, but I imagine all lines will miss him, for his life in these later years touched so many other things than his own music world."

STEDMAN, H. S. (San Francisco, Cal.)— "His labors have ceased, but his good works follow after him, as a monument of faithful, painstaking care and commercial integrity."

STEGER, J. V. (Chicago)—"P. J. Healy was the Dean of the music trade of Chicago.

To know him was an honor and to deal with him a pleasure. During his long career in Chicago he was known as one of the city's ablest financiers. His opinion, always freely given, was sought daily by many men in his own, kindred, and even distantly related trades. He was the soul of honor, and a just man par excellence."

STEINWAY, CHARLES H. (New York City)—
"In the death of Mr. Healy the piano trade loses its central figure. Mr. Healy stood for what was highest and best in the piano industry. His work and methods will far outlive him, as his character and ability were the main foundation stones in the building up and development of the piano business, especially in his section, on the highest plane of integrity and square dealing."

STETSON, NAHUM (New York)—"I have known P. J. Healy for over thirty years, and as every one who has had this experience knows, it was a privilege. Scarcely too much could be said about him. He occupied, not only in his own house, but in the trade, a peculiarly unique personal position. His integrity, business acumen, and his affectionate nature, endeared him to every one who had the good fortune to know him. His example is one that can be held up as a shining light for the present and future piano men to follow."

STORY, E. H. (Chicago)—"His rise in the

business world furnishes an excellent example of what push, industry, and absolute business integrity will accomplish."

STREIBER, A. F. (White-Smith Music Co., Chicago)—" We feel that in his death the music trade at large suffers a great loss."

TAPPER, THOMAS (Boston)—"He left—for one to feel and to remember—a great and enduring impression for rectitude, love, and tolerance. These are qualities for which any man may well sacrifice everything else, and accept them as that of which he is proudest.

"And the life of such a man shows that all kingdoms are the same. Be it business or art, a man is called upon to do one thing: to search his talent for its divinity, and then develop it for

the good of all."

TRETBAR, CHARLES F. (New York)—"He was a great organizer, a great financier, and a great business man."

URCHS, ERNEST (New York)—" The achievement of that grand old man, the lofty example he has been to all of us, his benign charity in thought and act, will live not only among us but in the history of our trade as written by our children's children."

Walsh, John R. (Chicago)—"He first came to Chicago in 1864, and it was quickly seen by the business men of this community

that Mr. Healy was a man to be implicitly trusted, and also one who could be depended upon to assist in promoting the interests of the city. He was a true friend, a genial companion, and his good cheer lent inspiration to all of those with whom he came in contact."

Watkin, Will A. (Dallas, Tex.)—"I share the general feeling of esteem with which Mr. Healy has been regarded by all who knew him best."

WHEELOCK, WILLIAM E. (New York)—"He was a man for whom I had the warmest feelings of friendship, and as a business man he always had my admiration."

WHITE, J. C. (Newton, Kan.)—"He was free from envy, hatred, malice, and all uncharitableness."

WHITNEY, CALVIN (Tutwiler, Miss.)—"A royal good man has gone to his reward."

Wood, B. F. (Boston, Mass.)—"The death of Mr. Healy is surely a great loss, not only to the firm of Lyon & Healy, but to the general music trade also, as unfortunately we have too few men of the caliber of Mr. Healy, and the influence of such a man goes a great way toward giving a character to the business."

WRIGHT, A. M. (Chicago)—"The personality and life of P. J. Healy stands, in my opinion, as one of the unparalleled ones in the his-

tory of the music trade or any other line. He was never spoken of as 'Healy,' not even by his most intimate friends. It was always 'Mr. Healy' everywhere, and that in itself was most significant. Those who did not like him, and if such persons existed I never met one of them, were wrong in their ideas of business and life.

"Mr. Healy possessed the tenderest of sensibilities, such as are usually accredited to women alone; at the same time he was able to deal the ponderous sledge-hammer blows of the giant smith on the business anvil. Perhaps no man's death has caused a deeper, more lasting, or more universal sorrow than that of Mr. Healy. One consolation is, that behind him he left one of the greatest of monuments—the gigantic firm, and group of well-trained men who, by following in his footsteps, may, each of them, some day become his prototype. If they do not, it will not be because of faulty instruction and inadequate example."

WURLITZER, RUDOLPH (Cincinnati, O.)—
"Mr. Healy had without a doubt the friendship
and esteem of the music trade throughout the
United States."

"Green be the turf above thee,
Friend of my better days;
None knew thee but to love thee,
Nor named thee but to praise".









