

# HOW THE ROTHSCHILD FORTUNE OF \$2,000,000,000 WAS MADE

**A** PASSION for old coins and skill as a chess player formed the basis for the most colossal fortune ever conceived in the brain of a romancer or recorded among the facts of history. So writes Ignatius Balla in "The Romance of the Rothschilds," a book which its title-page authors whose name adorns its title-page are endeavoring to suppress in England and which shortly will be published in this country by G. P. Putnam's Sons.

How the Rothschilds amassed their fortune, how for a century they have wielded an irresistible power in the affairs of Europe and have more than once shaped the destiny of nations, has before now occupied the attention of historian and journalist. But the Rothschild secret has been hard to pierce.

Visitors to Frankfurt are shown in the old Jewish quarter of the city the ancient house in which a certain Meier Amschel was born in the year 1743. There was nothing distinguished about the ancestors of this Amschel. At the age of 12 he lost his father, who had destined his son to be a rabbi, but who failed to leave sufficient money to defray the expenses incident to the acquisition of a theological education. Hence, Meier Amschel, disappointed of his wish to become a teacher in the synagogue, was thrown on his own resources, became a clerk in a banking house, and before his death this obscure child of the Frankfort ghetto "had founded the house of Rothschild, whose fortune today is estimated at \$2,000,000,000. Says Ignatius Balla:

Neither Rockefeller, nor Carnegie, nor Astor, nor any other American prince of finance has a capital equal to that of the Rothschilds. It is estimated at more than \$400,000,000, and it increases daily. It would be never to increase were it not for the fact that in another transaction, as invested at an interest of not more than 4 per cent, their capital would yield more than \$10,000,000 (about \$20,000,000) yearly, or more than \$45,000 (about \$225,000) a day.

The mind almost reels in considering these colossal sums. Baron Amschel of Vienna was guilty of no exaggeration when he said: "The house of the Rothschilds is so rich that it cannot do bad business. And this enormous fortune has been amassed by one family in the course of a single century."

How was it done? Is there a Rothschild formula for making money? Taking Ignatius Balla's book as a guide, one is inclined to believe that there is such a formula, and that it is more or less simple, although apparently ineffective as to results except when it is used by Meier Amschel and the five sons to whom he bequeathed it, and their descendants. In spite of the inevitable tendency to consider that these men must have been marvels of financial ability, adepts in the juggling of figures and the weaving of complex business schemes, they were really, according to Balla and others who have written on the same theme, nothing of the kind. It is the simplicity of their programme that seems to be accountable for its success. As their present biographer says:

The man who is unfamiliar with financial matters will be inclined to suppose that in their operations the Rothschilds spent a great deal of time in the making of plans and needed very elaborate arrangements. He will imagine that this machinery, working in all directions and in every part of the world, was the means of its secret structure, could only be created by the intense speculative power of particularly gifted men. Ignatius Balla's brother, however, and if we withdraw the veil from the action, not only of the Rothschilds, but of financial operations in general, can understand how much speculation on "Change has contributed to the accumulation of the enormous fortune of the house. An example will show clearly. The founders of the business negotiated with a certain State a loan of 50 million francs, consisting of shares of 100 francs each. The shares were handed over to them at 96 florins, and they sold them at 130. This gave them a clear profit of 34 per cent. They had at their command many means of increasing the interest of the public in the new loan and confidence in themselves. Whenever they regarded a stock good there was quite a struggle to secure it. Every body wanted to invest in it so as to secure a better return than the capital market. Other business men would have been satisfied with the above-mentioned profit which the Rothschilds secured at one stroke. They thought that they bought and sold the stocks over and over again, according as they rose or fell in value. In this way they drew enormous sums into their coffers.

That is merely a specimen of a typical Rothschild operation. The fundamental secret of the success of the house seems to have been implanted in it by its founder, Meier Amschel, and to have consisted rather in the adhesion to a certain line of conduct than to any complicated method or theory in finance. To pierce this secret, Balla quotes Friedrich von Gentz, diplomat and friend of Prince Metternich, as follows:

Any one who disregards chance gains and realizes that in all large operations success depends, not only on seizing and using the favorable moment, but still more on a strict adhesion to certain fundamental principles, will easily see that there were two maxims in particular of which this house never lost sight, and to which, apart from their shrewd conduct of business and taking advantage of favorable opportunities, it owes the greater part of its actual prosperity. The first of these principles was the determination of the five brothers to conduct the whole of their business in constant co-operation. That was the dying command of their father. If they have prospered, it is because they have been absolutely faithful to this rule. After the death of the father, every offer, no matter whence it came, was discussed by them collectively; every operation of the least importance was carried out according to an agreed plan, and by their joint exertions, and they all shared equally in the profit. No matter how great the distance was between their centres—Frankfort, Vienna, London, Paris, and Naples—it never interfered with their common understanding. In fact, it had the additional advantage that each of them could be perfectly acquainted with the situation in his own part of Europe and assist more effectively in carrying out the business undertaken by the whole house.

The other principle they kept in mind was, not to strain after an excessive profit in any operation, to impose definite limits on all they undertook and, as far as human foresight and prudence could achieve it, leave nothing to chance. This maxim—*Servare modum finemque tenere*—is one of the chief secrets of their strength.



Baron Nathan Rothschild, Founder of the English House of Rothschild.

## In a Book Threatened with Suppression in London Are Described the Amazing Beginnings and Development of the Greatest Accumulation of Private Wealth Ever Known.



Baron Anselm Rothschild, Oldest Son of the Founder of the Rothschild Family and His Successor at Frankfurt.

of the greatest capitalists of the day, and he was not slow to discern the genius in the same line of Meier Amschel. As a result, he loaned money to the latter, who became gradually the inheritor, as it were, of his royal banker's type of business.

It is due to this origin of the Rothschild banking transactions, undoubtedly, that the founder of the house conceived a dislike to making loans to private individuals and confined his operations, as a rule, to lending money to members of the aristocracy and to national Governments. "If there is question of a loan, let it be to a State," was the rule held by Amschel's five sons. And the establishment of the latter in the five financial centres of Europe was, of course, a direct carrying out of their father's theory that the most advantageous financial dealings are those to be had with the ruling class. Such dealings, he argued, would be possible only with a thorough and practical knowledge of the intricate network of European politics. His five sons, acting as a unit, became intimately versed in the affairs of the different countries in which they were stationed, and by comparing and checking one another's experiences and information were enabled to perpetuate a financial dynasty that has proved impregnable.

The planning of this campaign was the master-stroke of Meier Amschel Rothschild. Had the latter been childless, or had his sons been less imbued with the intense loyalty to one another and to a common cause which was early inculcated in them by their father, the mighty Rothschild fortune would have dissolved into a mirage, and, incidentally, much of the history of the last century in Europe would have to be rewritten. But the first Rothschild built on a family solidarity that was unshakable, and hence his dreams of wealth and power have been more than realized.

Frankfort, Vienna, Naples, London, and Paris were the five cities in which the sons of Meier Amschel were originally stationed. To-day the Rothschild house exists in three of these cities—London, Paris, and Vienna—the branches of the house in Naples and Frankfurt having been abandoned for various causes. It should be added, also, that the "House of Rothschild" is far richer and more prosperous to-day than ever before in its remarkable history, although, according to Mr. Balla, it is not so powerful politically as it was some decades ago—a change that is not due to any weakening in the house itself, but is rather a result of the broadening out of conditions in the financial world which was at one time completely subject to the Rothschild autocracy.

The London Rothschilds, naturally, receive the bulk of Mr. Balla's attention in the latter's review of the activities of the five branches of the original house. It is unquestionable also that in London these mighty bankers of modern times have achieved their greatest and most sensational victories—a fact due partly to the larger field offered by the European metropolises, and partly on account of the superior sagacity, amounting to genius, shown by the founder of the London house, Nathan Rothschild.

It was Nathan who figured in the Rothschild speculation on the result of the Battle of Waterloo, the story of which, as related in "The Romance of the Rothschilds," has aroused the anger of the English branch of the family, and which has been denounced as a falsehood. Here is the story as it appears in Mr. Balla's book:

It is beyond question that Nathan Rothschild rendered incalculable service to England and Prussia during the "Hundred Days." But these "Hundred Days," in particular the day of the downfall of Napoleon at Waterloo, brought the sons of the Frankfort ghetto a colossal profit. Whereas a few weeks earlier they were faced with the prospect of enormous losses, Bonaparte's unexpected return from Elba had entirely upset Nathan Rothschild's financial plans, and at one moment it seemed as if his house, which many even then regarded as indestructible, would hardly be able to survive this sudden turn in the politics of Europe. His whole fortune was at stake. He is said to have hastened anxiously to the Continent to join the English army and follow in its footsteps. When at last it prepared for a decisive battle at the southern boundary of the forest of Soignes, Nathan Rothschild, who had hitherto shrunk from the sight of blood, could no longer control his impatience. He would not remain in the rear of the troops, but hurried feverishly to the field and followed with his own eyes from some higher ground, with anxious heart and beating temples, his nerves tingling almost to the pitch of insanity, the great struggle for the mastery of Europe.

In this terrible battle the fate of the hundred days' empire was sealed for ever. And before the defeated Emperor ordered the last desperate attack, in order to sail at once for England, he reached about the middle of the night, and he was then seen as if all his exertions were thrown away; a fearful storm raged over the sea, and there was not a sailor to be found who could have taken him to the shore. Nathan Rothschild, who lived in perpetual fear of attempts on his life, did not shrink before this danger. He was certain to be hero, but at the present moment he feared nothing. He offered 600, 800, and at last 1,000 francs to any man who would take him through the storm to England. No one would do it. He was about to abandon the enterprise when a courageous sailor came forward and said that he would take the London Croesus across if he paid 2,000 francs in cash to his wife beforehand. If they both went down, the widow at least would have something to live on. Nathan gladly paid the required sum, and when he at length set foot on English soil, made a further generous payment to the brave skipper, who was half dead when he reached the English coast, but he could not rest a moment, and hurried on from Dover to London by express train. The next morning he was in his usual place at the Exchange, leaning against a column. His face was extraordinarily pale; he was completely exhausted, and stood with weary eyes and a falling in body and soul, as if he had aged ten years in a single night.

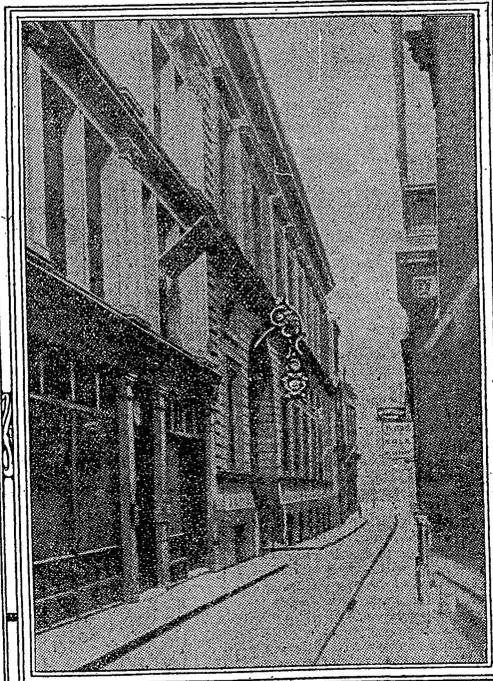
The hall of the Exchange was seething with excitement, like a hive of bees. The stockbrokers, usually so cold-blooded, walked about restlessly, speaking little to each other, every man shuddering in body and soul as if in presence of some dread unknown. Dismal news was passed from mouth to mouth. In a low tone they discussed the defeat of Blücher, and it was whispered that Napoleon's heavy guard had beaten Wellington's army. Rumors that they had no means of checking sufficed at such a time to make them lose their heads altogether, and the state of things was made worse by the lamentable spectacle that Nathan Rothschild presented. He leaned against his column like a man who was condemned to death and seemed hardly able to stand on his feet; the placid, cold-blooded Caesar, who had never before lost his balance in the most furious storms of the financial world, now seemed now to take the shape of undeniable truth, for the countenance of Nathan Rothschild told more than the vague whispers of the crowd. A fear, amounting to panic, broke on the entire Exchange like a flash of lightning; the passionate and irascible once more free, and no one could now restrain him if he chose to fall on Europe again as the scourge of God. The fear fell on the city like a devastating cyclone. The news increased in volume and terror, and filled men with alarm. A wild panic ensued. The rate of exchange fell from minute to minute until it reached its lowest point, and when it was seen that both Rothschild and his agents offered securities for sale in large quantities, even flung them on the market, nothing could arrest the disaster. It was as if a mania had seized the crowd; in a few minutes the strongest banks began to waver, and the value of the most solid securities sank alarmingly, as if they were the images of false gods which were about to be hurled into the sea for vengeance, cast from their pedestals and trod under foot.

Meantime the death-pale man at the column laughed his sleeve. While sympathetic souls expressed their concern for Nathan Rothschild, whose great firm, it was thought, must now sink into ruin, he was quietly buying up all the securities offered by means of secret agents whom no one knew.

The next day came the news that Blücher had won at Ligny and Wellington at Waterloo. Rothschild himself told it, with radiant face, and the rate advanced rapidly and reached an unprecedented height. In a single day he had gained nearly a million sterling. It was these events which gave rise to the saying: "The allies won the battle of Waterloo, but it was really Rothschild who won." The great storm in the financial world had subsided, and Rothschild emerged from the catastrophe more powerful than ever. If the whole story is true, it is difficult if so romantic and stirring an adventure could be repeated in the modern financial world, with all its means of communication; in any case it would need a Nathan Rothschild.

The story certainly does not show the founder of the London house of Rothschild in a very enviable light. Neither does it tally altogether with the impression of Nathan's personality conveyed in other passages of Mr. Balla's "Romance." Thus, the latter emphasizes Nathan Rothschild's unwavering fidelity to the system upon which he conducted his business, while of his "humanity" the reader is told various instances, that certainly redound to the great banker's credit, and his beneficent attitude to "smaller business" is thus specifically noted:

In describing the character we should notice the confidence with which he handled securities which other bankers had rejected. Many a merchant in such cases was assisted



The Rothschild House in Swithin's Lane, London.

(Illustrations from "The Romance of the Rothschilds," by courtesy of G. P. Putnam's Sons.)

by him, and he never suffered any material loss in this way; which shows at once the justice of his principle and the unwillingness of men to abuse his confidence. He had no intention of giving alms, but knew that money and credit can restore the small trader to his position, and he was pleased to give the opportunity to small traders. There was a strong dose of humanity in his business ideas.

It is a tribute, also, to the good that has been done by the London Rothschilds that "no State with which Nathan did business ever failed." If a State to which Nathan had loaned money was behindhand in the payment of interest to its creditors, it was Nathan who advanced the requisite funds from his own pocket. This was, of course, an outward act of liberality; but it had, also, a tinge of shrewd "business" in it, according to Balla, who notes that "as this enabled States to pay punctually always, men began to credit Nathan Rothschild with a wonderful foresight and to entertain that unreserved confidence which gave a stamp of infallibility to all his undertakings."

We are told, moreover, that in the extent of his financial transactions, and in the frequency and success of his dealings with foreign nations, Rothschild changed London from being "merely the largest money centre in Europe" into the "emporium of the markets of the world," in which it had played the role that Amsterdam had played in the eighteenth century. As a banker also, Nathan Rothschild is awarded the distinction of being the "first to negotiate loans in the modern form." As Mr. Balla says:

He extended his transactions to all branches of stockbroking, buying or selling, according to circumstances. Where he found State securities which no one had hitherto dreamed of buying he bought them, as he knew from experience that he could dispose of them at a profit when once they had passed into his hands. He not only advanced money to States, but induced them to exchange one sort of stock for another, the percentage of which was less burdensome to them. Here again he was the first to frame large plans of reduction.

He did not, of course, succeed equally in all his loans to States, sometimes he sustained losses which would have ruined other banking firms. These unpleasant experiences, however, only made him more prudent, and he often rejected an offer without a word of explanation when he thought it was not sound enough. He refused, for instance, every invitation from Spain or from the American republics which had formerly been under Spanish rule.

The family devotion to business above all else was especially marked in the founder of the English house. Once a friend asked him jocularly how much time he had for music, to which he replied, jingling the money in his pocket: "That is the musical instrument on which I play best."

At one of his dinners a guest asked him:

"I hope your children are not too fond of money and business, to the

exclusion of more important things. I am sure you would not wish that," Rothschild answered: "I am sure I should wish that. I wish them to give mind, and soul, and heart, and body, and everything to business; that is the way to be happy. It requires a great deal of boldness and a great deal of caution, to make a great fortune; and, when you have got it, it requires ten times as much wit to keep it. Be wary, be wary, to all the projects proposed to me, I should ruin myself very soon. Stick to one business, young man," said he to Edward, as he went to your brewery, and you may be the great brewer of London. Be a brewer, and a banker, and a merchant, and a manufacturer, and you will soon be in The Gazette."

Nevertheless, although he rigidly lived up to his rule of concentrated devotion to business, and attained a success that has rarely been granted to man, Nathan Rothschild confessed that he had not achieved happiness. Sir Thomas Burton, marveling at the splendor with which the great banker was surrounded, asked him if he "could be otherwise than happy?"

"I'm happy!" Rothschild exclaimed, his voice poignant with sadness. "How could I be otherwise than happy with the day's work, I go to dinner and find letters saying, 'If you do not send me £500, I will blow your brains out.' I get letters like that every hour."

A similar confession is quoted from Nathan Rothschild's elder brother, Baron Anselm Rothschild, whom the founder of the family left at the head of the Frankfort house. A friend, a young Parisian, once said to Baron Anselm:

"Ah, if one only had the good fortune to change places with you, Herr Baron."

A shadow came over the face of Anselm Rothschild, and he replied, gravely and significantly:

"My dear friend, no one would be more willing to effect the exchange than I, if it were possible. Listen to me. You admire my horses. It is certainly a great pleasure to me to ride, but my physicians have long forbidden me to do so; my stomach and digestive organs will not permit it. As to the pleasures of the table, I generally pay for them with very painful consequences when at any time I have yielded to my inclinations. I am completely insensitive to the pleasures of the theatre, and I have deprived myself of the great pleasure which my conservatories give to other people. My business activity prevents me from appreciating properly the pictures and statues that adorn my house. The one creature that I ever really loved I have never been able to call mine. In a word, all that I get out of life is—the duty of preserving and increasing it. Now, tell me, are you still anxious to change places with me?"

The founder of the London House of Rothschild left four sons—Meier, Nathaniel, Antony, and Lionel. Of these the latter showed the greatest fondness and proficiency in the business of his father, and it was to him that the burden of money-making was left to carry on. For nearly half a century he remained at the head of the English house, and was succeeded by his son, the present Lord Rothschild, in 1878. Of the latter Mr. Balla writes:

Nathan, the second of that name, was even more than his father in regard to titles; he is an hereditary baronet and a peer since 1885. Just as his father, Lionel, was given the greatest attention to the British Parliament, Nathan was the first Jew to enter the House of Lords, and he has much the same character for giving the greatest attention to it; the whole city looks to him for hints, and he manages his agents with the same ability that his great-grandfather had. A number of agents come to his desk early in the morning to receive his instructions, and there are two desks, one near him of whom he has not asked a question or to whom he has not some instruction to give. However important the business may be, he never gives any one more time than is necessary. Swithin's Lane is not a place for long conversations, as a rule. Nathan had a habit of giving the greatest attention to the house. 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