BUSINESS men along Mahantongo Street, in Pottsville, Pennsylvania, watched him set up his office in the old John Hill house toward the last of November, 1851, and after that they used to see him hurrying to and from the courthouse—a determined-looking man who kept his own counsel about his personal affairs. Aside from the fact that he was a lawyer, “Mr. Charlemagne Tower, Esq.,” and that he was interested in buying coal lands, which he paid for with mysteriously acquired funds, they knew little about him. It was not hard to guess that he was someone else’s legal agent. But who was the rich man back of him, and what was his purpose?

More than one shrewd schemer in that competitive little coal town must have asked himself this question. More than one must have ferreted out, by means of discreet spying, a good deal of the answer: on one occasion Tower suspected that someone had pried into his mail. But few of his competitors, if any, divined the full answer in time to convert the knowledge into money. He guarded his secrets well, as Alfred Munson directed.

Munson was his backer, the man who in the last nine years had altered his life. For a time following his business failure and the resultant bankruptcy proceedings Tower had earned his living as a lawyer who was ready to undertake any case no matter how troublesome and travel anywhere at any time on behalf of his clients. This ready availability and lightness of foot together with his outstanding ability made him the kind of lawyer that Munson, who was moving toward a millionaire’s fortune in Utica, New York, needed to care for some of his remote business interests. In 1844 he employed Tower to travel through Michigan, Ohio, and Kentucky, quieting titles and investigating the status of lands he proposed to buy.

It was hard and sometimes uncomfortable work. One night in a country inn in Michigan, Tower "tried to sleep with a bed full of bugs; but could not sleep a minute." He fled to a chair in the barroom, where he managed to get about half an hour's rest. Next morning, red-eyed and stiff in every joint, he was on his way again, transacting Munson's business. So well did he attend to it throughout the long trip that Munson took a great liking to him and began to consider assigning him more important duties.

Tower, for his part, grew in liking and respect for his employer. Munson reminded him very much of his father except for his physical appearance. The Utica business man was tall and slim, with dark hair and eyes and an almost comically long nose. Like

1 Tower to his mother, September 24, 1844.
Reuben Tower he suffered from poor health. Like him, he had largely made his own way in life, although he had enjoyed the advantage of a more prosperous start. He began his business career by helping to manage the family saw and grist mill on the farm near Berkhamstead, Connecticut, where he was born May 21, 1793. Then, when he was thirty years old, he moved to Utica and engaged in the manufacture of buhr millstones. He also interested himself in packet boats on Lake Ontario, and later, as rail transport began to compete with water carriers, in the building of various New York railroads: the Utica and Binghamton, the Utica and Schenectady, the Syracuse and Utica, and the Syracuse and Oswego. For many years he served as a director of the New York Central, and as president of the Utica and Binghamton. His partner in most of these undertakings was his former bookkeeper, Martin Hart.

Every enterprise to which Munson turned his calm, farseeing mind yielded money. He engaged profitably in the manufacture of iron in Baltimore, Maryland, and established and owned the Franklin Iron Works near Clinton, New York. He was one of the originators and the first president of the Utica Steam Cotton Mills and of the Globe Woolen Mills. He was first president of the Oneida Bank, and held that office during the remainder of his life.

Thus he attained much greater prosperity than Reuben Tower, Charlemagne's father, had ever enjoyed. By the time Charlemagne Tower began working for him, he was already the wealthiest man in the county; his name alone was enough to insure the success of almost any enterprise in which he engaged. But it was his character more than a similarity of careers that reminded Tower of his father. Munson, like Reuben Tower, mingled outward sternness with inward kindness. Like him, he was shrewd, frugal, a close calculator, yet strictly honorable, and capable on occasion of great generosity. Like him, he was a loving husband and father. He married his cousin Elizabeth Munson of Northford, Connecticut, on May 29, 1823, and they had two children, Samuel Alfred, and Helen Elizabeth. Tower, as the years passed, came to know the Munson family well. Young Samuel Munson became his good friend and later his business associate.²

² Tower to Elizabeth Munson, May 12, 1854, Letterbook, p. 885; Wager, Our County and Its People, pp. 149-151.
The more important work that Munson had in mind for Tower was the investigation of titles to coal lands located in Schuylkill County, Pennsylvania, near Orwigsburg and Pottsville. He owned a claim to some eight thousand acres of land that had once been part of an estate of 21,000 acres belonging to James Wilson, the signer of the Declaration of Independence and Justice of the Supreme Court from 1789 to 1798. How valuable the claim was Munson did not know. In order to find out, he sent Tower down to Orwigsburg in May, 1846.

Tower immediately found himself up to the ears in parchment land deeds and other musty legal papers, telling a complicated tale which only painstaking labor could unravel. He went to work upon them with his customary vigor, and his active imagination lent color to the dull task. To one of Josiah Quincy’s daughters, with whom he kept up an infrequent correspondence, he wrote of the feeling of excitement it gave him to follow “in the footsteps” of some of the giant figures of American history. “James Wilson . . . and Robert Morris . . . have been here, where my mind is now at work,” he explained. “They were the ‘great operators’ of their day in real estate, and they ended much as those of our own time have done.”

While in Pennsylvania, he went on, he was also delving into the history of “that remarkable man, William Penn,” but he was having trouble finding a life of him. “I inquired, over and over, both in New York and Philadelphia for Clarkson’s life of Penn, which is said to be the only good one, but it is out of print and not to be obtained. . . .”

These historical enthusiasms did much to make Tower’s stay in Pennsylvania a pleasant one. But what really enlivened his first visit to Orwigsburg was his friendship with Miss Amelia Malvina Bartle. She was the sister-in-law of Christopher Loeser, Tower’s associate in the investigation of the Wilson coal lands, and she immediately claimed the visitor from New York as her own and introduced him to the social life of the little village.

Amelia Bartle, it may be supposed, had reached an age at which she was not averse to cultivating the friendship of a good-looking thirty-seven-year-old bachelor. She was twenty-seven, having been born in Lexington, Kentucky, in 1819, the daughter of Lambert

*Tower to “Miss Quincy,” December 23, 1846, Lb., p. 133.*
B. Bartle and Sara Herring Bartle. Her father, who came of a prominent family of Lexington, moved while she was still a young girl to Schuylkill County. Amelia, growing up in Orwigsburg, population 800, must have found marriage opportunities distinctly limited.

She was not pretty. Though she was of average size, her face seemed large with its big bones and big features—bold, down-curving nose, wide mouth, full rounded chin. Its incisive modeling, together with her dark eyes and straight black hair gave her an almost Indian-like appearance. She was quite vivacious, possessing an alert mind and a lively imagination leavened with whimsical humor. If she could not captivate Tower with feminine prettiness, she could and did intrigue him on intellectual grounds.

Thoughts of her kept floating around among the dry legal facts in his mind as he sat at his desk in Waterville after returning from Pennsylvania. He wrote her a letter, thanking her for her hospitality and expressing a wish to be “durably remembered” by her. Back came her prompt reply, and a friendly correspondence ensued. Miss Bartle liked to play with metaphysical ideas, such as the transmigration of souls. She occasionally flitted back through time, writing letters to Tower from various periods of history. He received one letter dated “August 4, 1777,” and replied that while he was at a loss to know “in what particular state of metepsychosis it was written,” he was highly pleased with it “as coming out of the brilliant period of our revolutionary war.”

Proceeding to a metaphysical notion of his own, he told her of “a little bird—a beautiful, brown sided yellow bird” that had ventured into his office one afternoon, flying “all about my room, not frightened but deliberately . . . lighting here and there by spells to look down and chirp cheerfully, as if it would talk with me . . . Is this,” he inquired, “some lovely creature favouring me with notice, in the disguise of such a form of existence?”

Then he turned serious and explained, regretfully, why he could not immediately accept her invitation to visit Orwigsburg again. His work kept him at his desk. “I am in the business of life; in its toils, not its pleasures. . . . I have been schooled, always, to ‘set business before pleasure.’” But he hoped that she would not consider him “uncivil” for declining. “I have thought, the surest

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road to your approval is always along the line of duty; for I try
generally to judge somewhat of character, and I have long since
set down a leading trait of yours to be, one that I always like,
perseverance."

He would like to keep up their correspondence, he went on. He
was pleased that she had invited him to do so. "But how can a dry
sort of man, all trammeled up in the legal workshop of the world,
write letters to interest a lively and pleasurable spirit like you?"

This question required no answer. Both of them knew per-
fectly well that he did interest her, even more than he wanted
to at that time. She had hinted in a previous letter that he
might want to make "declarations," and at this the cautious
bachelor in him took fright. He retreated as gracefully as he
could to safe ground:  

... As for declarations, I only know of such as we
lawyers make. These are ... in strict measure, and
most commonly frightful. ... And among us lawyers
too there is what is called the intent to be looked after.
I write to you; but I want explicitly to say, I am with-
out any particular intent, except to beware of ever be-
ing guilty of false pretences....

I write to you cordially,
C. Tower

He might as well have saved himself the trouble of compos-
ing this little disclaimer. His friendship with Miss Bartle moved
slowly and stiffly but nonetheless surely into romance, pushed
along by several more visits to Orwigsburg for further investi-
gation of coal land titles. On March 2, 1847, she closed a letter
to him, "So good night, my own dearest Friend. ... I am your
Friend, A. M. Bartle." A little less than three months later,
these two good Friends were married. The Reverend John W.
Heffmeier performed the ceremony at Orwigsburg on Monday,
June 14.  

Tower returned to Waterville with "my companion in arms"
and lived there some ten months, but in the spring of 1848 he
moved to Orwigsburg, which at that time was the county seat
of Schuylkill County. When the county seat was changed to

5 Letter quotations are from Tower to Miss Bartle, August 23, 1846, Lb.,
p. 93.
6 Letter in Tower Papers; Pottsville Miners Journal, June 19, 1847.
Pottsville he moved with it, in the latter part of 1851. Pottsville was to be his residence for the next twenty-four years.

It was a compact town with a population of about seven thousand, located among the mountains of eastern Pennsylvania near the center of the Schuylkill coal fields, southernmost of the state's four fields of anthracite. The sixty-foot steeple of its new brick courthouse, standing on high ground at the north end of the borough, rose above the spires of some fourteen churches, the wide flat roofs of the town hall and the leading hotel, and several academies and public schools. Iron manufacturing thrived in the Schuylkill Valley in pre-Civil War days, before the substitution of coke for anthracite and the opening of the Lake Superior ore fields moved the industry west to Pittsburgh; and Pottsville was part of this economic pattern. Into the air above the town rolled the smoke from an iron furnace and several large foundries, a forge and rolling mill, and a steam engine factory. Little Pottsville was busy. It pulsed with industry, its black lifeblood the coal that flowed in from the numerous collieries scattered along the headwaters of the Swatara and Schuylkill rivers.

Norwegian, Welsh, and Irish miners covered with coal dust shared its sidewalks with German farmers, factory hands, shopkeepers, and lawyers intent on the great game of buying and selling coal land titles. When a man chose to cross the street he had to look out for the pigs. These animals, running loose "four pigs to every half square," as one annoyed newspaper editor put it, rooted undisturbed in the dirt streets in sunny summer weather and wallowed in puddles in grunting delight when it rained.⁷

And while the editors complained, nobody took any action against the nuisance. Pottsville at that time was too full of individualistic men absorbed in making money at the expense of their fellow citizens for civic-mindedness to flourish there. "This is a swinging place for money," Tower commented, "and I find every fellow wants a clip at a newcomer here, if he can get it..."⁸

⁸ Tower to Tower and Ringueberg, January 6, 1852, Lb., p. 646.
He would be exposed to many a painful "clip," he knew, if ever his own business secrets became public. For he and Alfred Munson had embarked upon a bold enterprise: the creation of a great landed estate, clear of all encumbrances, near the southwestern end of the Schuylkill coal field. This field resembles in shape a long, narrow trough. Measuring 65 by 4½ miles at its widest point, it begins at Mauch Chunk on the Lehigh River, runs southwest through Pottsville, and makes a fishtail ending in Dauphin County. The estate that Munson and Tower proposed to carve out of it was to be based upon Munson's claim to eight thousands acres of the old Wilson lands. Tower would attempt to perfect the claim and buy several thousand acres more of adjoining lands. For his services he was to receive title to one-half of all the lands, but not until their cost to Munson had been extinguished, either by sale of the lands so as to extinguish the whole cost, or by actual payment by Tower, at any time, of one-half the amount.  

The task ahead of Tower was formidable. One could hardly find, in the portion of the Schuylkill field he meant to encompass, a single tract of coal land which was not subject to rival claims and litigation. The two main titles, known as "the Wilson" and "the Parker" titles, that comprised Munson's claim were beset by dozens of liens and encumbrances that Tower would have to clear away. The same difficulty would apply to almost any tract he might wish to purchase, and to make matters worse he was not the only buyer in the field. Scores of other lawyers and speculators in and around Pottsville made a ferocious business of trading in coal lands. And once they saw clearly what he was trying to do they would seize upon portions of the lands he needed and demand extortionate prices for them. That was why he had to act in secrecy, not letting the man on his left hand know what he was saying to the one on his right.

Christopher Loeser, sixteen years his senior, had moved to Pottsville with him, and shared the Mahantongo Street office. He occasionally assisted Tower with his work on the Munson estate and handled other legal cases in partnership with him.

In accordance with the unsigned agreement between Tower and Munson, of February 17, 1848, as modified by that of October 25, 1850, and subsequently put into writing by Munson in 1854. See Tower to Alfred Munson, February 20, 1854, Lb., p. 791.
Munson lent them the four thousand dollars that they had paid for the John Hill house, a two-story building equipped with gaslight. From Utica he sent frequent letters to Tower, telling him what coal lands to buy and how to bargain for them. He could hardly have had a more zealous agent. Tower wrote to one man who threatened to compete with him in the purchase of several choice tracts at a public auction: “I shall be here; and I shall buy them, at any rate, and at any price. . . . And I don’t want you to come here to interfere with me either. I want to buy them, and I shall do it.”

He made his purchases in his own name, using funds which Munson furnished in return for his personal notes. From time to time he gathered up the titles he had bought and conveyed them to Munson’s son, Samuel Alfred, or to James Watson Williams, a prominent lawyer and former mayor of Utica who in 1846 had married Munson’s daughter, Helen Elizabeth. Williams and young Munson were simply legal dummies who lent their names to help conceal the true ownership of the lands.

The process of discharging liens and buying and conveying titles proceeded uninterruptedly for several years, and then, in 1854, Alfred Munson’s frail health began to decline rapidly. On May 5 he died. Tower felt his death as a personal sorrow. In a letter of condolence to Mrs. Munson he wrote of his years of business association with her husband:

> In all this . . . period I have felt that he gave me his confidence and nothing I believe has ever occurred to alienate us, but everything has contributed to draw us nearer together. . . . Mr. Munson had certain qualities of character and methods of action that always reminded me of my father . . . his death . . . falls . . . upon me as a personal bereavement. . . .

Munson, in his will, divided his property among his wife and two children, appointing his son to administer his estate, which included his Pennsylvania coal lands and his agreement with Tower. Samuel Munson thus stepped into his father’s place as Tower’s partner in the coal land enterprise. He was twenty-

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10 Copy of Tower to John George, July 4, 1850.
11 Tower to Mrs. Munson, May 12, 1854, Lb., p. 885.
12 Certified copy among Tower papers.
eight years old, and had already had considerable business experience.

Born April 8, 1826, in Utica, he had been educated at Utica Academy and afterwards had taken an executive position in the Canton Iron works at Baltimore. Then he became the general manager of his father's Franklin Iron Works, which he operated skillfully and with marked success. But he was not the type of man who enjoys business activity for its own sake. He was shy and reserved in the extreme, and moreover he had inherited his father's bad health. His face, illuminated by wistful eyes, wore the pinched look of the invalid. After his father's death he sold the Franklin Iron Works and confined his business interests to the management of the Munson estate and to investing his own money, methodically and conservatively, in stocks and bonds.\textsuperscript{13} He was content to leave the coal land enterprise almost entirely to Tower.

By dint of hard labor Tower was gradually succeeding in clearing the Wilson and Parker titles and in buying others to unite with them. It was not all desk work. When he had the lands surveyed he went out for weeks at a time with the field crews and traversed swamps, mountains, and thickets, "exercising and enjoying myself," as he described it. To obtain releases from claimants to the various tracts, he traveled widely through the northeast and as far west as Iowa. One thought drove him, kept him working through the long days: if only he could create this coal estate, with a clear, unshakable title, he would be wealthy. Even partially developed, he believed, the lands would yield thirty thousand dollars a year in rentals from coal operators, and the completed estate might be sold for millions. As he had declared to Alfred Munson shortly before his death: "My great ambition is, and has been, and will be, to become the owner of the undivided half of all these lands. . . ."\textsuperscript{14}

But future profits, however golden, will seldom buy bread. All the while he was working on the coal land project Tower had to depend for his livelihood on his private law practice. Neither singly nor in partnership with Christopher Loeser was he very successful at the outset. His first year's income in Pennsylvania totaled a little more than three hundred dollars.\textsuperscript{15}

\textsuperscript{13} Utica Morning Herald and Daily Gazette, May 27, 1881.
\textsuperscript{14} Tower to Alfred Munson, February 20, 1854, Lb., p. 791.
\textsuperscript{15} Tower to Marion Tower, March 28, 1855, Lb., p. 372.
Through the years he had strengthened and enlarged the great estate until by 1858 it stretched across the entire Schuylkill coal basin from north to south, embracing eleven thousand acres and representing an investment of more than $200,000. Long before that time it had proved impossible to conceal his ultimate purpose from other lawyers, and the Munson lands had become the target of everyone who owned a mortgage or tax title claim that could be traced back to James Wilson or his heirs.

But Tower's secret operations at the outset had given him time to make his position strong, and his legal ability made it stronger still. Winning one courtroom battle after another, he improved the Munson titles to the point of perfection, though some of the adverse claimants were as hard to shake loose as cockleburs. Two in particular, George K. Tryon and James J. Dull, carried an ejectment suit against 436 acres of the land, first begun in 1867, to the Supreme Court of Pennsylvania, which finally decided it in Tower's favor on January 28, 1875.

Despite the Tryon claim, however, and others of lesser importance which were still pending against the coal estate, Tower decided in 1867 to try to sell the lands and thus realize at once his half interest in them under the old contract with Alfred Munson. Samuel Munson agreed to the project, and Tower wrote letters to everyone he could think of who might want to buy. He even went to Harrisburg and consulted with the suave political boss of Pennsylvania, Simon Cameron. But all efforts proved unavailing. Nobody cared to buy an eleven-thousand-acre estate with a slightly clouded title.

Tower's only recourse was to establish collieries on the lands. This at least would develop them and help defray the taxes on them, which bore heavily on the Munson-Williams estate of Utica. Accordingly, in March, 1868, he leased a total of 1,503 acres to two independent coal companies at a rental of thirty cents for each ton of coal mined. He wrote the fifteen-year lease himself with painstaking care. "I believe it is the best lease ever prepared in this region," he boasted to Munson.

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38 Tower to William V. Pettit, September 11, 1858, Lb., p. 335.
38 Simon Cameron to Tower, October 20, 1868.
The tenants established two collieries on the land, the Tower and the Brookside. Near the collieries Tower and Munson began to develop a small coal town, which was named Tower City when the site was first surveyed. Tower took charge of laying out the town and renting lots to settlers, being aided in the work by two able assistants, first William H. Yohe and then H. K. Updegrave. Tower City straggled into life in the spring of 1872 and within a few months was a humming little business center distinguished by a butter scarcity and a housing shortage. Its growth was steady, and the business of the collieries assured it a permanent existence. It was incorporated on December 19, 1892, as a borough of Porter Township, Schuylkill County. Today, with a population of some two thousand, it stands as the first of three towns in three different states to bear the Tower name.

But neither the founding of the town nor the establishment of the collieries financially justified the $200,000 investment in the coal lands—the Munson-Williams lands, as they were now called. Tower and Brookside collieries operated on a small scale. Rentals derived from them in 1869 totaled $2,399.91, an excess of only $236.84 over taxes on the lands. Not a little disappointed, Tower and Munson became more willing than ever to sell, if only they could find a buyer.

Meanwhile Tower had to look elsewhere for the wealth he was determined to have. His personal affairs had undergone several changes during the war. On March 26, 1865, his aged law partner, Christopher Loeser, had died. To the last the indomitable old man's mind remained clear and his will to live unquenchable. "He insisted upon it, day by day, that he was getting better," Tower wrote Munson, "and he did not comprehend, or would not acknowledge, until about six hours before his death, that he must now die." Tower had continued his general law practice about two years after Loeser's death, and then had given it up. He no longer needed to rely on his earnings as a lawyer, for the business investments that had afforded him a comfortable income in the late 1850's were now yielding profits inflated by wartime prosperity. The most important of these investments was his one-

20 Pottsville, Miners Journal, April 1, May 24, 1872.
21 Tower to Munson, January 24, 1870, Lb., p. 661.
22 Tower to Munson, March 26, 1865, Lb., p. 474.
eighth share in the stock of the Honey Brook Coal Company of Philadelphia.

Honey Brook operated collieries at Audenried, just south of Hazleton, on lands that formed part of the Lehigh coal field, adjoining the northeastern end of the Schuylkill. Tower first became a “considerable stockholder” in it about 1856, paying for his shares partly in cash and partly by legal services to the company. It was a sound investment. Honey Brook in a good month produced about eleven thousand tons; and during the war years, when the constantly increasing pressure of military production sent coal prices soaring, it paid Tower annual dividends of ten to twelve thousand dollars. This prosperity lasted through 1868. Then Honey Brook began to falter. Its troubles were typical of coal companies throughout the anthracite region: falling peacetime prices, overproduction, and labor difficulties.

During the 1870’s he engaged in two other coal enterprises of lesser importance than Honey Brook. With Judge Charles S. Coxe of Philadelphia he united titles on the Green Mountain in Schuylkill County to form the well-known Coxe-Tower coal lands; and he made investments in the Beaver Brook Coal Company, at Bethlehem, that paid him small but fairly steady dividends for the rest of his life.

Small dividends, however, were not enough for Tower. His goal was a million dollars, at least, and he never for a moment lost sight of it. Through twenty-three years of grinding labor on the Munson-Williams lands it beckoned and eluded him. After the war it was tantalizingly near; yet always it remained just beyond his grasp, until suddenly, in 1871—the same auspicious year in which the Jersey Central bought Honey Brook—he saw his chance to sell the coal estate and make his fortune.

The Jersey Central was only one of six great corporations that shortly after the Civil War began buying up anthracite properties owned by independent operators. The other five were the Lehigh Valley Railroad, the Delaware, Lackawanna and Western Railroad, the Lehigh Coal and Navigation Company, the Pennsylvania Coal Company, and the Philadelphia and Reading Railroad. At first the Reading could not enter the competition because it lacked

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21 Tower to John S. Pearson, July 7, 1871, Lb., p. 45.
the legal right to buy coal lands. But in 1871 its swashbuckling president, Franklin B. Gowen, forced through the Pennsylvania legislature a bill incorporating a Reading subsidiary which did have the right: the Laurel Run Improvement Company, soon renamed the Pennsylvania and Reading Coal and Iron Company. Immediately afterward he announced a $25,000,000 bond issue and began buying up seventy thousand acres of coal lands.

Now it so happened that Gowen, in the days when he was only a spellbinding lawyer, had lived in Pottsville, and in 1867 had worked for Tower on the Tryon ejectment suit. Unlike the heads of the other anthracite corporations, he knew of his own personal investigation that the Munson-Williams coal lands were immensely valuable and that the title to them could never be shaken by any claim pending against it. When, with all his characteristic enthusiasm and impetuosity, he transformed himself into the world’s greatest anthracite buyer, Tower realized that here at last was the golden opportunity. And high time, too. Munson and his sister were as eager as he himself to get rid of the burdensome coal estate.

In the years since Alfred Munson’s death several changes had occurred in the wealthy Utica family. Samuel Munson in 1866 had married Caroline Catlin, daughter of Professor Marcus Catlin of Clinton, New York, and three years later his young wife had died. In 1870 his mother died, leaving Munson and his sister the sole heirs of the family estate. Munson had become more and more dissatisfied with the expensive and unproductive coal lands, but it was his sister, Mrs. Williams, who made the sharpest complaints about taxes. Tower soothed her in March, 1870, with counsels of “patience yet a little longer,” and assurances that “the days of cheerful income are at hand.” He was planning, at the time, to establish more collieries on the land, but the opportunity to sell to Gowen made this unnecessary.

Conferences with the Reading president began in April, 1871, and continued into May. Gowen offered $1,500,000 for the eleven thousand acres, of which about eight thousand acres were coal lands. Tower asked $3,000,000. Gowen said he was willing to talk the

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2 Tower to J. Watson Williams, April 18, 1876, Lb., p. 565.
2 Myron A. Munson, *The Munson Record* (New Haven, Conn.), 1896, p. 375.
2 See his letter to her husband, J. Watson Williams, March 3, 1870, Lb., p. 661.
matter over with Munson, who was empowered to act for his sister too, and a meeting was arranged in Munson's home. Tower privately advised his partner to bargain for $2,500,000. But Munson, with multi-millions spinning through his head, turned bold and greedy. When he saw Gowen he demanded $3,300,000!

The Reading president, declining to bargain further, returned to Philadelphia. Tower then wrote Munson asking him to lower his price to $3,000,000.

No. Munson had made up his mind with a rock-bound determination worthy of his father. It was to be $3,300,000 or nothing—nothing at all for Charlemagne Tower! Perhaps never anything, for Gowen was planning a trip to London soon to help float his bond issue. Over there he would be harder than ever to bargain with; and by the time he returned, his agents, who were already in the field buying other coal properties, might have obtained all the lands he wanted.

The only safe, sure way was to make the sale to Gowen before he left the country. And still Munson clung stubbornly to his high price. It was enough to drive a man frantic. But Tower had learned patience during the long years. Carefully he suppressed his anxiety, went to Utica, reasoned in his quiet, firm manner with his younger partner. When he left Munson's home, early on the morning of May 23, he carried in his briefcase a written agreement that he believed Gowen would accept.

Under its terms the Reading would buy the Munson-Williams coal lands for $3,000,000, paying half in cash and half in twenty-year, seven per cent bonds of the Philadelphia and Reading Coal and Iron Company, secured by a first mortgage on the lands. Munson had imposed the condition that the bonds be made payable in New York, but Tower had his doubts about getting Gowen to agree to it. The Reading president liked to transact all financial business in Philadelphia.

It was 7:50 a.m. when Tower boarded the southern train at Utica, that Tuesday morning of May 23, and it was almost 11 p.m. by the time he reached Philadelphia. Tired and travel-stained, he went straight to the Girard House, where he had engaged a room for the night. He would have a hot supper, a bath and a good eight hours of sleep, and the next morning he would arrange an interview with Gowen.
As soon as he stepped into the hotel lobby the desk clerk handed him a letter. It was from his and Gowen’s friend and business associate, George de B. Keim. It informed him that Gowen had left that day for New York City, and that at ten o’clock next morning he would sail for London.

The situation might well have called for a stiff drink of whisky, but Tower, being a temperate man, ordered tea and crackers. After gulping down this stimulant he embarked upon a scrambling street car journey and caught the 12 o’clock West Philadelphia train to New York, arriving at Gowen’s hotel, the Brevoort House, at 5:40 a.m. Wednesday.

During the four hours remaining before sailing time he obtained his interview with the Reading president, and in Gowen’s room the debate began. It continued in the carriage on the way to the pier. It waxed hotter at the foot of the gangplank, as the two skilled lawyers punched and jabbed with solid arguments and legal technicalities, oblivious to rumbling baggage wagons and shouting stevedores, to the jostle and bustle of passengers streaming aboard the steamship Cuba, and the mournful hoots of the tugboats in the harbor.

Gowen objected to the price of the lands. He objected to making the bonds payable in New York. He objected to the times set for cash payments, to any and everything his shrewd bargaining mind could seize upon. He was one of the most forceful businessmen of his day, an imposing, golden-voiced individual who could show an investigating committee a deficit and convince them it was a surplus. But Tower had waited twenty-three years for this moment, and he argued now as never before in his life. When Gowen flatly refused to make the bonds payable anywhere except in Philadelphia, he yielded that point. But he held fast to the price of $3,000,000 and all other terms. Gowen, threatening all the while not to sign, surrendered in the end. Shortly before sailing time he affixed a sprawling signature to the two copies of the agreement, shook hands with Tower, Keim, and other friends, swung around, and strode grandly up the gangplank toward London.27

27 For the sale to Gowen and negotiations leading up to it see Tower to Munson, April 25 to May 27, 1871, Munson-Williams Letterbook, pp. 699-707, and Tower to Franklin B. Gowen, May 16, 1871, Lb., p. 961.
Tower remained on the pier with the others and watched the *Cuba* sail. He was exhausted, yet buoyed up by immense elation. He had done it at last—had attained his million dollars plus half a million more. From now on, inevitably, his life would change. The business world in which he moved would accord him the homage it always pays to wealth. Men who had never before heard of him would seek his help and advice. No longer would his business activities be confined to local enterprises. From now on he would deal with events of national importance.