

Shopping with \$12,000,000



Having Already Spent a Mere Million for a Yacht, a Private Car, Villas, Gowns and Rare Gems, the Remarkable Daughter of the Notorious "Lucky" Baldwin Has Begun the New Year with a Determination to Have All the Wildly Extravagant Good Times Money in Whatever Sums Will Buy.

MAKE way, spendthrifts of history, move along a little on your shelf in your own temple of fame and let Mrs. Clara Baldwin Stocker have a few inches of standing room. Maybe she will elbow a lot of inches into more obscure places before her period of extravagance has passed.

Mrs. Stocker has just finished a shopping tour that cost a million!

And her resolution for the New Year, already being carried out with lurid splurges, is to spend, spend, spend. By the scores of thousands she is pouring out treasure to seek pleasure, letting the golden flow gush out without a thought of damming it as a precaution for the future.

Mrs. Stocker received \$1,500,000 six months ago from the estate of her father, "Lucky" Baldwin, and soon she is to have \$10,500,000 more. Life is joyous to the heiress now, and she openly declares she's going to make it more so. The limit is the sky!

The new princess in the realm of extravagance has just returned to Arcadia, Cal., having finished the first stage of her new career. Most of the first instalment of her fortune is gone, and here are some of the easy ways she found to spend it:

Diamonds, in a great variety of settings.....	\$250,000
One steam yacht.....	200,000
Residence at Arcadia.....	60,000
Villa at Venice.....	20,000
New Wardrobe.....	100,000
Automobiles.....	20,000
Private Pullman car.....	40,000
Silverware, table service, &c.....	20,000
Paintings, rare furniture, gifts, souvenirs, tapestry.....	230,000

Total..... \$1,000,000

Look out for your laurels, Boni de Castellane, you who squandered approximately \$14,000,000 in eleven years! Beware, Comte d'Artois, you who spent 12,000,000 francs (approximately \$2,400,000) in entertaining your queen for a week at your chateau at Bagatelle. Attend to your reputations, shades of Charles de Rohan and the "great" Duke of Buckingham. On guard, "Coal Oil Johnny" and other American spendthrifts.

Mrs. Stocker is very frank in letting the world know that her vision of prodigality has no boundary. She is going to illumine her life's pathway with a blaze of gold. Listen to her:

"I am going to have the very best sort of a good time, for what is money for if it is not to give one access to the real enjoyment of life?"

"I have already started to have my good time. I'm having it and I'm going to have still more of it. I'm going to have all the good time that money will buy me. Lavish in my purchases? Of course. But lavish as it seems, I'm going to be still more so, for I'm going to have the greatest good time money ever produced."

Like any woman, Mrs. Stocker is fond of her jewels.

"I believe I just about bought out the contents of one of the best jewelry stores in New York," she said.

"I just love diamonds, and you certainly ought to see my collection! I have diamonds and diamonds and dia-

monds. I have them in all sorts of settings—necklaces, sunbursts, rings—oh, I cannot enumerate the list. I have bought and bought and bought until I bought everything that pleased me. Then I quit—for the time being.

"I have one splendid piece that covers the entire back of my hand. I have many splendid rings, one a magnificent marquise. It is a beauty. There are so many other beautiful things in the collection that I never can decide which I love most.

"It seems like a dream, like the Arabian Nights I used to read about. My Aladdin rubbed the lamp and forth came the genii who made all these things possible. I'm going to enjoy it some more and more and more—all that it is possible for me to enjoy.

"I'm going to enjoy life till the very enjoyment of enjoyment bores me. It will take considerable money, but what is money for if not to bring joy?"

One of her proudest possessions is her yacht. It is called the Rouli, the Hawaiian word for delight. Mrs. Stocker is going to change the name to California, declaring that California is delight enough for her. The craft was bought from Frank Smith, the borax king, and is 211 feet long, 21 feet in beam and draws about 12 feet of water.

The yacht's speed—that's the main point. It will be swift enough even for Mrs. Stocker. It can cleave the water at a maximum rate of 23 knots an hour, which is going some.

And her private car! It is of steel, finished inside with mahogany with cream trimmings on the ceiling. The hangings and upholstery are blue. Mrs. Stocker boasts that she has retained the best chef and the smartest porter that the Pullman Company could find on its line.

The mansion that Mrs. Stocker has bought in Arcadia—significant name—is one of the show places of a region noted for the homes of millionaires. This house is being crisscrossed by luxurious furnishings. Among the most conspicuous articles just received is a player-piano with enough canned music to fill a store. It is the most costly mechanical piano that could be found, and for hours it can be heard pouring out such tunes as "Bump, Bump, Bump in Your Automobile," "In Banjo Land," "Keep Away from the Fellow Who Owns an Automobile," "I'll Do as Much for You," "Then He Would Row, Row, Row" and "When I Get You Alone To-Night."

There will be lots of ragtime while Mrs. Stocker is spending her money.

Mrs. Stocker has a husband, Harry Randolph Stocker. He expects good times too. Mr. Stocker says that he and his wife are now going to see something of the world, and while cruising in the yacht seek to discover the Port of Pleasure, seeking it first, perhaps, in the tropical regions of the South American coasts.

The history of the "Lucky" Baldwin estate shows what a child of fortune Mrs. Stocker really is. Out of what was believed to be a wreck a magician of the name of H. A. Unruh rescued millions. Unruh was the executor-administrator of the estate and exerted his genius so that the property was not allowed to lapse in default of mortgage liquidation.

Although her father was wealthy, Mrs. Stocker had never known luxury. Baldwin was notoriously mean, but recklessly and selfishly extravagant. He kept his family on short commons, usually being on bad terms with his various wives and daughters. In his triplicate matrimonial alliances and his multifarious extra-judicial relations with the fair sex he presented



"I have diamonds, and diamonds, and diamonds," cries "Lucky" Baldwin's daughter. Some of her rings.

to the world the contradictory characteristics of a grasping and avicious man of business and a comparatively reckless man of pleasure.

While much treasure was dissipated in caring for an inextricable family of nieces of varied character and personality that Baldwin never tired of discovering, those who are now the heirs of his vast possessions were frequently almost in want. They had to depend largely upon their individual efforts for sustenance.

When Baldwin died at the age of eighty-one on March 1, 1909, a great contest for his estate immediately was started. In his life Baldwin had resisted or settled various suits that were brought by women who said they were his nieces. The will specifically declared that only three children survived Baldwin and provided that any person who proved himself or herself an heir-at-law was to receive only \$10. This clause was contrived by the law-

yers of the old man when he warned them of the actions that law that he foresaw. Various claims, however, were settled out of court in order to avoid legal expenses. The chief recognized beneficiaries were two of the three daughters, Mrs. Stocker and Mrs. Anita Hull McCloughry of Berkeley, Cal. To Zaida Selby Baldwin of San Francisco, a third daughter, of whose existence few were aware, was left a small share, which was increased on the settlement of the estate. The windfall was welcome to Zaida Baldwin, who was keeping a candy store in Oakland when she received a sum large enough to keep her in comparative affluence for the rest of her days.

Attorneys for the third wife of Baldwin forced a compromise when it was found that she was to receive a very small share, and about \$1,400,000 was paid to her. But when Lillian Ashley began litigation to prove that she had been married to Baldwin many years

ago, bitter opposition was offered by the lawyers for the estate. Lillian Ashley demanded one-quarter of the estate on behalf of Anita Baldwin Turnbull, whom she claimed to be a daughter of Baldwin. Lillian Ashley had lost a suit twenty years previously, in which she sought to prove her marriage to Baldwin. The trial of the Ashley action dragged along for several years, and finally the woman was defeated in the court of last resort.

When all these complications had been arranged, the golden dreams of Clara Stocker and Anita McCloughry began to be realized. Anita had been the favorite child of Baldwin. He was proud of her beauty and intelligence, and when she was seventeen, about 1892, she was regarded as the only person for whom he really cared. Baldwin told her that if she married to suit him he would give her the immense Santa Anita ranch, which is worth fully \$10,000,000. However, she eloped with a cousin, George Baldwin, and married him on a tug outside the Golden Gate. The father then cast her off, but later became reconciled. The records do not show what became of this husband, but Anita was married again, this time to Hull McCloughry, an attorney. On the eve of the final accounting Mrs. McCloughry broke with her husband just after he had opened offices that he might have facilities for managing his wife's interests, which, of course were becoming potentially immense. The heiress suddenly deprived her husband of his offices and his authority and notified him that she no longer desired him as a companion. Mrs. McCloughry offered her husband \$250,000 cash as a basis for a separation agreement, but the final terms are not known.

During this period of suspense, and

in fact long before her father died, Mrs. Stocker was keeping a little hotel and restaurant in Arcadia. She was better known as Mrs. Harold, that having been her husband's name when he was on the stage. They never had much of this world's goods. She was past the time of her greatest charms, and hard work had helped to rub off the bloom when she suddenly found herself in the possession of millions. Little is known of her previous life, as the father paid almost no attention to her, and it had come to be regarded as a vague sort of tradition that she was the daughter of the coarse old examiner and racing man. But it soon proved, after his death, that she was a daughter by his first wife.

E. J. Baldwin was born in Ohio about 1827, and went to California in 1853. He settled first at San Francisco in brick-making work, and with a carefully gathered fund of savings he bought Comstock mining stock. In 1874-1875 Baldwin sold these shares, realizing between \$7,000,000 and \$8,000,000. He invested in the famous Santa Anita ranch of 8,500 acres. It was then used as a sheep and cattle grazing ground. Later Baldwin added 5,000 acres adjoining. Next he made a large loan to the Temple and Workman Bank, taking as security some 3,200 acres. Baldwin carried this some years, and finally the bank gave it up in lieu of liquidation of the mortgage.

Baldwin in 1875 built the Baldwin Hotel at Market and Powell streets, San Francisco, at a cost of \$2,500,000. He improved the ranch property at Santa Anita and Arcadia. Later the Santa Anita race track was built on his property. This course was open only two years, when by an adverse law passed by the Legislature it was

forever closed. Baldwin had become interested in stock raising and for years his thoroughbred horses were among the best in America. He owned and raced a number of celebrated horses, such as Mollie McCarthy, Volante, Emperor of Norfolk, Rey El Santa Anita and Grinstead.

It was as a borrower of money that Baldwin was extraordinary, although this did not become generally known until his death. When, in 1878, he invested \$100,000 in Comstock shares he expended \$1,500,000 in borrowed cash before he completed the transaction. From this time on, according to the records, his transactions with money lent to him were enormous. From 1879 to 1909 he paid \$4,000,000 in interest to one bank alone, according to Executor Unruh.

History is full of examples like that of Mrs. Stocker. Give a fortune to man or woman who never has had much money and the life of luxury in most cases will appeal as the perfect life.

Two years from now what will Mrs. Stocker have to say about her pursuit of happiness? It is all new to her now, a wondrous world of new delights, so strange that even the material things that wealth can buy and which now surround her must seem at times unreal and likely to fade away at any moment. The heiress may fear that she may awake some morning and find herself surrounded by the furniture of her room in her little old hotel.

Now she has entered on the prodigal phase of her life. It is in the blood. Baldwin would spend without stint for his own amusement. This daughter considers the cost of nothing if it will give her pleasure.

How I Won Success

HOW A GIRL WON OUT By Making Her Customers Feel Comfortable She Beat a Competitor.

RATHER suddenly I found myself in charge of a little shoe store formerly kept by my father.

Young and inexperienced and only a girl, I shrank from the undertaking. And to add to my responsibility, another store had just opened in competition.

I decided, however, after much hesitation, to take my chances. I found that my competitor was an experienced (though stern) business man. How could a girl compete with him? I could work hard and make my store bright and attractive, I thought, but then again, so could he, and I felt in that direction he could easily lead. And I knew I couldn't afford to under-sell him.

How could I obtain an advantage over him? I pondered.

During a sleepless night an idea occurred to me: I couldn't give the people better goods for their money, but I could give them better service!

I did. I assured my customers of my willingness to exchange any purchase and was always cheerful in doing so. I listened to the women's little tales. When asked advice on an article I always answered conscientiously and later instructed my help to do likewise.

You don't know what a success that proved. I gained the people's confidence to such an extent that nearly all my trade was obtained through recommendation. And I found I was getting far ahead of my "strictly business-like" competitor.

A salesman with whom I dealt extensively once asked me "how I did it."

"It's the service," I answered.

HEMSTITCHING FREE

Dead Stock of Linens Moved Instantly by a Clever and Cheap Device.

"IN A fight, the man who gets in the first blow; blow is usually the man who has the best of the scrap, and it's the same in business," said the department store manager.

"When I came here I had a lot to worry about. The store was stocked up with white goods that weren't moving. I tried various ways to get them off, but the blamed stuff wouldn't travel. Then I remembered that it was July, that it was hot and that there must be any number of women who were either June brides or would like to be.

In the next morning's paper there were staring announcements that the store would hold a JULY WHITE SALE and that in addition to the regular inducements every tablecloth, every napkin and everything of that kind would be hemstitched free of charge.

"If you haven't a wife, you don't know how a woman hates to hemstitch on a hot day. However, I know, from experience, and that was the reason I felt sure the sale was going to be a success. I hired a lot of cheap sewing girls and got them all ready for the rush. It was a good thing I did. By the time the doors of the store opened that morning there were two hundred women awaiting admittance. The crowd grew as the day progressed and I had

to hire more hands for the hemstitching. At the end of the week every piece of white goods was out of the store—and it had been sold at a fair enough profit to make the sale worthwhile. We have been holding hemstitching sales every year since then.

NEW BILLS FOR OLD

Bringing a Slow Payer to Time by Making Him Angry.

CRAIG, the new head of the bill collecting department, turned to his bookkeeper:

"How much does Mr. Jamison owe us?" he asked. The bookkeeper scribbled a few figures and replied:

"Forty dollars."

"Send him a bill for eighty-nine dollars and twenty cents," said Craig, "and see that it goes out to-day."

The next morning an angry man stood before Craig's desk, waving the bill in his hand.

"What do you mean?" he asked wildly.

"About what?" Craig asked.

"About what?" the irate one shouted, "about this bill, that's what. You've sent me a bill for more than twice as much as I owe this place. It's an insult. I never did owe you any eighty-nine dollars and twenty cents. Look it up and see if I did."

Craig left his desk and went to the bookkeeper, where he stood long in conversation. He turned the pages of ledgers and seemed worried. At last he came back to the desk with an apologetic air.

"You are right, Mr. Jamison," he said. "The bill is only forty dollars. I'm very sorry the mistake was made, but it must have been the fault of one of the clerks."

Jamison grumbled and started to move away. Craig called him back.

"By the way," he said, "don't you think it would be best to pay up that little account and end all possibilities of another mistake? The account has been running about four months, and when they get old that way there is always danger of a mix-up in the figures carried on from one month to the other. Besides, you're right here now and the whole thing could be settled up in a couple of minutes."

Jamison paid, and as he walked out of the store Craig grinned.

"Never saw it to fall," he said.

A TRAP FOR A BUYER

He Falls for a Telegram, but the Ruse Is Successful.

HENDERSON had been working for three days to see the buyer for the Empire Company—and failed. He had waited in the outer office, had sent in his card, had tried to make appointments—no good.

"The buyer doesn't care to see any one," was the message delivered by the office boy.

HENDERSON knew the real reason. His quarry was reaching the end of his rope with the firm and didn't care what happened. He had been spending his time in good living and was neglecting his duties. However, that was not Henderson's concern. His affair was to sell the man goods, and to do this he must see him.

HENDERSON tried strategy. He went about twenty miles out of town and

sent a telegram which read:

"Sorry, old man, but I can't see you at 11 o'clock Wednesday. Make it the same time Thursday at room 111 Baltimore Hotel.

THOMAS HENDERSON.

When the buyer for the Empire Company received that telegram he wondered. What acquaintance was this that he had made an engagement with for Wednesday at 11 o'clock? He thought about it at luncheon. He worried over it that night. And when 11 o'clock Thursday morning came he was at Room 111 Baltimore Hotel. Henderson greeted him.

"I couldn't get you in any other way and I thought I would resort to a little strategy," was his opening remark. "I knew you'd be mad—but not so mad that you couldn't get over it. Now, you really need the goods, but you've been putting off buying from day to day just because you were too well, too busy. But now that you're here, what's the use of being sore about that telegram? Light in and save yourself a lot of time and money by buying the goods you need."

HENDERSON talked on. Gradually the red left the face of the buyer and gradually his angry voice grew quiet. At last he looked at Henderson with half a grin, and, ramming his hands deep in his pockets, said:

"Bring out your samples!"

USED HIS SPARE TIME

This Boy Studied Stenography on the Train—Where Truth Helped.

WHEN I was about eighteen years old I was employed by a large corporation as a messenger between their New York office and their warehouse in Newark. I had to report at the New York office in the morning and take mail and small bundles out to the warehouse. I was on the job about a week when it occurred to me that I was wasting time staring at the landscape rushing by as the train sped on, so I secured a stenographic text book and studied that.

About six months later I asked the boss if he would not give me a job in the office. He promised me the first vacancy that occurred. Time passed, but there seemed no prospect of a vacancy, so I began to look around me for a new position. Two other firms had their factories near ours and offices in New York, and I thought why not carry their mail over, too? I interviewed them, and they both commented that I be messenger for them at \$5 a week. Thus I was earning \$17 per week.

A clerk in the office learned this and informed one of the officers, who called me before him one day:

"Is this true," he said, "that you're working for these other two firms?" I assured him it was.

"Good for you!" he said. Thereupon I took advantage of the opportunity to tell him that I knew stenography. I said if he would place me I would do my utmost to give satisfaction. A week afterward I was assigned to a position in the New York office as a stenographer.

Ever since this official has kept a kindly eye upon me and many a time has extended a helping hand.



Mrs. Clara Baldwin-Stocker descending from her \$40,000 private car.