

IT'S NO FUN TO BE WEALTHY

FORCED BY AFFLUENCE TO ISOLATION, IN LIFE PURSUED BY BEGGARS RELATIVES, PROMOTERS AND FAKERS WHILE AFTER DEATH WILL CONTESTS, SPURIOUS WIDOWS AND WHAT NOT ARE THORNS IN THE ROSE OF PLENTY



THE embarrassment of riches is, of course, proverbial. Today the burden of wealth is probably greater for the possessors of great fortunes than ever before. A multimillionaire is a marked man. He is denied privacy even in the most intimate family relations, and he is constantly beset by armies of beggars and must be guarded like any king. At his deathordes of claimants fight over his property, his memory is bitterly attacked and his character perhaps blasted by unscrupulous heirs through long years of litigation.

A short time ago Mr. James Henry Smith, universally known as "Silent Smith," a man of great wealth and the dispenser of wide private benefactions, suddenly died. He had lived a life of singular seclusion. A man of very simple tastes and habits, he had always shunned notoriety in every form. Any ordinary man of his character might have enjoyed a secluded life, but for Mr. Smith it was a constant effort to live his own life in his own way. On his death it was announced that he had left a fortune of more than \$50,000,000. The embarrassment of riches has literally followed him into his grave. Instantly a crowd of relatives and claimants, many of whom he had never known, appeared on the scene.

His widow is obliged to retain the best counsel and instantly prepare for a long and presumably bitter conflict in order that his dying wishes as expressed in his will may be carried out. In this undignified scramble for his millions every detail of his life will be gone into, and this by expert lawyers and in no friendly spirit. Mr. Smith's private benefactions were many and varied and his character will stand the test, but it is a situation which would have given him great pain in anticipation. The situation is peculiarly a burden of the rich.

Where Fortunes Fail

The "white light which beats upon a throne" shines upon the homes of the very wealthy with even more garish and penetrating rays. The possession of many millions serves to increase rather than decrease the owner's power to carry out many of his wishes. Mr. Smith's many millions could not purchase for him a quiet passing or any guarantee that his wishes might be carried out after his death. Legal history is full of similar cases. The famous case of Jarndyce vs. Jarndyce, which Charles Dickens described with so much tragic pathos in "Bleak House," has many parallels in real life. Within a few days it has been finally announced that the estate of Daniel Riker, a wealthy merchant of old New York, had at last been settled. The present generation has forgotten Riker, for he died many years ago. His once great fortune has disappeared—been consumed in legal expenses—and nearly all of the heirs to whom Riker had promised his fortune have died without receiving a penny. Could the possessor of this great fortune have foreseen that his relatives would never receive the property he intended for them it would have been a great sorrow. It is one of the burdens of the rich, however, that by a curious paradox the greater their fortune and apparent power the less opportunity will they have of carrying out their plans after death.

The Riker estate, which was counted large in its day, in the final division will give but \$200 to each of the remaining heirs. Most of these heirs, again, are the grandchildren of the people who were remembered in the will—certainly a very remote benefaction. The rest of the fortune has been used up in legal expenses, three generations of lawyers participating in the fees. Lawyers came into the case and died. The original claimants died, in cases leaving no heirs, but there was always some one to take their places, so that the long legal battle might go on. Since the decision, however, still another appeal has been taken, so that there is an opportunity for the case to be tied up for years to come. In such a case the original fortune will be entirely wiped out and there will be literally nothing for the heirs. Incidentally, the heirs today are in every case either the grandchildren or the great-grandchildren of the original heirs.

MRS. RUSSELL SAGE



It is comparatively a short time since the famous legal fight over the estate of A. T. Stewart was finally adjusted. The memory of the bitter fight for the Stewart millions is still fresh in the public mind. Here, again, the will was contested and the last wishes of the deceased were disregarded. The case was carried from court to court and the best legal talent obtainable was engaged. At one time Elihu Root and Joseph H. Choate were engaged on opposite sides. There were countless decisions and appeals continued long after the widow had died. It was only on the death of Judge Hilton, a few years ago, that the fight was finally dropped.

The mention of Stewart's name naturally suggests another and more sinister danger which threatens men of great wealth. The Stewart millions could not purchase the decent repose of his body after death. The famous robbery of the body of A. T. Stewart shortly after his burial is, of course, familiar. Everything that money could do to recover the body was, of course, done by his widow and friends, but without avail. The country was ransacked, the cleverest detectives were engaged in the work and an immense amount of money was expended without ever discovering the slightest clue.

In the unholy scramble for the inheritance there would seem to be no salumny which has not been made use of by claimants. There would seem to be no such thing as respect for the dead when millions are involved, and the greater the fortune the more bitter is likely to be the battle. A striking instance of this is the case of James A. Bailey, the veteran showman, who died some months ago. Mr. Bailey left a large fortune, counted in the millions, to his widow. Immediately a host of heirs, many of them with very remote claims, appeared on the scene. The will was attacked in every conceivable way which clever lawyers could devise. It was finally decided to attack it on the ground that Mr. Bailey was an imbecile when he died, and therefore incompetent to decide what should be done with his own money. His past was recalled to the most trifling detail, and every phrase which ingeniously could suggest was turned against him. The case failed in court utterly, but it is interesting as an illustration of the fact that a man at once so widely known for his acuteness should be accused in such a way.

Bodyguards of the Rich

It is no exaggeration to say that scores of millionaires in New York, in order to gain privacy in their homes, are guarded quite as closely as any person in the telephone directories. Most every case such places are completely walled in and the various entrances are closely guarded. No matter how far from the mansion may be the lodge, no one is permitted to enter until he has been announced by telephone and permission has been granted. John D. Rockefeller, for instance, is as closely guarded in his estate at Tarrytown or in Cleveland as is royalty. Even a person stopping before one of these entrances is closely watched. The estate of George Gould at Lakewood is guarded in the same way, while others might be cited.

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residence, and the inconvenience they must endure is of course obvious. While they can ring up any one, they themselves cannot be called on the telephone except by the chosen few who have their private numbers, so that the seclusion works both ways.

In the matter of personal mail, again, the possession of wealth and the notoriety it inevitably brings is a source of great inconvenience. The mail of a multimillionaire is likely to be so heavy that a secretary, perhaps a considerable staff of them, must be employed to care for it. This mail is, of course, for the most part, unsolicited. Andrew Carnegie, for instance, receives on an average from 400 to 500 letters a day making direct appeals for charity. His own personal mail, which is naturally large, is not included in this number.

The volume of Mr. Carnegie's mail varies curiously from season to season, but it is always enormous. At times when his name is frequently before the public the number of requests for charity rises quickly to its maximum. While should his name not appear in the newspapers for some time the volume of such letters decreases, but rarely below the 400 a day mark. The frequent appearance of Mr. Carnegie's name in connection with the recent peace conference served to increase the number of letters to its maximum, or about 800 a day. The amount of actual hard work which such a correspondence entails is of course very great.

The number of personal applications which a man of great wealth is favored with is also a surprise. Like the letters, they represent all classes of society, of want and destitution. The proportion of regular beggars is comparatively small. This class of applicants is likely to be aided by the general appearance and atmosphere of such homes. There is an army, however, of men and women representing a state of genteel poverty, besides the cranks, who would make some absurd appeal. The doorbells of many of these elaborate establishments ring continually throughout the day and night. The methods employed of dispossessing such callers varies. Mr. Carnegie, for instance, denies himself to all strangers, by his butler uses his judgment as to whether a card should be taken to a secretary. The method of handling chance callers is ingenious. The outer door opens into a shallow outer vestibule. Should the individual in the brass buttons so decide the caller is ushered through a door at the side and up a short staircase to a private apartment, where he is received by a secretary. In this way the visitor does not reach the main vestibule, and in no way interferes with the privacy of the house.

Guarding Private Estates

The country establishments of the very wealthy must again be very carefully guarded. A few years ago it was common for the grounds of great estates to be opened at certain hours at least to the public, but today such privileges are rarely granted. In almost every case such places are completely walled in and the various entrances are closely guarded. No matter how far from the mansion may be the lodge, no one is permitted to enter until he has been announced by telephone and permission has been granted. John D. Rockefeller, for instance, is as closely guarded in his estate at Tarrytown or in Cleveland as is royalty. Even a person stopping before one of these entrances is closely watched. The estate of George Gould at Lakewood is guarded in the same way, while others might be cited.

as a surprise to many. So quiet a figure and so much beloved a character as Miss Helen Gould, for instance, frequently employs private detectives as a safeguard against robbery. Many well known millionaires go about accompanied by a gentlemanly looking detective, who acts as a bodyguard. In many cases these men are not employed so much to guard against robbery as to protect them in case they should be threatened with actual bodily harm. Should the mail of some wealthy man contain some incriminating letter it is not uncommon for a detective to be called in and engaged for a few days, perhaps for a long period, either to run down the writer of the letter or to personally accompany the wealthy man to and from his office.

Even in their most private social functions it is common for people of great wealth to employ detectives, sometimes several of them being on hand. Some years ago Mrs. A. T. Stewart appeared on the piazza of summer hotel with a detective hovering within a few feet of her to safeguard the fortune in diamonds she wore. Today things are differently managed, but the necessity for protection is none the less real. Fashionable weddings, where a fortune in wedding gifts are known to be collected, are almost always policed. It is common for a private detective agency to be called upon and the entire arrangement looking toward its protection placed in their hands. The detective in charge goes over the ground and places his men long before the ceremony. Some of the detectives will masquerade as guests in frock coats. Still others may be disguised as servants. One or more men will, of course, be on constant guard in the rooms where the guests are displayed. From long experience the detectives have learned to do their work quietly and unobtrusively, so that the guests will not suspect their presence. As a special precaution at such times the detectives are usually directed to refuse no applicant for help of any kind. At some of the fashionable weddings hundreds of dollars are given away merely to get rid of any undesirable types which may be about. The presence of armed detectives at every turn of a wedding ceremony seems sufficiently incongruous, but the expense is cheerfully borne and their presence tolerated as a matter of absolute necessity.

Even the pleasure of distributing charities becomes a very complex and irksome affair when the sum of contributions reaches enormous proportions. During one's lifetime, at least, it would seem that it would be an easy matter to dispose of money. As a matter of fact, many men and women of great wealth are obliged to place their benefactions upon a regular business basis in order not to be robbed. Several men of great wealth, notably Mr. Rockefeller, are compelled to employ men at large salaries, who are in turn assisted by staffs of clerks, to examine into the demands made upon them and after investigation decide just how the money shall be distributed. It is certainly no fun to enjoy the pleasure of giving at the expense of all this complicated and irksome business detail.

Charity Misunderstood

A man in the ordinary walks of life, again, who contributes to a church or endows a hospital or a college may be generally praised for doing so, but for a man of great wealth it is difficult to make any gift without being misunderstood, perhaps severely and bitterly criticized. The white light which beats upon a throne is turned on his slightest act. The very possession of such great wealth serves to antagonize a considerable proportion of the community, and his most praiseworthy deeds, perhaps to very selfish and unworthy ones. One of the most familiar instances of this is the case of a man who ranks among the most liberal distributors of public benefactions in the world today, whose name is on every one's tongue, and yet he is the subject of bitter attack, and his benefactions are attributed to his desire to place certain securities in conservative hands throughout the country. It is, of course, impossible to please every one, and the dissatisfied element is certain to feel a bitterness in direct ratio to the size of the fortunes involved.

The diseases of the rich are still another disturbing factor in this balance. It is no exaggeration to place a number of distressing physical ills in this category. The nervous and mental strain of handling a great fortune is exceedingly trying upon the strongest organization. It was Jay Gould who remarked, during the excitement of a great financial panic, that a man controlling a fortune of \$50,000,000 had no time either to eat or sleep. A man in active control of a great fortune is obviously under a tremendous strain. As a result cases of physical breakdown in Wall street are common, and men young in years are often old in health. The great activity in the financial world in past years has been ac-

companied by a corresponding increase in the number and variety of rest cures and sanatoriums where men may go to recover their lost health. A considerable proportion of this same group go about endlessly in search of health, which all their money cannot buy. The world is searched for baths which will bring relief to these diseases of the rich.

Kidnaping Plots

It is only a short time since a plot was revealed to kidnap John D. Rockefeller and hold him for the payment of an immense ransom. Here is another danger which a man less conspicuous for his wealth avoids. The case was, of course, unusual, but, on the other hand, the fear of kidnaping hangs very heavily over the families of the rich. As a result the children of families of great fortune have, as a matter of fact, less liberty than children of families in much poorer circumstances. The little heirs to great fortunes cannot play in the parks or even walk in the streets without a guard of some sort. They must be constantly watched. Even in the country this surveillance is continued. At scores of great estates throughout the country the gates are closed to the public on the ground that the children who are playing about would be endangered.

The fear of blackmail, again, is much more general than is generally supposed. The mail of practically all men of great wealth constantly brings them threats of every possible kind. The person who attempts blackmail may have no incriminating knowledge whatever. In most cases he probably has not, but the menace is none the less disconcerting. A considerable part of the public is always ready to believe the worst of men in high places, and a clever blackmailier with nothing tangible to work upon may nevertheless do incalculable harm.

The Day's Catch at Monterey Wharf

expert swinging an Indian club at a gymnasium. Two by two the salmon are deposited in a shallow box with rope handles drawn up in a wheelbarrow. The box is emptied, when the box is hurled to a scale a few feet distant in front of the long, low shed passed as we came on the wharf.

The Day's Catch at Monterey Wharf

By Mary C. Ringwalt

ONE bright afternoon of a California June we left the fascinating streets of Monterey—with their cherished old adobes and the first brick and frame houses built in the state—and sauntered down on the pier that runs out into Monterey bay, a stone's throw from the custom house, that has been keeping an eye upon the harbor since 1814.

Behind us rose the hillside upon the top of which is building the pedestal of the new Sloat monument and where already stands the stone figure of Father Junipero Serra, saintly priest and heroic pioneer—founder of California missions. In front of us stretched the blue waters of Monterey bay, flocked in the near distance by the white sails of pleasure craft from the Del Monte hotel. On the wharf about us was a stir of expectancy—workmen hauling at ropes and trundling wheelbarrows. The fishing boats were approaching.

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MISS HELEN GOULD



Our great modern fortunes, again, are often amassed with amazing rapidity. It has never before in history been possible to accumulate such wealth in so short a period. It is forgotten that there is another side to this situation, and that the danger of losing such fortunes is correspondingly great. The financiers, while they make enormous gains, must also face frightful losses. Scores of men might be mentioned who have risen to great wealth in a few years, only to fall again and be forgotten. The experience of James R. Keene, for instance, who has several times been worth millions and at other times been millions in debt, has many counterparts on a smaller scale. The struggle for wealth is so frantic and the element of chance so great in the manipulation of great sums of money that it is perhaps more difficult to retain money than to acquire it.

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