



MRS. CASSIE L. CHADWICK.

CAREER OF MRS. CHADWICK

Incidents in Early Life of the Famous Woman

In the history of "frenzied finance" in this country, and in the entire world for that matter, no case the equal of that of Mrs. Chadwick has ever been known. Recent disclosures have startled financiers and business men everywhere. How this woman, apparently alone, outwitted shrewd bankers and hard-headed business men and borrowed fortunes on mythical securities and bogus notes seems almost beyond comprehension, but it seems only too true.

Until the suit of Herbert D. Newton, of Brookline, Mass., for the recovery of a loan of \$190,800, and the failure of the Oberlin (O.) national bank, few of her victims suspected she was anything but what she represented herself to be, an extremely wealthy woman. Then as the news of her several transactions became public the history of her life gradually became known, and a most strange and interesting story it is. It is said she began life on a little Canadian farm in Ontario, as Elizabeth Bigley, in 1857. Afterwards she was known as Louise

an organ from E. G. Thmoas, of that city, giving her note in part payment. When her note came due she did not meet it, but gave another note, made by the late Reuben Kipp, in security. This proved a forgery and landed her in jail. Her trial took place at the spring assizes in 1879. She was defended by the late Ashton Fletcher, Q. C., and the plea of insanity being made, she was acquitted on that ground. She disappeared from Woodstock then and was not seen again there till 1889, when she came back to town, evidently prosperous.

After her disappearance from Woodstock, in the summer of 1879, there is no record of Elizabeth Bigley's whereabouts for several months. In 1880, however, she was first known in Cleveland. She took up her residence with her sister, Mrs. Alice M. York. In 1882 her trouble with the money lenders of Cleveland began. Her scheme was to borrow money on Mrs. York's furniture. She gave them among other names that of Alice M. Bestedo. Her

was seized with what seemed to be a hemorrhage of the lungs—a clever counterfeit, however—but she succeeded in enlisting the sympathy of a number of people. She explained that she was a wealthy woman returning to her home in Cleveland, had become unexpectedly embarrassed, and was successful in obtaining a number of small loans. When the Erie people wrote for the return of the money they received a queerly written note that the woman who had imposed upon them was dead. In 1885 Elizabeth Bigley appeared again in Cleveland, under the name of Mme. La Rose. She had a sign in her window advertising herself as a clairvoyant. Again she disappeared and it was learned she had married a farmer named J. R. Scott in Trumbull county. She was divorced from Scott in a few months and Scott was minus his farm. In 1886 she returned to Cleveland a third time. It was in this year that the boy now with Mrs. Chadwick and known as Emil Hoover was born.

Her Career in Toledo. There is a break of two years in the history, during which the woman left Cleveland. In 1890 she turned up at Toledo as Mme. Devere. At Toledo her career was as dramatic as it was spectacular. Fifteen years ago she was a familiar figure. She could be seen in the finest of carriages driving about the city, and her entertainments were known as elaborate, the cost of flowers alone being high. Her past history was kept secret, yet by degrees it developed that she was born in Woodstock, Can., and was the daughter of Mrs. Mary Ann Bigley. She began to secure large sums of money from various men. It is asserted that a prominent doctor gave up all and was completely under her control. He is to-day a physical wreck. A bank president, since dead, was deceived, and how much he loaned her will never be learned. Two express officials and a grain merchant are said to have been caught for large sums. One of the stories told by Mme. Devere in Toledo was that of her marriage to a wealthy gentleman near Manchester, England, who was killed shortly after in a runaway, and from whose estate she received an annual income of \$1,000.

Spends Money Lavishly. For years Mrs. Dr. Leroy S. Chadwick's lavish expenditure of money has been the subject of comment in Cleveland. There is not a store in Cleveland of any prominence with which Mrs. Chadwick has not had dealings. At some of them she has spent thousands and thousands of dollars, and has paid spot cash. She tried no trickery with them when she wanted anything. No person with millions at his command ever bought with a more lavish hand than did Mrs. Chadwick, and when she bought she had the money to pay for it. She juggled with no securities, genuine or otherwise, when she made her purchases in the Cleveland stores. The cash with which she paid probably came to her through her ability to make banks and bankers think she was a person to whom a loan, no matter how large, would be a good business investment, but when she dealt with the grocer, the butcher, the jeweler, or the house furnisher she paid him in good coin of the realm, and paid him in enormous sums. There is not a store in town that has not its story to tell.

Buyers Gems by the Tray. Most persons when they invest in diamonds buy them singly, or in ones or twos at the most; not so Mrs. Chadwick. One of her favorite pastimes was to walk into a store and ask to see diamond rings. It might be that the clerk would place before her one or more trays of the baubles. "These look nice," she would say, indicating with her finger an entire row of gems. "I think you may give me those." And so

she would leave the store, carrying in her muff enough jewels to pay a year's rent of a Fifth avenue mansion. Mrs. Chadwick was one of its customers at a piano store. One of her small orders one day took the form of eight grand pianos, sent to as many as eight different friends of hers, as a slight token of her esteem and regard. This bill was settled in cash.

Takes Twelve Girls to Europe. There is a firm of jewelers in Cleveland who do a business that would make them rank with Tiffany, of New York. They are not giving to telling what they do for their customers, but here is a story of Mrs. Chadwick's prodigality that is known to almost every clerk in the store. Some time ago she took 12 young society girls on a trip to Europe. Just what happened



MME. DEVERE.

on this trip nobody but those who took part in it knows, and for obvious reasons just now they are not telling. What pranks were indulged in and to what fantastic limits this money mad woman went in order to shower luxury upon the young girls only they themselves know. This much, however, became known when they returned to Cleveland. Mrs. Chadwick went into the private office of the head of the big jewelry firm here and displayed 12 exquisite miniatures painted on porcelain by one of the greatest Parisian artists and had them framed in solid gold.

Just before Christmas several years ago, Mrs. Chadwick walked into a Cleveland toy store and pulled out a written list that, according to the store officials, was two yards long. Nothing but toys was on the list, and when Mrs. Chadwick had finished buying, her bill was in the neighborhood of \$800. Dolls galore were bought, Mrs. Chadwick saying that she wanted something like 100, the price to range from one to three dollars each. Personally she made no selections, leaving that to the clerks who waited on her, but when the bill was presented it was paid at once. The toys were distributed among the orphan asylums and the different children's wards in the hospitals and many a heart was gladdened that Christmas by the benevolence of the unknown person, as Mrs. Chadwick expressly stipulated in buying the goods that the recipients must not know where they came from.

Such, it is said, is a brief history of the mysterious woman whose audacity has staggered the whole financial world. The suit filed by Mr. Newton has led to the unfolding of the mystery, and but for it she might still be continuing her operations.



MANNISH WAYS A MISTAKE.

Women Will Never Win Adoration from Men by Adopting Them.

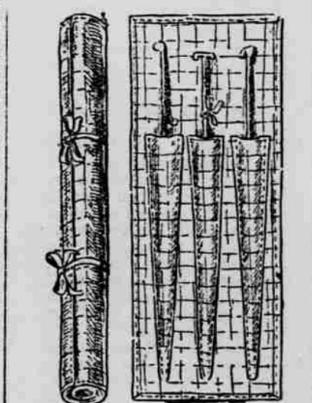
Women are never more largely and gorgeously mistaken than when they think that they make a winning with men by trying to make imitation men of themselves. The fallacy that men pine for women to be little brothers to them has gained ground of late and found many adherents among women who affect masculine sports, discuss risqué subjects, and endeavor to wipe out the sex line. Never was greater folly. It is woman's unlikeness to man, the difference of her point of view, that makes all her charms and lends piety to her society. If a man wanted the ideas of another man on a subject, he would seek one who had been born to the masculine estate, not one who has merely understudied the role.

Men like what we call the old-fashioned virtues in women, says the Chicago Tribune. It is the fashion now for women to be blasé and cynical, but there is no man so hardened that he does not shudder away from a hard woman. He may never put his foot inside of a church, but he wants a woman to be pious. He may disbelieve in everything in heaven and earth, but he wants a woman to have a childlike faith in everything, and no matter how much he laughs at her for her credulity, he loves her the better for it. He may judge the world mercilessly, but he wants a woman to be full of tender and unreasoning sympathy and pity. No man ever loved a woman who did not cry, or who was not tender to little children, or who would not give to a beggar and investigate his needs afterwards. The girl who thinks it smart to sneer at domesticity and declares that she will never debase her talents by learning to cook or sew, who hates children and mocks at religion, no matter how brilliant or beautiful she is, does not attract men.

USEFUL UMBRELLA CASE.

A Very Handy and Economical Article for Every Traveler to Have.

An umbrella will last twice as long if used with care and properly treated. Although it of course looks much neater to carry when folded, when put aside it should be undone to prevent the folds from cracking. When traveling, however, both parasols and umbrellas should be rolled up and packed in a case to prevent their getting rubbed or soiled. Our illustration shows one which is designed to be



UMBRELLA CASE FOR TRAVELERS.

made from cloth or waterproof material from 45 to 52 inches wide. About three-quarters yard would be needed, one-half yard of which forms the foundation, which must be turned in all around and machine stitched. The remainder is employed to make the receptacles for the umbrellas. These also should be stitched after having been carefully tacked in position, and should be placed so as to leave enough of the foundation to turn over and protect the handles. The whole is tied up with two lengths of ribbon which should be sewn neatly to the back of the foundation.

LOVE AS A COSMETIC.

Love is the greatest beautifier. The reason is easy to see. Love itself is beautiful, and, if we give unselfish love a lodgment with us, it is constantly exerting a moulding influence upon us. Love always appears at its best. When it goes wooing, it always chooses the most becoming attire and the most captivating adornments. So love, when it gets possession of a human body, proceeds to mould the face of that body into the most attractive form, for love always seeks to clothe itself in the most attractive garb.

There is no masseur like love to work miracles in a homely face. There is no facial specialist who can begin to do as much to make a plain young man or woman attractive, to overcome deformity or hide blemishes, as the magician Love can do.—Christian Endeavor World.

Nothing Alarming.

Minister's Wife—Wake up! There are burglars in the house, John. Minister—Well, what of it? Let them find out their mistake themselves.—Smith's Weekly.

CARING FOR THE HAIR.

If Done Systematically It Is by No Means a Laborious Task for the Woman.

When you have finished your housework and are ready to sit down at your sewing or darning, or perhaps to scan the magazine, you very naturally do not want to waste the precious and pleasant moments of the day struggling over your appearance. You haven't time for everything, you argue, and you must get the mending done or you must read and improve your mind a little, or you must finish a piece of fancy work. Well, do it; do any or all of the things you want to do or ought to do, but first choose a sunny corner, by an open window, and, sitting there with the sunlight filtering in on your back, let down your locks to the winds. Let them blow and play about your shoulders. Give them chance at the air and sunlight, just as you would give your flowers that chance to breathe and to draw in life. The divine Sarah Bernhardt never confines her locks when she is in private. All day long when she is at home they fly to the sun and winds and are untouched by a hairpin or ribbon. That is why, even as a grandmother, she still has golden tresses instead of iron gray wisps of hair.

Nothing is so good for the scalp and the hair itself as a daily sun and air



DRYING THE HAIR IN THE SUN.

bath, and nothing is so comforting or less trouble.

Usually the little housekeeper is too poor or too frugal to patronize the hair-dresser, or to indulge in a shampoo at a dollar or half a dollar at one of the hair-dressing establishments. And so, in an irregular, off hand sort of way, she "washes" her hair when it is "dirty" or "sticky." For this "wash" she uses any soap that may happen to be about the house, rinses quickly and dries her hair over the radiator. Such treatment will kill the finest hair in a few years.

You should decide upon a regular interval for shampooing your hair, and you should "shampoo" it. If you have very dry hair, do not wash it oftener than every three weeks, and you might let it go for four weeks with prudence. If your hair is oily you may indulge in a shampoo every two weeks, but not oftener. Some girls, during the rage for fluffy hair, were in the habit of washing their hair, once a week or oftener, a process which took all the natural life and oil out of the finest locks and left them dry, hard, dead, and ready to fall out at the first sign of ill health. Use for your shampoo a good tar soap or a plain castile soap—nothing else except warm water. Do not make the bath too hot, and do not put ammonia in it. To attempt to burn your hair out in this way is a fatal mistake. Scrub thoroughly, rubbing the scalp well and washing the hair as you would a piece of cloth. Above all, rinse the hair thoroughly in warm water, and be sure that every particle of the soap is removed, so that the pores are free to breathe. Dry the hair in the air and the sun. Fan it, if you like, and rub it with the towel, but avoid the life-killing, hot air from the radiator or the gas stove, if you do not want to rot and ruin the best part of your locks.

Nearly half of your life is spent in bed, and thus nearly half of your life your hair is in tight pig tails and curl papers. This is unfortunate for many reasons. First of all, it keeps the scalp from the air and is not good for the roots of the hair. Secondly, it would drive the most devoted man to the other woman or the uttermost parts of the earth. Take quite as much pains as you would for a party. Do not attempt to put it up conventionally, but dress it picturesquely. One of the prettiest night arrangements is the Marguerite fashion of two plaits down the back, loosely woven and gracefully parted.

KITCHEN DON'TS.

Don't use knives for scraping the table and pots.

Don't crumple up your dish towels. Rinse and hang them in the sun.

Don't black a stove while it is hot. It takes more blacking and less polish.

Don't put damp towels and napkins in the hamper. Dry them first or they will mildew.

Don't put egg dishes into hot water—it makes the egg adhere. Soak the dishes first in cold water.

Don't put tin pans on the stove to dry. They become heated, the solder loosens and they soon leak.

Don't pour boiling water over china packed in a pan. It will crack by the sudden contraction and expansion.

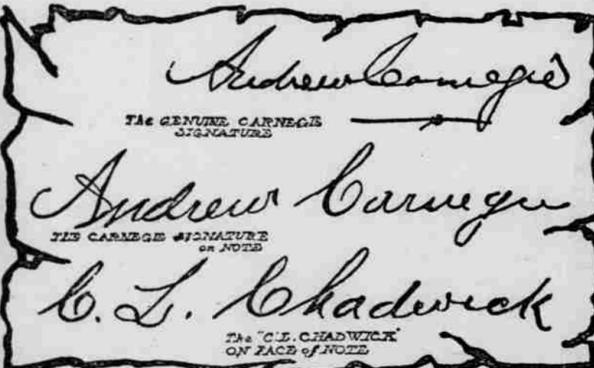
Don't put a greasy spoon on the table. It leaves a stain which requires time to erase. Put it in a saucer.

Don't litter up the kitchen when getting a meal, because it will take hours to clean up after the meal is over.

Don't pour boiling water and soap on greasy spots. Moisten the spots first with a cold saturated solution of soda, then scrub them with the grain of the wood, using cold soapsuds.



DR. LEROY S. CHADWICK.



ALLEGED AND BONA FIDE CARNEGIE SIGNATURES.

Bigley, then as Mrs. C. L. Hoover, Lizette Hoover, Mary Hoover, Mme. Rosa, Mme. Devere, Mrs. Wallace S. Springsteen, Mrs. J. R. Scott, Lydia Scott, Lydia Clingan, and last of all Mrs. Leroy D. Chadwick.

Begins Strange Career.

She was one of eight children, six of whom were girls. Those who knew her father say he was a plain, honest man, who worked industriously and supported his family to the best of his ability. There is no record of eccentricity in the girlhood years of Elizabeth Bigley. In 1878, however, she seemed to have begun the strange career of adventure which she has followed ever since. It is recorded that on November 21, 1878, Elizabeth Bigley called at a barber shop in Brantford, Ont., and asked to have her hair, which was hanging over her shoulders, cut off. This having been done, she asked for a false mustache. When at length she sought to raise money on a gold watch the police were called in. Her father was communicated with and she was taken home. Her peculiarities were soon made more manifest. It became known that she was in the habit of carrying a card on which were the words: "Miss Bigley, heiress to \$15,000." To support this role she made many expensive purchases. She bought \$250 worth of dry goods with a note indorsed by a wealthy farmer near Brantford. She also purchased

brother-in-law forced her to leave his house. Then she became acquainted with Dr. Wallace S. Springsteen, and the marriage of the two took place on December 3, 1883, and within 12 days the doctor applied for a divorce. Dr. Springsteen became suspicious of her and hired detectives to investigate her stories concerning herself, and learned for the first time that she had a sister in the city and the story of her difficulties with the money lenders. He also learned of her birth in Eastwood, Ont., in 1857, and her trial for forgery at Woodstock in 1879, of which charge she escaped conviction on the plea of insanity. Soon after the divorce was granted, which was asked for on the grounds of infidelity, Dr. Springsteen received a letter from a Buffalo attorney informing him that Mrs. Springsteen was stopping at one of the best hotels there, and that she had empowered him (the attorney) to draw \$6,000 on Dr. Springsteen on the grounds that she had submitted to a separation. The doctor immediately denounced her as an impostor.

Known as Mme. Rosa.

After her divorce from Dr. Wallace Springsteen Elizabeth Bigley lived in a boarding house in Cleveland. This boarding house was kept by a Mrs. Hoover. Elizabeth Bigley was there known as Mme. Rosa, and also as Mrs. Scott. In 1884 this strange woman was at Erie, Pa., stopping at a hotel. She