

THORNS IN THE ROSE OF PLENTY

NOT ALL FUN TO BE WEALTHY

Men of Millions Condemned to Isolation in Life, Pursued by Selfish Greed, While After Death There Are Spurious Widows, Will Contests, and Half a Hundred Other Kindred Ills.

New York.—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 multi-millionaire 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 death hordes 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 anticipa-

While they can ring up anyone, 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 multi-millionaire 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. Mr. Andrew Carnegie, for instance, receives on an average from 400 to 800 letters a day making direct appeals for charity. His own personal mail, which is naturally large, is not included in this number.

Volume of Mail Varies.
The volume of Mr. Carnegie's mail varies curiously from season to season, but it is always enormous. At a time 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 raise the number of letters to its maximum, or about 800 a day. The amount of actual hard work which such 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 awed by the general appearance and atmosphere of

ago it was common for the grounds of great estates to be opened at certain hours at least to the public, but to-day 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. Mr. 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 Mr. George Gould, at Lakewood, is guarded in the same way, while others might be cited.

A famous murder recently has directed attention to the very general use which is made of private detectives by people of great wealth. The fact comes 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 threatening 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.

Detectives Always on Hand.
Even in their most private social functions it is common for people of

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 act is attributed to ulterior motives, 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 to-day, 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 are 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.

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,



great wealth to employ detectives, sometimes several of them being on hand. Some years ago Mrs. A. T. Stewart appeared on the piazzas of summer hotels with a detective hovering within a few feet of her to safeguard the fortune in diamonds she wore. To-day 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 presents are displayed.

Even the pleasure of distributing charities becomes a very complex and irksome affair when the sum to be distributed 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

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 blackmailer may do incalculable harm.

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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"Wish-Bones" of Fowls with a Little Brocade, Silk or Velvet.

Here is a novelty in the way of a "lucky" pincushion, which would be a suitable gift to either a man or woman. It is quite easy to make, the cushion being cut in circular shape and filled very full with bran. It is then covered with brocade, silk or



velvet, and the junction of the upper and lower surface is hidden by a length of silk cord, tied tightly round, so as to cause an indentation. It is then knotted on two sides, round the ends of a couple of "wish-bones," which are arranged over the cushion

in the way the illustration so clearly shows. The bones, after they are removed from the fowls, should be boiled in clear water, then wiped dry, and any rough places rubbed down with fine sand-paper.

Colored Collars and Cuffs.
Colored collars and cuffs are popular on the Cheviot coats for children, cloth being used if they are red and velvet if they are blue or black. Buttons are made of the material—it usually is suiting in light tans, creams and grays—and the rims are chosen to match the collars and cuffs. Red is popular here as elsewhere and red cheviot is prominent among wool coats. The most practical fashion that the small girl has borrowed from her elders is that of wearing turn-back pique collars and cuffs over her coats. The cuffs especially are the vulnerable part, and here using wash things as far as possible prevails.

You May Have Met Them.
Poor conversationalists are those who, having nothing to say, go ahead and say it anyway.

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THE MAN OF MILLIONS NEVER VENTURES ON THE STREET WITHOUT A BODYGUARD

Mon. The situation is peculiarly a burden of the rich.

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 king. It is literally true that the president of the United States is much more easy to approach by any ordinary citizen than many owners of great fortunes. It is not generally known for instance, that whereas anyone might call up the president by telephone, or at least the White House, it is impossible to do the same with many New York millionaires. The names of the possessors of great fortunes do not appear in the telephone directories. These men are not without telephone communication with the outside world, but they choose to have private wires laid to their houses, in order to avoid the annoyance of being continually rung up. In other words, these houses are far more isolated than the average private residence, and the inconvenience they must endure is of course obvious.

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 door bells of many of these elaborate establishments ring continually throughout the day and night. The methods employed of disposing of such callers varies. Mr. Carnegie, for instance, denies himself to all strangers, but 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 even more carefully guarded. A few years