

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 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-

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.

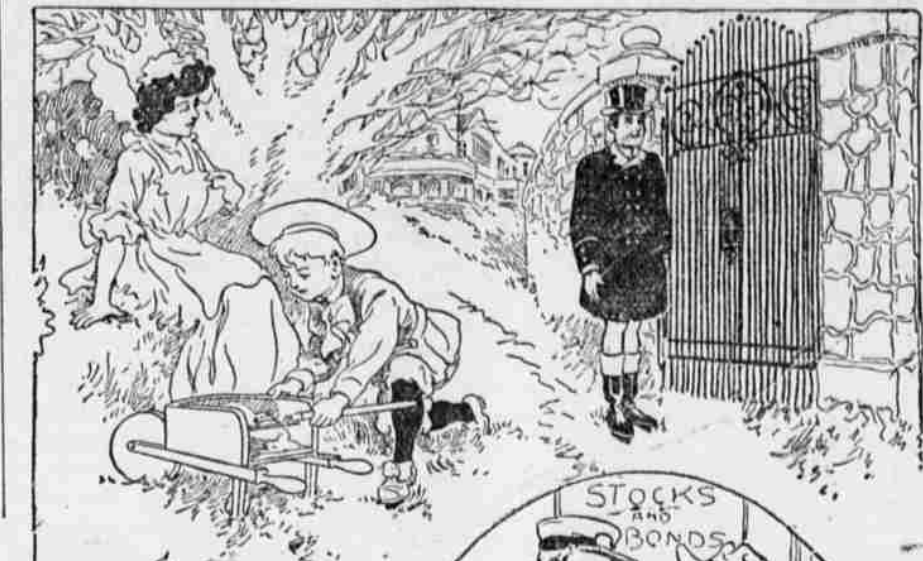
Even in their most private social functions it is common for people of

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 ease was,



THE CHILDREN OF THE RICH PLAY BEHIND BARRED GATES UNDER CONSTANT ESPIONAGE



CRANKS ARE DAILY VISITORS TO THE RICH MAN'S OFFICE

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.

NAOMI'S SACRED TRUST

A STORY OF THE PERIOD OF THE JUDGES IN ISRAEL

By the "Highway and Byway" Preacher

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Scripture Authority—Ruth 4:13-17.

SERMONETTE.

The Messianic Line—This beautiful story of Ruth traces for us the genealogy of David, who established the kingly line from which sprang the Christ, the promised Messiah of the Jews. Note the large part which faith plays here. Faith which stirred in the heart of Naomi in the far country of Moab and drew her back to her God and her people. Faith bringing to Ruth's heart a vision of a better life, and giving her the courage to forsake all that she might find a place with God and God's people. Faith making them both faithful and patient during those early days of bitter trial and poverty after their return to Bethlehem. Faith leading each step of the way through the darkness of their loneliness and grief. Faith reaching out so hopefully, so delicately, and yet so boldly and laying hold of the right to the claim of kinship. Faith inspiring to modest and gracious acceptance of the exalted position to which the alliance with Boaz lifted them. Faith finding its ultimate and joyful triumph in a son and heir whose coming was to add its link to the Messianic line around which the thought of every devout Hebrew parent centered. This book of Ruth is a fitting parallel to the eleventh of Hebrews. And one cannot read either without being stirred with a yearning for more of that faith which made such triumphs in the Lord possible.

And let us contemplate how this pathway of faith led step by step in so wonderful and beautiful a way up to the coming of the Christ, who came not only as the perfect exemplification of the purity and holiness of God, but as the perfect exponent and expression of that faith which was to win the ultimate and glorious triumph over sin and death and the grave. All that this world has ever had from God has come along the pathway of faith, yea in the very beginning it was the faith of the son of God, the second person of the Trinity, which brought the universe into being and created the earth and all that is therein. This pathway of faith can be traced through the Bible from Genesis to Revelation. It has been the slender thread on which has hung the fate of the human race, and it is still the only medium of access to God and the one element which, if absent from the human life, makes all other virtues and attainments of none avail.

"This is the victory that overcometh the world, even our faith." It was faith which could lift a Moabitish woman from the midst of an alien and heathen race to become the great-grandmother of David, the ancestor of the Christ. Think of the Divine honor which thus came to Ruth because of faith, and then consider how much of God's blessing may be yours through faith in the Son of God.

THE STORY.

"God hath been good to us, indeed," responded Boaz, to the happy words of gratitude which Ruth, his wife, had just spoken.

"Yes," continued Ruth, "He hath given me thee"—looking up with loving glance into the face that bent over her—"and now He hath given me a son—and thee, too," she added, eagerly.

A sound came from the other side of the room, where the aged Naomi was busy about the household cares, which sounded much like a sob, and caused Ruth to look in that direction.

"And thee, too, mother," she added, hastily, while a shadow passed over her face, and was gone again as the baby cooed and touched its little hand and touched her cheek. She buried her face in the little one's clothing, as she pressed him to her breast, and when she lifted her face again she said, appealingly, to her husband:

"And I want our son to be named after thee, my husband. Cannot it be so?"

Again the half-suppressed sob sounded from the other side of the room, followed this time by a choking voice, which said:

"Is not Naomi to be consulted in the naming of the child?"

"Why, mother dear, I had not thought to shut you out. I had not thought that you cared," and again the troubled shadow crossed her face.

"Will not the Lord, who hath given us the son, also in His own good time give us a name for him?" asked Boaz, hastily, anxious that no suspicion of disharmony should exist between the two women who had been so close to each other in love and sympathy, and who had rejoiced together over the coming of the babe and had planned so earnestly for his future.

"Yes, we can wait," both women responded in the same breath, and there the matter rested for the time being, but in the heart of each the troubled thoughts which had been there since the coming of the babe remained. Neither knew just how the feeling arose, for there was no spoken word, but each became conscious of a jealous solitude over the child; each was utterly consumed with love and ambition for the child, and each felt a personal pride and triumph in him. And as the days had passed, Ruth had lavished her love and attentions upon the child, had talked of her plans for the child, and, without realizing it, had scarcely given Naomi chance for a share in it all. How the old woman's heart yearned for a sense of ownership and proprietorship in the child. How her eyes feasted themselves upon the face and form of the babe, and followed with a great hunger in her eyes every move that the little one made. The mother became conscious of this and the thought had flashed through her heart: "She wants my baby for her own." And then had come the climax, as indicated in the opening conversation of our story.

From that moment, when the whole situation was revealed to the heart of Ruth, there began a great struggle in her heart. It was her baby. Yes, her heart welled with gratitude and love as she remembered how it was through the loving, helpful influence of Naomi that she had come to know the true God and had found entrance to a new life that now had opened up to her seemingly in all its rich fullness and blessing, and yet, as she hugged her baby close, she would say over and over to herself: "He is mine."

And Naomi, as she hovered about mother and child, and sought in tender solicitude to minister to them, by quick intuition became conscious of the state of Ruth's heart and it came as a great and cruel stab at her own heart. This babe that had come like an answer from heaven that the name of her dead husband might not be cut off in Israel, and forever shut her family from hope of being in the favored line of the promised one who should be a leader like Moses; this babe whom she felt belonged to her in a peculiar way; this babe whom she felt instinctively was destined to become great in Israel—was she not to have special charge of him? Was she not to have the direction of his mind and life as she alone, a devout mother in Israel, was able to give it? How she wanted to pour the wealth of her devotion to God into that little life as it unfolded, that it might prove a life pleasing unto God.

Thus in the hearts of these two women the struggle went on.

But with Ruth the conflict was especially fierce, for the natural inclinations of the mother heart were pitted against the higher and better self. She was conscious of Naomi's peculiar claim upon the child and of her special fitness to have the care and training of him. But how could she yield the place she wanted to occupy to her son, even though it was to one whom she knew could fill it better? So she asked herself over and over again, and was still asking the question on the day appointed when the neighbors and friends had been summoned to the presentation of the child before the priest Eli. In fact, after all the guests had arrived, the question was still unanswered. The baby was still in her arms, where, with feverish solicitude, she had kept him, as though fearful that to put him down was to lose him. All through the ceremonies she held him, and now has come the time when he shall be named. It is her right to name him, and she can call him Boaz, as she had expressed her wish to do. Silence has fallen upon all the glad, expectant company. All eyes turn to Ruth and wait for her to speak.

The conflict rages fierce within her breast. Will she speak, or will she give her baby up? What shall she do? She must do something. They are all waiting. Shall she let the selfish claims of her own heart dictate, or shall she yield to the dear Naomi? She rises to her feet, the precious baby still in her arms. She advances across the floor, the baby still hugged close to her bosom. She turns, when in the center, and moves swiftly towards Naomi. She reaches the old woman's side. She stoops and, opening her arms, she places the precious baby in the arms of the mother-in-law, while a great and glorious light illuminates her face.

A glad note of approval sweeps over the company, and the women said unto Naomi:

"Blessed be the Lord, which hath not left thee this day without a kinsman that his name may be famous in Israel. And he shall be unto thee a restorer of thy life, and a nourisher of thine old age; for thy daughter-in-law, which loveth thee, which is better to thee than seven sons, hath born him."

And they called his name Obed, and Naomi took the child and laid it in her bosom, and she became nurse unto it.

In the Sunshine.

O sunny ray! O sunny ray! That deep within my heart doth stray, In golden billows from above, Flooding my soul with dreams of love!

The sunshine lures me from my home, In budding woodlands far to roam; And there I met, in bowers green, The fairest maidens ever seen.

O sunshine! do you then suppose, That you kiss each budding rose, I am to woo each smiling maid I meet beneath the leafy shade?

Full many a year has passed and gone Since first on earth the sunshine shone; Thou oughtest to know it cannot be— O sun! why art thou tempting me?— Transatlantic Tales.



BEGGARS SWARM TO THE MILLIONAIRE'S HOUSE



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

tion. 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