Hetty Green Chats About Women's Business and Business Women

richest woman of the world. The first was and waited. The office was not bigger held seven years ago, when Mrs. Hetty than a hall bedroom, and its only furniture Green, in the midst of the hard times, was was a desk and two plain bentwood chairs worth perhaps \$50,000,000. It was then esti- worth a dollar apiece. I took one of these, more than \$200 an hour, and more than \$3 tered and, after shaking my hand, took the every minute of every day and every night, other. She began to talk at once, and for Since then she has prospered with our an hour, in answer to my questions, chatted prosperity, and what she is worth today no most interestingly about the business but herself knows. I doubt if even she could tell offhand. She is so busy watching those who are trying to get what she has, and investing the surplus to make more, that she does not stop to take account of stock. She said to me today that she found it far easier to make money than to keep it, and that she kept on making because she liked the game and wanted to be in the thick of things. When I asked how just as long as the dear Lord gave her the mental and physical strength to do so.

In the Chemical National.

When I called by appointment at the bank today I was told to present my card at the last window in the brass network which walled the customers out of the millions behind. I did so, and thereby disa little steel square, a miniature of that used by a carpenter. He fitted the square of that country and this.

N Frank G. Carpenter.) handed him my card. He shoved the bonds respondence of The Bee.)—It was Mrs. Green. A mount straw, and took it to in the Chemical National bank, with a reply that I should go into the secon lower Broadway, that I had ond office at the right, and that Mrs. Green my second interview with the would be with me in a moment. I went mated that her income was \$5,000 a day, and within a few minutes Mrs. Green enwoman and women in business.

Hetty Green's Business Training. The world has a wrong idea of Mrs. Hetty Green. She has been represented as illiterate. She is not. She comes of a very rich family. Her father, grandfather and great grandfather were all among the rich men of this country. She was raised in the lap of luxury, her home had twenty-two rooms long she would continue at it she replied and two bath rooms. She was well educated and can speak several languages. She got some of her schooling in Boston, where she was taught by a relative of James Russell Lowell. She was a noted social figure during her young ladyhood. and was celebrated as a dancer and as a horseback rider. She had all the athletic tendencies, in fact, of the present twentieth century girl. She traveled in Europe, and turbed Mrs. Green's confidential clerk, who after her grandfather's death lived for a was busy tearing off coupons by means of half-dozen years in London, while her father was operating in stocks and bonds

so that the coupon lay in the inner right Indeed, Mrs. Green may be said to have angle, and jerked it off as though it were had the disadvantages of wealth toward waste paper, instead of a greenback worth becoming a practical business woman. many dollars. He was working faster than What saved her was her grandfather's the crack typewriter girl in the civil serv- poor health and poor eyesight, which were ice who writes 23,000 words a day when I succeeded by similar weaknesses on the



HETTY ORMEN IN 1804-Photo by Mollinger.

Curious and Romantic Capers of Cupid

Buying a Titled Husband. ISS ELIZABETH HOWE of Pitts- and the couple went away happy. burg put her business talent to the supreme test when she captured an Italian count and led of the transaction she fought for a bargain girl, 18 years old, drove forty miles in pur- ing his letters for him and attending to and when the final accounting was made suit of his daughter and Thomas Heathshe had won a concession amounting to rely, 75 years old, her lover, who eloped several thousand dollars.

The count demanded \$70,000 in cash to Rev. G. W. Bent of St. Paul's Methodist settle all his debts and a life annuity of Episcopal church, Grafton, married them \$15,000. That looked steep to his fiances, while they were seated in the buggy, and so she came back with an offer of \$40,000 as soon as the ceremony was completed cash down and a pension of \$8,000. The they started on their return home. The count muttered things in choice Florentine parent of the girl arrived only a few min-and picked up his hat as if to go. Then utes too late to stop the ceremony. They he reconsidered and said he would take started on their forty-mile honeymoon \$60,000 and \$12,000 per annum. To this came without the blessing of Mr. Lantz, the aged the counter proposal, \$50,000 and \$10,000 a bridegroom driving with one arm as they year and Miss Howe said she would never started homeward. budge from those figures.

She looked as if she meant it and as she had reached the years of discretion and decision-to wit, 40-the titled suiter from charm reacted against himself. Neverthesunny Italy surrendered, and here's hop- less, it accomplished its purpose perfectly. ing they will live happy ever after.

Perils of Rice-Throwing. A grain of rice thrown to show good wishes as she was taking a train for her bridal tour caused great suffering and threatened serious results to Mrs. H. N. Van Dusen of St. Louis. Guests at the wedding sent off the bride and bridegroom

with showers of rice. Mr. and Mrs. Van Dusen stopped at Ningara for a day and while there the bride began to suffer with earache. The pain increased steadily, and several remedies were tried. After the bridal pair had boarded the train for St. Louis Mrs. et unendurable. As she

Louis she fainted. Mr. Van Dusen took his wife in riage to the city dispensary, where a physician discovered the troublesome grain of rice and removed it.

Popularity of Shoemaking. The great popularity of shoe making as a profession in Massachusetts is manifested in other ways than at the polls. Without giving his parents any intimation of his intentions, Francis C. Bradlee, son of the late Josiah Bradles, jr., and a member of one of Boston's wealthiest and most aristocratic families, on last Monday married Miss Marion Knight, daughter of Archibald S. Knight, a Marblehead shoe-

This wedding, which has caused a sensasulted from an acquaintance said to have asked for a warrant for Nowokowski, who begun at a motorboat race. The young couple are now occupying apartments at

the Essex house, Salem. "I married Miss Knight with the consent of her parents," said Mr. Bradlee. "Further than that I have nothing to say." The young couple drove over to the home of the bride's parents and spent quite a

"Mrs. Bradlee has absolutely nothing to say," was the answer returned to an inquiry at the Bradlee mansion.

Plower Seeds Lend to Wedding. A little over a year ago a Mrs. Rochr of Chicago sent to one of the big Michigan nurseries for a packet of begonia seed, and the little parcel was duly delivered through the medium of the postal service. When she opened it she was much amused to find inside not only a generous supply of the minute seeds, but also three scraps of paper on which were written the name

and address of a girl. One of the names was Bessle Smith. Mrs. Rochr showed these mysterious pleces of paper to her son Fred, and he in mischief wrote to Miss Bessie Smith, and the young woman promptly replied. The correspondence was kept up for more than a year, when the young man made the suggestion that photographs should be exchanged. Then, when Fred Rochr gazed on the features of his unseen correspondent, he thought it was about time to fix things up, and wrote by return asking Miss Smith to marry him, and back

came the answer, "Yes." A fortnight later the wedding took place, when the bride carried a pretty bouquet of pink begonias, in memory of the circumstances under which she first made the acquaintance of her husband. It may, perhaps, he as well to state that Miss Smith, now Mrs. Frederick Roehr, was formerly engaged in a big horticultural warehouse naking up packets of flower seeds, and it gas by way of a joke that she with two ther girls wrote their names on slips of paper and inserted them in a packet of be-

Too Bashful to Kiss Hubby. J. A. Beattle of Salt Lake City came ill the way to Deaver to wed Myrtle Pe'erson of Ogden and then she refused to

They made their appearance in Clerk office and secured a marriage itense. Then they went to Magistrate Rico o have the ceremony performed.

"Do you take this man to be your lawful wedded husband?" finally asked the mag-

'I do." said Miss Peterson, blushing "Kiss your husband," said Magistrate Then came the hitch. Mrs. Besttle held back. She hid her face in her hands, 'I want to, but I'm too ashamed," she finally whispered to the groom. Constable "Mike" Geary came to the res-He saluted the bridegroom with a nding smack and imprinted a kiss upon the bride's mouth. The ice broken.

Mrs. Beattle kissed her husband fervently Lover of 75 a Sprinter.

The angry father of Luella Lants, a him to the altar. At every stage pretty Barbour county, West Virginia, times acted as his confidential clerk, writing income from them they are best. from their home and drove to Grafton. The

Broken Love is Cemented.

By the magic of fate the conjurer's Adam Nowokowski has disappeared from Jersey City. Wadeslaw Bruniski and his from that day until now. wife are reunited and are cooing like turtle doves. It can be said, at a risk, that, thought that girls should have business thanks to Nowokowski, their love hath educations. She replied: waxed fonder.

Justice of the Peace Ransom married the Bruniskis four months ago. They live at 170 Steuben street. Latterly Wadeslaw took to remaining out late o' nights. Nowokowski, dealer in love filters, saw his opportunity

"Your husband is weary of you," he whispered to Mrs. Bruniski. "He is in love terest means and how it accumulates, the street, Mrs. Green?" said I. with my pretty niece. For the small sum Van Dusen's face began to swell and the of \$5 I will restore his affections to you." Mrs. Bruniski joyquely paid the money, think fathers should always talk such is a good place for any woman. I do not wrong.

"Gather twigs at midnight," he told her. "switch a cat with them, then set them on fire. Melt this potent substance over the fire and put it into your husband's food. Thereafter he will stick to you."

The fond wife obeyed. She fed beeswax to her husband in pancakes, of which he is fond. The doctor whom he consulted about the resulting symptoms told him he had indigestion. He believed this until a woman who saw Mrs. Bruniski making or less, how can she go about to make the charmed pancakes told him the truth. Bruniski hurried to Justice of the Peace Markley and demanded that his wife be arrested. He was told the law could not act in such a case. His wife tearfully

him beeswax if she did not love him so, good morigages. I invested the greater stores and new fields are steadily opening. tion in Boston and North Shore society, re- He relented, they embraced, and together part of my inheritance in government bonds I believe that women will do more and

was good and why.

She learned the fluctuations of the markets and at 15 knew all about bulls and bears, and much better then, she thinks, than many a man who is operating in Wall street today. She did the same work for her father, both in this country and Europe, so that when her father died she was ready to manage for herself the property she inherited. Her father left altogether seven or more millions, and of this Miss Hetty received \$1,000,000. There was a law suit begun shortly after as to the settlement of the estate. Hetty Green thought then, and thinks still, that the lawyers and others have been trying to defraud the heirs, and she has been fighting that suit

During our talk I asked her whether she

"I do. Every girl should be taught the ordinary lines of business investment. This is especially so if she is likely to inherit only she is pretty sure to have her income money. It is also the case if her parents and at the same time the benefit from the are poor, for no one can tell what may be growth of the city in which she lives. her future through marriage or the changes. That is one way to learn how to make of fortune. She should be made to unders money in real estate." stand what a bank account is, what inshort time each day the girls would learn sharps who prey upon the weaker sex."

How Widows Can Learn to Invest. "But suppose a woman has no such training," said I. "Suppose her father or husband dies leaving her something, more most of it? Suppose it is only \$5,000 or

\$10,000, or perhaps \$1,000,000, what can she than government bonds, and after that

part of her father. She read the papers to bring but a low rate of interest, but they her grandfather and especially the financial are absolutely safe, and for the woman news and the stock reports. She some- who has enough money to bring her a liv-

"The woman with \$5,000 or \$10,000 had betsome of his business. He was a man of ter put her money into such bonds at first, many investments and he told Hetty what or into a good savings bank. She can then know it is secure, and go about learning how to make more out of it. In order to do this she must not rely merely upon the suggestions of her masculine friends. There are many wolves in sheep's clothing, and a sides, if the woman is to do anything she must learn to do it for herself. If she lives in a city she can study real estate and play at investment. Let her take what she considers a desirable locality and pick out several pieces of renting property, such as her money could buy, and note down from time to time what they sell She can pretend to herself that she has bought them, and when the pieces sell again can play whether she has made or lost. Of course, this is all pretense, just as children will stand outside a store window and each claiming to own certain of the objects within, trade with one another. By this means, however, the woman learns the trend of the market, she gots an idea of values, and if she buys rented property

"How about stocks and bonds in Wall to think along business lines, and they her and at the same time excellent judg- robber." would not be at the mercy of the money ment and a knowledge of all the securities dealt in and influences at work had better

Business Woman a Permanency. "Are not our women learning more about business every year, Mrs. Green? The modern business woman is a twentieth century

product. Has she come to stay?" "Yes. The world of today could not get along without its business women. They "For a large sum," said Mr. Green, are rapidly taking the place of men as "there is nothing better for such a woman bookkeepers, stenographers and typewriters; they act as cashlers in many of the and Rock Island railroad stock. Govern- more as time goes on. Nevertheless it ment bonds at the present market value seems to me that the chief sphere of

although she should at the same time have her business education. There is no reason why the married woman should not also be a business woman." "What do you think of women in poli-

tics? Will we ever have a woman president's"

"I should hope not. I don't believe much in so-called woman's rights. I am willing to leave politics to the men, although I wish women had more rights in business and elsewhere than they now have."

"But do not women have an equal chance with men in business?"

"No, they do not. I could have succeeded much easier in my career had I been a is it?" man. I find men will take advantages of women in business that they would not attempt with men. I found this so in the courts, where I have been fighting men all my life. It is difficult to get lawvers upon whom one can depend, and although I have great respect for our judges it seems to me that the woman sometimes has the odds against her with them. I don't want to say anything against lawyers or judges. I respect both, and especially the latter, although I can't say I like 'religious lawyers,' such as my friend Joseph Choate, now minister to England. I have had many a tilt with him and I shall probably have give an account of his stewardship. He more before I die."

Advice to Judge Gresham.

"Yes," continued Mrs. Green, "I have s great respect for judges. I think an honest judge is the noblest work of God, and it seems to me a high position on the bench is more to be desired than the presidency of the United States. In fact, I told Judge Walter Q. Gresham that once. I had had a case before him in Chicago. You must remember him. He was secretary of state Cleveland's cabinet and he was spoken of as a possible candidate for the pres-Mancy. It was at that time that I met him in his private office and said to him Judge Gresham, you are a fool to let the presidential bee get into your bonnet. The man who is stung by it never recovers and the place you have today is higher than that of the White House. Your decisions here are independent. If you become president you will be bossed by conor you will get into trouble, I advise you to shoo that bee out of your bonnet." " "I don't think Judge Gresham liked it very well," continued Mrs. Green, "He rather frowned as I spoke and when he accompanied me to the door and I went out he slammed the door. I had to pass through another door before I got to the and I slammed that door twice as hard as he slammed his, to show him there was no doubt of my opinion."

"Mrs. Green," said I, "you have made more money by your individual brains than any woman since time began. You have made millions. Some people believe that one cannot make \$1,000,000 honestly."

"That is a ridiculous idea," replied the great woman financier. "I have made a million several times and I have never done a dishonest act in my whole life. I have never intentionally wronged one poor the lines of my life. He is helping me struments and apparatus must be made as now. I have learned to trust Him and to easy and as free from interference by not worry about small things,"

"Then you believe in Christianity?" character of mortgages and bonds and how "Wall street is no place for the unso- My parents were Quakers and I was day's work in the factory receive a great force to the developments of electric. I to know whether they are good or not. I phisticated woman, and I doubt whether it brought up with a fine sense of right and deal of careful attention after they have power. So, too, will the speculations inthings over with their daughters, as well believe in speculation, and as for myself I who condoned a felony is half felon, and put in place by a Bell company anywhere vas taught to belie as with their soms. If they did so for a try to steer clear of Wall street. Any that he who allows others to rob or is a in this country the subscriber receives an

> Can Rich Women Get to Heaven? "Then, Mrs. Green, if you believe in the Bible, how about the difficulty of a rich man getting into the kingdom of heaven? The word rich man in that sense is a general term. Will rich women go there?"

> "I believe that the honest, truthful and deserving rich have as fair a chance of getting to heaven as the poor," said Mrs. Green, "The Bible does not preach against riches, but against the evil use of them and the sine arising out of the desire for their accumulation. It denounces those who are oppress the poor.

"What are the duties of the rich as to the

woman is home, and that her most im- poor, Mrs. Green? How do you regard taking care of and increasing the portant duties are those of wife and such charities as those of Andrew Carnegie me by my family, and that the Lord is mother. Every girl should be taught that; and John Rockefeler?"

"I do not want to criticize individuals. I believe in discreet charity and I have many calls upon me. I wish I could show you the begging letters I receive. Within the past month my mall has been full of them, not only from this country, but from all parts of Europe. Indeed, it seems to me as ugh my dear friend, Joseph Choate, had been advising all his European friends to write to me.'

'I sometimes wonder, Mrs. Green," said I, "why a woman of your education and social qualities keeps on working after your fortune has become so great that neither you nor your children can spend its income, much less the principal. Why

"It is because I enjoy being in the thick of things. I like to have a part in the great movements of the world and especially of this country. I like to deal with big things and with whom the world calls big men. I would rather do it than play bridge whist which other women so much affect. Indeed, my work is my amusement and I believe it is also my duty. You may remember the parable where the man gave to each of his servants a certain amount of money and then departed to a far country. When he returned he asked each to commended those who had increased their trust and denounced the timid one who had buried his talent in the sand. The fortune which was left me I have always looked upon as such a trust-one which I was to care for and increase. Suppose you should give me \$300,000 or \$300,000 for me to investfor you, and I should put it in the safe deposit or let it be frittered away, what would you think of me?

"No, I feel that I am doing my duty in

blessing me in it.

Her Secret of Success. "What, Mrs. Green, has been the secret

of your success?" "I cannot say, save that I have tried to use common sense in my business. Before deciding upon an investment I have sought out every source of information, and have only acted when I knew the facts. Having decided upon my course I have stuck to it There is no great secret in fortune making. Success is based upon the principle of buying when things are cheap and sailing when they are dear. When good things are so low that no one wants them I buy them and lay them away in the safe, and when, owing to some new development, they go up and my shares are so needed that men will pay well for them I am ready to sell." "But how is one to know when stocks are

"By their history, their dividend-paying possibilities, and what they have sold for in the past. If one can buy a good thing at a lower cost than it has ever sold for before he may be fairly sure of getting it cheap."

"How about railroad stocks?" "There are some few good ones."

"I don't believe in investing in bank stock as a rule, although I have some. I would rather have mortgages or bonds." "What do you think of industrials?"

"I don't know anything about them. As moon as I was told that \$5,000,000,000 worth of such stock had been sold I replied that my arithmetic did not go into the billion a, and I stopped figuring upon them."

FRANK G, CARPENTER.

Recent Progress in the Field of Electricity

Industry of Telephone Making.

THE manufacture of telephone instruments has become one of the great industries in the electrical field. For the Bell system alone, 5,000 instruments of various kinds are turned out every working day.

How complicated in reality is the seemingly simple telephone is shown by an examination of a single portion of the instrument. Take, for example, the transmitter, close to which you place your lips when you talk over the wire. It is composed of brass, vulcanized rubber, steel, aluminum, paper and carbon, and comprises 150 pieces. When transmitters are made at the rate of several thousand a day, as in the New York factory, It requires the services of eighty persons merely to assemble the parts. Some of these parts are of a delicacy of construction far exceeding that necessary in the making of the finest watch which ever ticked in the pocket of a telephone user and they are constructed with a mathematical accuracy greater than that employed in grinding the glasses which enable him to person and I have helped thousands. No! read the names in the telephone directory, do my work in the fear of the Lord, and Telephone makers are fashloning apparatus believe that the good Lord has blessed to be operated with the assistance of the me in the success I have had. Why, do most delicate electrical impulses known to you suppose I could have gone through the engineer. The current which will carry all my troubles if the good Lord had not the tones of the voice one mile or 1,000 is helped me? A can see His work all along so minute that its passage through inother currents as science and skill permit.

The thousands of transmitters and re-"Of course I do and I try to practice it, ceivers which constitute a part of the realities of today," applies with peculiar

new instruments. rigidly tested and they become so expert

that many instruments are rejected for tect them. While every instrument is known to be

wire in a single room, so the engineers

have devised an ingenious apparatus which develops an amount of resistance as the telephone current flows through it equal to that found in a line of the desired length, Voice-saving methods are used to assi-t the testers in their work and the man will holds the new receiver to his ear listers to the tones of a phonograph. The tes a are made by comparing the new instrumenta with those of a known capacity, but so highly trained are the specialists in this part of the work that merely listening at the receiver shows them at once even a slight defect.

The making of transmitters and receivers is a small part of the activities in this busy establishment with its 4,000 employes. One floor of the great building is almost entirely given up to the assembling of portions of telephone apparatus of which the public knows little. Here, for instance, a e hundreds of thousands of electric lig it bulbs, each no bigger than the end of a lead pencil. These, when placed upon a switchboard, 15,000 being required in a single standard board, as they glow at d are extinguished, give notice when people desire to talk over their lines and when the conversations are ended. In the low r floors of the New York plant are machines which, working with great rapidity and exactness, take the raw material and fashion it into the hundreds of small par s which go to make up the completed apparatus.

Electric Locomotives.

"The dreams of yesterday become the dulged in today morrow.

The recent successful test of the first of woman who has not a big fortune to back receiver of stolen goods is himself half instrument which has been so carefully a number of electric locomotives built for tested that it is known it will do good the New York Central railroad causes service whether the person using it be much speculation as to the future of eletalking over a line 1,000 feet or 1,000 miles trio power on steam roads. "The new long. Here in the factory are men who locomotive is meant," says the New York spend their entire working day listening Tribune, "only for hauling through train to the words which are flashed through the on those portions of road which the New York Central will equip with a third roll The men who do this work are especially for its suburban traffic. Whether the conselected after their hearing has been pany will find a more extensive use for that type of engine is a question which cannot be answered offhand. The office: s variations in the volume or quality of of the Central are probably not in a possound, so slight that no one else can de- tion to form an opinion today. Being men of practical common sense, they will natually wish to wait until they have had a capable of successful operation at the end chance to study the merits of the system rich in their own conceit and the rich who of a thousand-mile line, it is obviously tm- in the light of experience before pushing practicable to have 1,000 miles of coiled the development further. However, no one but a hardened skeptic will venture to think that so enterprising a corporation will stop at the limit which it has imposed upon itself for the present.

"By the purchase of local trolley lines as feeders in various parts of the state. the Central will come into the possession of several power stations, whose enlargement for additional service will be a simple matter. It is not unlikely that within fifty or 100 miles of Niagara it can buy power much more cheaply than it can generate it by steam near the metropolis. Again, the next lot of locomotives may cost less than the first. It is not an uncommon practice for manufacturers of machinery to assess upon the first few machines of a new kind the expense incident to perfecting the design. For these and other reasons it seems probable that the Central will find the electric haulage of its heavy passenger trains from New York to Buffalo an attractive proposition within the next five or ten years.

"In the meantime great changes will certainly occur on many other railway systems of the country. Electricity will displace steam for suburban traffic on all or nearly all the lines leading into New York. On the New Haven, Long Island, Pennsylvania, Eric and Lackawanna the reform is practically a foregone conclusion. For that class of business, no doubt, the practice in vogue on the elevated roads will be adopted. The advisability of having separate electric locomotives to haul the through trains for short distances will then become so obvious that the example of the Central in this respect is almost sure to be followed sooner or later. Near Boston, Philadelphia, Cleveland, Chicago and other large cities the same thing may be expected to happen. When it does, the filling in of the missing links cannot be long delayed. If the Central once sees its way clear to run an express from New York to Buffalo with an electric engine, the country will see the infection spread rapidly. "Although the electric haulage of freight

by the same means is perfectly practicable, the economy of the operation is yet a matter of doubt. For years the Baltimore & Ohio has been moving freight trains through its Baltimore tunnel by a less powerful locomotive than the one tested at Scheneciady, but the plan was adopted for other reasons than a desire to save money. When once the use of electricity for through passenger service becomes general, though, the situation will be modified. During a transition period of greater or less duration both kinds of power will probably be employed simultaneously on many roads. Still, there will be a natural tendency toward a homogeneous system of traction, and that will operate adversely to steam when its rival once gets a foothold. The wholesale movement of freight by electricity may prove a little slow in coming, but the arguments in its favor are bound to grow in force with every succes-

New Palatial Brandeis' Department THE biggest building project on the boards for Omaha for next year is the new structure to be erected by L. I. Provide a Company of the control of the contr

structure to be erected by J. L. Brandeis & Sons for occupancy by their large retail mer-

cantile establishment, which has outgrown its present quarters. The elevation here given reproduces a preliminary sketch by the architect, John Latenser, and shows a building of seven stories and basement, running from Sixteenth street to Seventeenth street, and from Douglas to the intersecting alley. The frontages on Sixteenth and on Seventeenth streets are to be 132 feet each, while the Douglas street side will have a frontage of 264 feet. The present contemplation is for a building of cut stone with moderate ornamentation, but with imposing effect. It is proposed to build the west portion of the building first, joining up to the present Young Men's Christian association building on the west, which will then be removed as soon as the present leases expire and replace with that part of the building which reaches down to the corner of Sixteenth and Douglas. The new building will be connected with the old building by a subway underneath Douglas street, which has already been completed. Construction work is expected to begin early in the spring and may take a year and a half for final