# How to live on S1.000000 a year

## Millionaires Find This a Much Harder Problem Than Most People Think



FERE is a firmly grounded impression that the man who once becomes a millionaire is o overron with wealth that he has a hard me in separating binnelf from his money. A book has been written to show the inconveniences to which its here was put in the enforced task of spending a million in a few mentles. "What is man I would be and what survive t would see if I had but a million a year," is the old

These ideas most be made all over again to accord with the figures elleited by recent investigations into the expenditure of great wealth. Take the man whose yearly income is just \$1,000,000. It is difficult to believe that this man has a hard time to hold his own in milliomatredom, or that, if he has a masseng wife mof the first water, they have to worry along in oner to hold their place in the amartest set.

song up to date, which expresses a meteoric course of wild

The truth is that the pun with this amount of money is fatally near the tail end of the procession of millionaires He belongs to the up to date. Lexity loving class whose fortunes are estimated at from fiventy-five to thirty millions. but which is ien saffious more and sometimes ten millions less in the widest fluctuations of the stock market. He is flanked on such side by the men who leave from forty to sixty suffices. On in front are a few seventy and buildred million pen who set the pare. Back of him are a few thoumind who have anywhere from ten millions down to two and back of them again are the uncumbered and tattered throng whose fortunes of three-quarters or a million or so In this company are classed as pittaness. In the eyes of the modificallionairs it is laidly conceivable, although it is true, that these, loo, are trying to keep up with the procession.

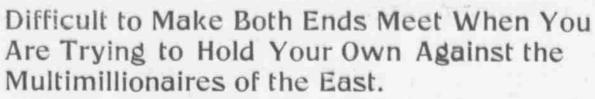
#### 34 34 Need at Least \$2,740 a Day.

Pierre Lorilland once said that a man had to have at least \$100,000 a year before to could even attain the unhappy position of seeing what a good time he could have if he only had the money. He also said that "easy circumstances" meant a thousand dollars a day and expenses. But that was ten years ago. Today the \$2.740 which is the daily income of the million a year man cantled in called easy cir-

To allow any margin upon an income of a million, the man in the swim is obliged to distinguish sharply between braury and extravariance. He is also obliged to rely on speculation for funds for extraordinary expenditures, such as a new house, a large donation to charity, or a large purchase of pictures or jewels. After he spends unusually large sums on entertaining he frequently resorts to the expedient of shutting up his house and going to Europe simply because it gives him a chance to retreach. Another expedient not infrequently taken advantage of by the "million a year is the temporary shutting off of his large charlties, which are one of the regulates that good form demands of his wealth. This is a temperary form of going into bankruptcy as far as benevelences are concerned, and one which saves him from the more stringent measures of the less rich, such, for instance, as that which occurred at Newport cently. This was a family who are of the unfortunate but frequent class who try to maintain a social position there on a thousand dollars a day or thereabouts, and who bouged a statement through the newspapers to appease the shopkeepers who were their creditors.

#### .4 .4 Wife Is Chief Extravagance.

Broadly divided, the expenses that draw most heavily upon the man in the position which has been outlined, both socially and linewially, are his yacht, his raving stud, the entertainment that is necessary in keeping up his position, and his wife. Upon the first, second, and third he spends respectively \$75,000, \$100,000, and \$120,000, while his wife's allowance for clothes, fads, small charities, and pin money is near \$130,000, one case in particular being cited in which hairdressers' and perfumers' bills and fancy clothing for her



confortable house on it, in the Adirondacks. There is also a little place in the Berkshires-significantly known to be for sale-and an apartment in Paris, where his wife can be sure of comfort when she goes over for shopping. Against the expense of keeping up these places there is an entry of

### Costs \$50,000 a Year to Redecorate.

There is also a minimum expense of \$30,000 a year for redecorating and refurnishing certain suites in these places, which is entirely outside of the running expenses of keeping them up. For instance, this millionaire not long ago, in order to gratify his wife's taste and liking for change in her surroundings, did over the five rooms in their Fifth avenue house which especially belonged to her at a cost of \$25,000 each. They were lamence rooms in which she lived practically, and included a sitting room, bedroom, bathroom, dressing room, and a special room arranged for keeping her clothes and hals. Both the bedroom and bathroom were sems in their way, the bath particularly being in the largest room and being constructed so as to be practically a huge swimming pool. It was cut from a block of flawless marble sunk in the floor with its edges lined in white fur rugs, on which are her dressing tables, and overbranching which are tropleal tree palms. With this went a little surprise, of which, ns they have not been married many years, there are more than occasional repetitions. It was in this case a tollet set containing numerous brushes, bottles, and combs of solid gold and of a particularly choice pattern which cost the pretty sum of \$6,000. He also followed his plan in adding to her stock of jewels and costly furs, for which her own dress allowance was inadomate, and which he gave to her in the way of presents and surprises.

#### Forced to Economize in Jewels.

A man of such means as this has to be guarded in gem expenditures, distinguishing closely as to putting the money where it will do the most good in the matter of prestige, without investing more than is prudent. This man, who was in all ways a connoisseur, lately invested in two tiaras for his wife, one a real work of art, as he explained to me, in a Louis XIV, model. The little thing, which was as light as lace, cost \$0,000, which he pointed out was cheap for its extreme beauty. But this, lovely as it was, was not assertive enough for the opera, and he gave another order at the same time for one of emeralds and diamonds, the price of which was to be \$16,500. Although these were really low figures as compared to prices some of the gerater rich paid for such things, they were for him part of the output of an especially good year, at which times he sometimes left his account for his wife's jewelry run as high as \$200,000.

Perhaps of all these gradations forced by economy upon the rich, that in pearls is the most difficult one, and affords the most heartaches. Strings costing \$300,000 are not uncommon, and a triple row which a man whose fortune reached nearly to the billion mark purchased for his wife not long ago was valued at \$225,000. Such extravagance is not for the million a year man, whose wife, if he evenly balances his expenditures, will fare well if she achieves some lovely collar or necklet at \$18,000.

#### Must Hold Down Expenses in Dress.

Even the budget for dress as mentioned does not allow for extravagances as they are considered in this set. A certain woman whose allowance is near to this figure, and who is noted for her charming appearances, manages her buying as follows. She is given, as far as possible, to avoiding paying for the extras, which do not count. She distinguishes most sharply between luxury ind extravagance, by expedient of the man whose inwhich, though high, is not nearly so high as that imported which her gowns and furs could easily cost her another

by the Vanderbilts-and the earctakers of his other places. \$15,000 yearly. For instance, Mrs. Astor will wear a gown These other places are a small house in a fashionable place at the horse show which costs over \$1,500. This woman in North Carolina, and a thousand acres or more, with a rarely pays over \$750 for her "special" gowns for extra occasions, while her ball gowns cost her \$400 each and her dinner gowns \$450. In a year she will mave ten of the former and eight of the latter. She buys all of these things abroad, exercising discretion even there, buying her black gowns, for instance, at a London specialist's and her hand painted chiffon gowns in the same way, which brings them within the price of her ordinary evening and dinner gowns. She is an excellent example of the fact that the wife of a man with a million a year does not sit down to dinner every night in the clothing incrusted with real gems in which she

is often described. It is the same with her furs. This woman has not a sable cost which would cost anywhere from \$25,000 to \$50,000, depending on the length of the coat. She has, however, a sable muff and stele at \$7,500, which was bought in Europe for the sake of greater economy. She wears a chinchilla bolero and must which is one of the fate additions made to her stock of furs, and an ermine coal virtued at \$5.00, which her husband has lately added to her evening outfits. She does not pretend to make these purchases from her own money, but sees to it for herself that her fure are kept in order and up to date. Her ten gowns cost her \$1,600 a year, her Imgerie \$3,500, her shoes and stockings \$1,350, her corners \$90', and her hats, for which she does not generally pay over \$75 apiece, about \$2,000 a year. She is noted not only for her good selections, but for ber economical methods, in which she is followed by others or her class. It was only a little woile ago that a woman persuaded the entertainer, with whom she was dickering, to omit sending her a bill for table decorations on the prombs of the tremendous good which she would be able to do him by mentioning among the right people that her things came

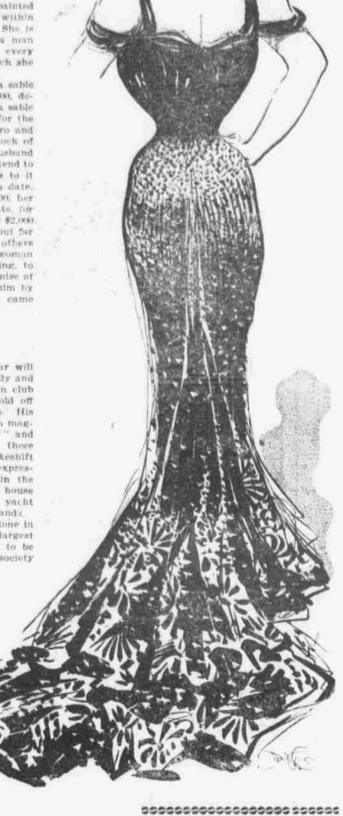
#### Man's Personal Expenses \$150,000.

A man in this set knows to a nlesty what his wear will Five thousand dollars will fill his wardrobe royally and \$1,300 a year will keep it complete. He may put down club dues at \$20,000 yearly, while the \$100,000 which is told off for his racing stubles does not cover his betting losses. His yacht, though a find one, will be far removed from such magnificent and palatial affairs as Mr. Morgan's "Corsair" and Astor's "Nourmahal." In connection with these yachts and different country homes often arises a makeshift of the rich which is known as "concentration," an expression which has come to have a technic: ( meaning in the vernacular. For instance, the F.'s have only a small house in town, but have a palace at Newport and have a yacht upon which they give fêtes which run up into the thousands.

This is what is known as concentrating, which is done in a variety of ways. The expense of entertaining is the largest item which is to be considered, and an estimate has to be made for bridge, which every man and woman in society now has to indulge in to a certain extent. Even a moderate equipment of automobiles which

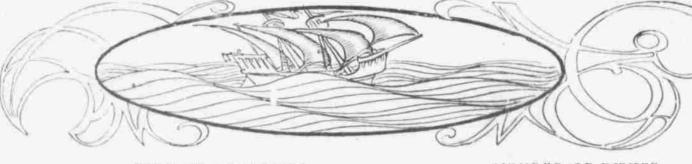
OM REAR and FAR.

doce not in any way try lo emuate the seventeen or eighteen, which Mr. Aster keeps, will coacl \$25,000 a year for chauffeurs. garage, and repairs. Traveling expenses are moderate at \$10,000 a year. A nursery, even without ostentation or extravegence. with its extra staff of servants, may be counted upon as rapidly lowering the margin, and afford ing an opportunity for another form of the concentration upon its particular feature which has been referred to as a necessary come only reaches to the million



## 





FROM THE QUARRIES.



personal bill to nearly \$127,875.

This man, who makes an exceptionally good show for his

\$1,000,000 income, rates the running expenses of his New

York or Newport house, whichever is open, at \$70,000 a.

year for the staff of servants, and \$50,000 for the table and

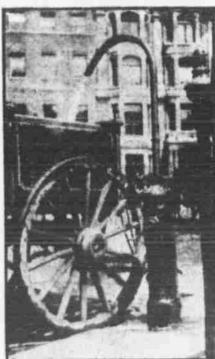
other household expenses, including wines, but excluding all

bills for entertainment. The wages for servants includes

his wife's secretary at \$2,000, a special imported chef at \$7,000

A French housewife does not throw away her broken dishes, unless their condition is hopeless. She saves them until a mender of faience and porcelain comes to her door for work, and he repairs them.





This is the way they fill a sprinkling cart





Bertha, the sister of Charlemagne, and the wife of Pepin the Short, is designated for girls of the same family are dressed just alike. In this larger as "Bertha of the Big Feet," she gafa dress is quaint, the effect is fantastic on fête days. having feet of extraordinary size

PICK OUT THE SISTERS.



It is an easy matter to pick but sisters in a group of children on the continent. for girls of the same family are dressed just alike. In the Breton provinces, where the



Stone is brought into Paris from the relighboring quarries by wagers which are drawn by great Norman herses, five or neare of which are harnessed together, tandem style. Naturally, traffic is impeded on the streets where this heavy cavalcade passes

PET OF AMERICAN JACKIES.



foot, pushing a hand cart with three wheels. Which carries his cans of milk and his differ-



Pets on board ship are familiar signis in the American mays. On one American ship there is a hig brown bear which gives great an use ment to the crew by wrestling with



their long heavy tresses in two great locks, which were artistically inced with ribbons.



They are used by the ingenious Chinese.

## NEST IN COAL TRUCK.



Some water-wagtails decided that they would like to travel while they were raising their young ones, so they built their nest n a coul truck. They traveled around with the nest and took exceptionally good care of it.



The old York palace in Whitehall, once the madence of Cardinal Wolsey, and later of Heary VIII, is now occupied by a wigmaker named Carter.