

12 AMERICAN WOMEN OWN A HALF BILLION

How Will Mrs. Harriman Manage
the Great Fortune Recently
Left to Her.

MANY CANNOT SPEND INTEREST

Dispose of Large Sums in Various
Ways, but Cannot Reduce
Their Fortunes.

When Edward H. Harriman, the dead railroad wizard, wrote his famous ninety-four-word will he made his widow the richest among twelve very rich American women, whose wealth totals half a billion dollars. The largest fortunes held by women in this country have been catalogued as follows:

Mrs. E. H. Harriman	\$ 85,000,000
Mrs. Hetty Green	83,000,000
Mrs. F. C. Penfield	78,000,000
Mrs. Russell Sage	68,000,000
Mrs. Phoebe Hearst	39,000,000
Mrs. Nonnie Leeds	30,000,000
Mrs. Matilda Ziegler	27,000,000
Mrs. Morris K. Jessup	25,000,000
Miss Helen Gould	24,000,000
Miss Glula Morosini	18,000,000
Mrs. Mary Copley Thaw	12,000,000
Mrs. T. B. Wanamaker	11,000,000

Their total wealth\$500,000,000
Most of Mrs. Harriman's \$85,000,000 estate is in stocks, bonds and cash. With one exception the other eleven have put their riches into bonds—low interest bearing, but strong as steel armor.

Rockefeller, the steel trust and other great holders of capital have invested in huge industries which give employment to hundreds of thousands of men. It draws its profit for the investor, and it gives its added benefit to the public. But in the case of these twelve richest women the money is an intense burden to the world of commerce and trade, and it is also a greater burden to the owners of it.

Take the case of Mrs. Harriman, for instance. A kindly, sweet-faced, elderly woman, schooled more to her home than to society, suddenly finds herself the richest woman in the world.

The mind of one man—Harriman—was sufficient to steer this ship of wealth among the uncharted shoals of Wall street during life. Dead, the minds of many men, lawyers and high financiers, are required to help the widow change her great \$85,000,000 estate into low interest bearing securities.

Huge Body of Gold.

Who are these twelve rich women? What do they do with their wealth? What can they do with it?

Some of these twelve, like Mrs. Sage, Mrs. Hearst and Miss Gould, distribute huge sums in philanthropy. But, try as they will, they cannot give it away as fast as it is increasing. Like a snowball descending a hill, this big body of wealth keeps growing.

This country may have no Bank of England, but in the wealth of its twelve richest women there is a sum of money—a body of gold—that is larger than that bank's resources.

Miss Anne Weightman, daughter of the Philadelphia quinine king, was married to Frederick C. Penfield, an attorney, and the management of her wealth fell upon him. Mrs. Hetty Green turned over to her son for management a big block of her money. Mrs. Green herself doesn't want to see her money decrease. She is the only one of the twelve who has made her money herself. Most of it, too, is invested in good real estate rather than bonds, although she is a heavy bondholder, too.

Mrs. Russell Sage proposed to give most of her fortune away. She founded \$20,000,000 of benevolences and found the time it takes to direct them would prevent further gifts at present. Meanwhile her wealth is drawing an income of more than \$2,500,000 a year.

Mrs. Phoebe Hearst, widow of the California Senator, has given \$7,000,000 to philanthropy and education. She is reported to have sunk a similar sum in her son's newspaper ventures, yet her fortune to-day is greater than ever it was.

Mrs. Nonnie Leeds bought in Paris a black pearl which even King Edward VII. could not afford. Her expenditures on gems have been enormous, without any decrease in her income.

Mrs. Matilda Ziegler and Mrs. Morris K. Jessup both were left legacies by men who in life have been noted for charity. They have continued the work of their husbands, but their wealth continues automatically.

Miss Helen Gould has devoted her life to expending Jay Gould's gift to her of \$18,000,000. Her benefactions are scattered over the United States, but she is wealthier every year.

Best Dressed Woman.

The best dressed woman of these twelve rich women is Miss Glula Morosini, who spends more than \$100,000 a year for gowns. All her dresses and the blooded horses she owns can't begin to stop the golden flood that pours in on her every interest day.

One woman alone of these twelve—the black-clothed figure of Mrs. Mary

Copley Thaw—has found that her money brought her sadness. The troubles of her son have taken much of her wealth, but the \$10,000,000 that William Thaw willed her has grown to \$12,000,000.

Mrs. Thomas B. Wanamaker will find herself forth \$20,000,000 within ten years, if her income grows as it has done.

Does this half billion, which is mounting higher and higher every year, constitute a menace to the country? Or does it give it a stability that the banks lack, by reason of that vast horde of gold, which no one spends, nor no one cares to spend? Only the future can tell.

A Lavender Town.

One of the minor harvests that promise well is that of the lavender fields. I have seen some flourishing crops in the Hitchin neighborhood today. Comparatively few know of this quaint Hertfordshire town as an important lavender growing center, yet it has grown the sweet old herb (which the Romans called lavendula when they used it to scent their baths), has distilled the flowers and sent their extract into all parts of the world for more than a century. The Hitchin district had less rain and more sunshine than the London area during the month which has just closed, and consequently the long, trim rows of lavender plants in their dusky green look strong and healthy. They are beginning to show their flower buds, and there is every likelihood of an abundant yield at cutting time, which will be from three to four weeks hence. At cutting time people come in from miles around to inhale the sweetness of the fields, and when the distilling begins the fragrance of lavender is borne on the wind two miles or more from the town. The flowers are put into the still with the fresh bloom of their maturity on them, and from six pounds of such flowers about half an ounce of oil is extracted.—London Daily Mail.



Muscular Rheumatism.

Many physicians think that the soreness and aching in the muscles which are usually called muscular rheumatism are really not rheumatism at all, but neuralgia. For this reason they prefer to call the affection by its other name, myalgia, which means nothing more than muscular pain. It probably belongs, nevertheless, to the indefinite group of diseases called rheumatic, for it occurs frequently in persons who have other rheumatic or gouty troubles, or in whose family these affections prevail; and it is excited by the same things—exposure to cold and damp, for example; overfatigue, indiscretions in eating or drinking—that are believed to bring on an attack of rheumatism in the joints.

Any or all the muscles may be the seat of myalgia, but those most commonly affected are the muscles of the neck, of the shoulder and of the loins. In children it often takes the form of stiff neck, while in persons of middle life the muscles of the loins are not infrequently attacked, constituting what is known, and dreaded by those who have had previous attacks, as lumbago.

When the chest muscles are affected—or the sufferer has "a stitch in the side," or pleurodynia—the pain may be as acute as to simulate pneumonia or pleurisy.

The chief symptoms of muscular rheumatism is pain in the muscles affected, not usually very severe when the parts are at rest, but sometimes excruciating on attempted motion. A light touch may be painful, while deep and firm pressure gives relief.

The acute attack usually begins suddenly, and the pain attains its full severity at the beginning, growing gradually less in the course of two or three days or a week.

In the chronic form there is almost always some soreness and aching in the affected muscles—worse in raw, damp weather.

The internal treatment is the same as for rheumatism of the joints—which is another argument in favor of the belief that the two forms are essentially the same and due to the same cause.

The pain may be relieved by dry heat—the old-fashioned treatment of lumbago by ironing the back is good, although a hot-water bag or a hot brick will do just as well, without the disturbance that the movement of the iron causes.

Perfect rest is essential, and this may sometimes be secured by bandaging the affected part snugly.—Youths Companion.

There Are Some Funny Ones.

"Tell me," said the editor's friend, "who are the most humorous writers you have ever met?"

"Most of those who think they are serious writers," replied the editor.—Philadelphia Ledger.

The Charles River.

The Indian name of the Charles River at Boston was Mis-sha-um, which meant great highway.

Young Folks

A Boy's Knife.

Regard this homely, faithful tool, Companion close of play and school; A tale in every nick and scar; Of boyhood's knightly hand imbued; With subtle craft, wherever he hews; And like those swords of olden ken At once is weapon keen, and pen.

Its blade has carved the melon rind, The pulpy feast within to find; Has graven initials, plain to see, On desk and fence, on post and tree; Has grazed the outstretched, sunburned leg

To pierce the soil in mumble-peg; Has sought along the friendly hole And cut therefrom the fishing-pole.

Beneath its steel have grown apace Accoutrements of strife and chase— From shingle, lath and architrave The pistol, lance, and dagger brave. And when the warrior takes his rest, To soothe, betimes, his savage breast It deftly trims the willow shoot And offers to his lips a flute.

What glamour, what wild charm equips, Oh, boyhood free, thy trail of chips! Who follows this untiring way Again to him the world is gay; Again by him fine deeds are done 'Twixt rise and set of golden sun; And ope once more the sweets of life— As ope the melon to the knife.—Youth's Companion.

A Good Throw.

My brudder said girls didn't know A bit about the way to frow; But anyhow I frowed his ball, An' now it can't be found at all.



There's lots of things 'at boys don't know About how little girls can frow. I guess I frowed it up high It's losted somewhere in the sky.

An Old Favorite's Good Record.

The sunflower, like the lily of the valley, toils not, neither does it spin, but for all that it is useful as well as ornamental. Indeed, so far does it carry its usefulness that in some portions of the globe it ceases to be an ornament and becomes altogether a thing of utility. People in those sections forget all about the poetical fancies in which the sunflower figures as the true sun worshiper, with its face turned ever toward the god of light, and cultivate it in a matter-of-fact way for what it is worth, just as they do potatoes and cabbages and beets. The most important part of a sunflower is the seeds. They contain albumen in large quantities, a substance that is very essential in sustaining life. The oil manufactured from these seeds has been proven to be of a very superior quality, and economists who have experimented in its production claim that when made from carefully cultivated sunflower seeds it is desirable for table use, being a good substitute for olive oil in all salad dressings. Horses, cows and chickens evince a great fondness for sunflowers. So ra-

CHINA HAS LABOR GUILDS.

Employers and Workers Both Organized in Certain Trades.

A recently published report of ex-Consul-General McWade of Canton, China, gives some interesting details of the shoe-making industry of China, and incidentally of the labor-union system of that country. The shoe shops average ten men and about twenty women, and the wages of the men range from \$2.50 to \$5.25 per month, while the women get much less.

They work long hours, says the Philadelphia Record, and their meals are supplied by the employer. Their food consists of rice, partaken of twice a day, with now and then a few vegetables or pieces of salt fish or pork as a relish. Tea is also furnished to them in unlimited quantities. They begin work as soon as daylight appears and continue until between 8 and 9 o'clock at night, the recent introduction of kerosene oil lengthening their hours of labor. The workman eats and sleeps in the shop where he is employed.

The male workers have a trades union or guild of their own, as have also the employers. To these guilds are referred all disputed questions of labor and food, which, as a rule, are amicably settled. I have never heard of a dispute over the hours of labor, the operatives seeming to take it for granted that their employees can properly claim every moment of their

time, from early morning until night, unless about thirty minutes set apart for each meal of rice and vegetables be excepted.

When the two guilds fail to arrive at a satisfactory settlement of a dispute the employers simply close up the working end of their shops and give their employees to understand that they must find quarters and work elsewhere. This action does not, however, invariably bring a victory to the employer, for in my own experience I have noted that the workpeople have won their "fight" nine cases out of ten.

Malignant.

Jack sent me a handsome mirror for my birthday.

"Oh, that accounts for it!"

"Accounts for what?"

"Yesterday he asked me if a woman ever got too old to be pleased with a looking glass."—Boston Transcript.

A girl is as patient in trying to be good looking as a woman is with a bad husband.

The weather usually gets back at the people who talk about it.

Some sea creatures and a few land creatures live so long that it has not yet been possible for man to determine the age at which it is natural for them to die. It is stated, for instance, that in 1497, in a European lake, a pike was caught which could not have been less than 270 years old. There was a brass ring in the fish's lower jaw, and on the ring an inscription showing that the ring was placed there in the year 1230—267 years previously. Again, if the bone plates in a whale's mouth, which are said to increase regularly each year, are an indication of the creature's age, as is believed, then 400 years is not an unusual lifetime for a whale. Even the common ring trout lives from 30 to 50 years.

The natives of India believe that elephants live to be 300 years old. One was kept in captivity 150 years, and the age of the animal at the time of his capture was not known. Camels normally die between the ages of 40 and 50; horses from 20 to 30; oxen at 20; sheep at 8 or 9, and dogs at 12 or 14. Swans 100 years old and ravens older have been known, while pheasants and ordinary chickens live 12 or 15 years—provided they do not find their way to the frying pan many sea sons earlier.

In this game a confederate is necessary. The player states to the company, after a few remarks on ancient sign language, that he is able to read signs made with a stick on the floor, and agrees to leave the room whilst the company decided upon some word or sentence.

The game is played as follows: It is agreed by the player and his confederate that one tap on the floor shall represent A, two taps E, three taps I, four taps O, and five taps U, and that the first letter of each remark the confederate makes shall be one of the consonants of the word or sentence decided upon by the company. On the player's return, supposing the word chosen to be "March," his confederate would commence: "Many people think this game a 'deception' (initial letter M). One tap on the floor (A). 'Really it is very simple' (initial letter R). 'Coming to the end soon' (initial letter C). 'Hope it has been quite clear' (initial letter H).

A few more signs are made so as not to finish too abruptly, and the player then states the word to be "March." If carefully conducted, this game will interest an audience for a considerable time.

I see a black speck on the horizon. I hate black specks. A year ago I saw so many of them that I went to a doctor, who told me that it was indigestion. I had to take peepsin after meals for three months. Now this idiot appears to be intensely rejoiced because he has forced me to perceive a black speck on the horizon.

"It is a boat!" he cries, joyously. "There is no doubt about it at all. If you look carefully, take your time, old chap, you'll see the smoke. Yes, it's a boat, a boat, a boat!"

If he could see a Brooklyn trolley car, a Strand omnibus, or a touring automobile, I should be able to understand his excitement. But a boat! One would think that a boat was the most extraordinary and dramatic thing that had ever happened. One expects to see boats, for ours is not the only vessel on the Atlantic Ocean.

A ton of coal is worth a churchful of charity.

A secret that you can't tell is as bad as money you can't spend.

Cast your bread upon the waters—it may save your whole family from dyspepsia.

There are men who would be reconciled to death if they thought that could get their pictures in the newspaper.

No man can be secretly religious.

There are plenty of men who think when they put a penny in the collection plate that they ought to hear a 100-pound sermon.

Ah, was he not truly brave! He walked out without a single tremor to discharge the cook. But, being a kind-hearted man, before he reached the kitchen door he reconsidered the matter and decided to give her another trial!—New Orleans Picayune.

Disabled teachers in Munich receive pensions of 75 per cent of their salaries, and a schoolmaster's wife who loses her husband gets three-fifths of his salary, with an allowance for every child under twenty.

The weather usually gets back at the people who talk about it.

A SOLDIER'S LONG RIDE.

He Carried Report 832 Miles on Horseback for Gen. Kearney.

Gen. Kearney was ordered from Santa Fe across to California with the dragoons and wanted to get his report back to Washington as soon as it could be done," relates Thomas Tobin in Outing, "and asked me if I would carry it to Fort Leavenworth. I agreed to do it and started with only a day's notice.

"I carried on a blanket, a lariat, knife, Hawkins rifle, with about a hundred rounds, a dragoon pistol and about two spoonfuls of salt. I depended on my rifle for meat and on finding Indian herds for fresh horses. I weighed about 140 pounds and was tough as leather. I got my first remount from St. Vrain at Mora, about eighty miles from Santa Fe and rode it two days, till I found a camp of Utes hunting buffalo and got a fresh horse from their herd in the night. I had to be very careful about falling in with any Indians, for they would have killed a lone man for his outfit, and half a dozen times or more I hid in some draw on the prairie till night or rode miles off the trail to keep away from their hunting parties or camps. It was very risky, too, riding into their herds, and roping a fresh horse and I always led him away some distance before I tried to change my saddle, so that if he made any noise, it wouldn't stampede the herd and wake the camp.

"I didn't dare to make a fire in the daytime but at night could cook a little meat on the coals and the little I slept was while lying on my lariat, so that my horse couldn't get away with it out of my reach. I followed the Arkansas as far as Big Bend and then bore off across the country to Council Grove and from there northeast, following the plain trail to Fort Leavenworth; in all, 832 miles, as measured later. I rode it in little less than eleven days and used nine horses; the last two I got from government trains which I overtook after leaving Arkansas."

WONDERS OF THE DEEP.

For the traveler crossing the Atlantic to fancy that his passage is to be a time of rest is a mistake, declares Alan Dale, in "The Great Wet Way." He says that as soon as one establishes oneself comfortably, determined to get the good of the trip, this is what happens:

An excited passenger rushes up, and begins:

"Come to the other side of the ship! Quick! For goodness' sake, don't miss it! Everybody's there. Come on!"

He helps me up, and drags me with him to the other side of the ship, where it is blowing a gale, and it is hateful. All the passengers are there, in agitated groups. Emotion is in the air, wind-tossed. Men and women are talking in all kinds of voice; they are armed with opera glasses, field glasses and telescopes. It is a busy moment.

"Look!" cries my chaperon. "Look! See where I'm pointing? Follow my finger. There! You've got it. You must see it!"

But I don't. I see nothing. There is plenty of water, and there is plenty of sky, but not more than usual of either. There are also many clouds. I see all that, and nothing more, and I say so.

"Nonsense!" he exclaims testily. "Here, take my glasses and look straight ahead of you. Now do you see?"

I see a black speck on the horizon. I hate black specks. A year ago I saw so many of them that I went to a doctor, who told me that it was indigestion. I had to take peepsin after meals for three months. Now this idiot appears to be intensely rejoiced because he has forced me to perceive a black speck on the horizon.

"It is a boat!" he cries, joyously. "There is no doubt about it at all. If you look carefully, take your time, old chap, you'll see the smoke. Yes, it's a boat, a boat, a boat!"

If he could see a Brooklyn trolley car, a Strand omnibus, or a touring automobile, I should be able to understand his excitement. But a boat! One would think that a boat was the most extraordinary and dramatic thing that had ever happened. One expects to see boats, for ours is not the only vessel on the Atlantic Ocean.

A ton of coal is worth a churchful of charity.

A secret that you can't tell is as bad as money you can't spend.

Cast your bread upon the waters—it may save your whole family from dyspepsia.

There are men who would be reconciled to death if they thought that could get their pictures in the newspaper.

No man can be secretly religious.

There are plenty of men who think when they put a penny in the collection plate that they ought to hear a 100-pound sermon.

Ah, was he not truly brave! He walked out without a single tremor to discharge the cook. But, being a kind-hearted man, before he reached the kitchen door he reconsidered the matter and decided to give her another trial!—New Orleans Picayune.

Disabled teachers in Munich receive pensions of 75 per cent of their salaries, and a schoolmaster's wife who loses her husband gets three-fifths of his salary, with an allowance for every child under twenty.

The weather usually gets back at the people who talk about it.

Some sea creatures and a few land creatures live so long that it has not yet been possible for man to determine the age at which it is natural for them to die. It is stated, for instance, that in 1497, in a European lake, a pike was caught which could not have been less than 270 years old. There was a brass ring in the fish's lower jaw, and on the ring an inscription showing that the ring was placed there in the year 1230—267 years previously. Again, if the bone plates in a whale's mouth, which are said to increase regularly each year, are an indication of the creature's age, as is believed, then 400 years is not an unusual lifetime for a whale. Even the common ring trout lives from 30 to 50 years.

The natives of India believe that elephants live to be 300 years old. One was kept in captivity 150 years, and the age of the animal at the time of his capture was not known. Camels normally die between the ages of 40 and 50; horses from 20 to 30; oxen at 20; sheep at 8 or 9, and dogs at 12 or 14. Swans 100 years old and ravens older have been known, while pheasants and ordinary chickens live 12 or 15 years—provided they do not find their way to the frying pan many sea sons earlier.

In this game a confederate is necessary. The player states to the company, after a few remarks on ancient sign language, that he is able to read signs made with a stick on the floor, and agrees to leave the room whilst the company decided upon some word or sentence.

The game is played as follows: It is agreed by the player and his confederate that one tap on the floor shall represent A, two taps E, three taps I, four taps O, and five taps U, and that the first letter of each remark the confederate makes shall be one of the consonants of the word or sentence decided upon by the company. On the player's return, supposing the word chosen to be "March," his confederate would commence: "Many people think this game a 'deception' (initial letter M). One tap on the floor (A). 'Really it is very simple' (initial letter R). 'Coming to the end soon' (initial letter C). 'Hope it has been quite clear' (initial letter H).

A few more signs are made so as not to finish too abruptly, and the player then states the word to be "March." If carefully conducted, this game will interest an audience for a considerable time.

I see a black speck on the horizon. I hate black specks. A year ago I saw so many of them that I went to a doctor, who told me that it was indigestion. I had to take peepsin after meals for three months. Now this idiot appears to be intensely rejoiced because he has forced me to perceive a black speck on the horizon.

"It is a boat!" he cries, joyously. "There is no doubt about it at all. If you look carefully, take your time, old chap, you'll see the smoke. Yes, it's a boat, a boat, a boat!"

If he could see a Brooklyn trolley car, a Strand omnibus, or a touring automobile, I should be able to understand his excitement. But a boat! One would think that a boat was the most extraordinary and dramatic thing that had ever happened. One expects to see boats, for ours is not the only vessel on the Atlantic Ocean.

A ton of coal is worth a churchful of charity.

A secret that you can't tell is as bad as money you can't spend.

Cast your bread upon the waters—it may save your whole family from dyspepsia.

There are men who would be reconciled to death if they thought that could get their pictures in the newspaper.

No man can be secretly religious.

There are plenty of men who think when they put a penny in the collection plate that they ought to hear a 100-pound sermon.

Ah, was he not truly brave! He walked out without a single tremor to discharge the cook. But, being a kind-hearted man, before he reached the kitchen door he reconsidered the matter and decided to give her another trial!—New Orleans Picayune.

Disabled teachers in Munich receive pensions of 75 per cent of their salaries, and a schoolmaster's wife who loses her husband gets three-fifths of his salary, with an allowance for every child under twenty.

The weather usually gets back at the people who talk about it.

Some sea creatures and a few land creatures live so long that it has not yet been possible for man to determine the age at which it is natural for them to die. It is stated, for instance, that in 1497, in a European lake, a pike was caught which could not have been less than 270 years old. There was a brass ring in the fish's lower jaw, and on the ring an inscription showing that the ring was placed there in the year 1230—267 years previously. Again, if the bone plates in a whale's mouth, which are said to increase regularly each year, are an indication of the creature's age, as is believed, then 400 years is not an unusual lifetime for a whale. Even the common ring trout lives from 30 to 50 years.

The natives of India believe that elephants live to be 300 years old. One was kept in captivity 150 years, and the age of the animal at the time of his capture was not known. Camels normally die between the ages of 40 and 50; horses from 20 to 30; oxen at 20; sheep at 8 or 9, and dogs at 12 or 14. Swans 100 years old and ravens older have been known, while pheasants and ordinary chickens live 12 or 15 years—provided they do not find their way to the frying pan many sea sons earlier.

In this game a confederate is necessary. The player states to the company, after a few remarks on ancient sign language, that he is able to read signs made with a stick on the floor, and agrees to leave the room whilst the company decided upon some word or sentence.

The game is played as follows: It is agreed by the player and his confederate that one tap on the floor shall represent A, two taps E, three taps I, four taps O, and five taps U, and that the first letter of each remark the confederate makes shall be one of the consonants of the word or sentence decided upon by the company. On the player's return, supposing the word chosen to be "March," his confederate would commence: "Many people think this game a 'deception' (initial letter M). One tap on the floor (A). 'Really it is very simple' (initial letter R). 'Coming to the end soon' (initial letter C). 'Hope it has been quite clear' (initial letter H).

A few more signs are made so as not to finish too abruptly, and the player then states the word to be "March." If carefully conducted, this game will interest an audience for a considerable time.

I see a black speck on the horizon. I hate black specks. A year ago I saw so many of them that I went to a doctor, who told me that it was indigestion. I had to take peepsin after meals for three months. Now this idiot appears to be intensely rejoiced because he has forced me to perceive a black speck on the horizon.

"It is a boat!" he cries, joyously. "There is no doubt about it at all. If you look carefully, take your time, old chap, you'll see the smoke. Yes, it's a boat, a boat, a boat!"

If he could see a Brooklyn trolley car, a Strand omnibus, or a touring automobile, I should be able to understand his excitement. But a boat! One would think that a boat was the most extraordinary and dramatic thing that had ever happened. One expects to see boats, for ours is not the only vessel on the Atlantic Ocean.