

MEN AND WOMEN WE READ ABOUT

HEIRS APPARENT TO AMERICAN MONEY THRONES CONCERNING WHOM LITTLE IS PUBLICLY KNOWN



THE SHOT YOUNG MAN FACING YOU WITH A MEMORABLE FAD IN HIS HAND IS CLARENCE MACKAY



H.O. VANDEWEATER, JR. SUGAR CROCKERY PRINCE ABOUT WHOM THE PUBLIC KNOWS LITTLE OF NOTHING



F.H. GREEN HEIR APPARENT TO THE MILLIONS OF AMERICA'S RICHEST WOMAN



WILLIAM VINCENT ASTOR HIS FATHER JOHN JACOB ASTOR AT THE RACE TRACK

TIME was when to be the son of a very rich man in this country, to be the heir apparent to a millionaire's throne, was to be set down by the public as one who, probably, would spend his life scattering wealth as eagerly, and, perhaps, more rapidly than it had been gathered.

This view was not altogether a fair one, yet it had some justification, and every one who reads these lines can recall more than one story of the days which was dissipated with a recklessness that was simply appalling.

In those days few rich men had learned how to bring up their sons. They were not trained to be rich. In many cases they were allowed to "come up" without much training of any sort, and they often lived riotous, unrestrained lives, ending up disgracefully. It is not surprising that the general public came to regard rich men's sons as inevitably prodigal. There were shining exceptions, which any one can recall for himself, but to most people they seemed few and extending seldom.

But times have changed. The rich man of today puts his son through a course of training almost as severe and comprehensive as the training of a Prince of the blood royal.

The heirs of most modern American multi-millionaires, indeed, are about the most carefully educated young men on this green earth; they are not only trained in the schools, but they are taught how to live the lives of very rich men and also how to conserve the vast fortunes that, by and by, will be theirs.

When they succeed to their heritages they are well poised, capable of taking care of themselves and their own; quite the equals of those fortunate younglings in other lands who succeed to titles as well as wealth. There are exceptions, to be sure, but the public of today is justified in expecting the heir to many millions to be at least as level-headed as the young man who is working for a living and enough besides, if he can get it, to start him on the road to millionaireism.

In one respect most rich Americans are much wiser than most rich and titled foreigners. Here, as well as abroad, it is now customary to make the eldest son the head of the house, but it has never become customary here to cut off the younger son with a few thousands and send him off for himself, so completely unfitted to cope with the problem of earning his bread as to make his future utterly hopeless.

On the contrary, being the younger son of an American millionaire is about as pleasant a calling as one could wish to have. He almost always gets enough of the family wealth to enable him to live in comparative magnificence, and, what is more, without worry of any kind, since whoever may manage the general estate, whether older brother or hired trustee, looks after the younger brother's income as closely as he looks after everything else.

W. G. Rockefeller Sets His Stake at a Billion

NO heir apparent to many millions has shown himself less to the general public than William G. Rockefeller, eldest son of William Rockefeller and in the line of succession as head of the younger Rockefeller family.

William G. Rockefeller lives at Greenwich, Conn., where his father first settled after coming to New York from Cleveland to take charge of what was then the Standard Oil's Eastern branch. He is as different from his better-known cousin, John D. Rockefeller, Jr., as his father William is from his brother, the great Baptist. William once described himself as the "mad Hatter" because he was not an enthusiastic supporter of the church, and possibly referring also to the fact that he did not incline to spectacular gifts which his father's money causes of the founding of universities.

William G. Rockefeller doesn't lead a Sunday school, he doesn't worry about the personal morals of the Standard Oil's clerical force, and he doesn't push himself to the front in any way whatever. But he is a better citizen in most ways than most rich men—for he is already able to get out of jury duty, even being willing to pay a fine, if they can afford it, rather than serve. William G.'s fellow grand jurors made him foreman as a sort of tribute to his wealth, possibly; at all events, they were really surprised at

the efficient and business-like way he went about his task. As foreman, it was his place to examine the witnesses, which he did with such thoroughness, directness and ingenuity as might be expected only of a skilled and seasoned trial lawyer.

He married Esie, the daughter of James Stillman, famous as "Rockefeller's banker." In 1886, and they have a little son upon whom great hopes are built by them and all their friends because of the child's remarkable bearing toward mechanics. All children like to "see the wheels go round," but this mite of a third generation Rockefeller—he is only 4 of age—shows an insight into the reasons for their turning.

He is especially interested in steam locomotives and delights to spend hours watching the ponderous machines that haul the through trains in and out of the Grand Central passenger station. His desire to do this amounts almost to a mania, and a trusted servant is occasionally detailed to take the child there and remain with him till his curiosity about locomotives is satisfied for the time being. On such occasions his questions about the various parts of the locomotive are said to be such as few save a practical locomotive builder or engineer could answer. They drive the servant nearly wild.

Percy Rockefeller, William's younger son, is probably better known to the public than William G., though perhaps this is mainly because the publicity given to his marriage was greater than has been given to any other Rockefeller wedding, save that of John D. Jr. Percy married Isabel Stillman, younger sister of Mrs. William G. Percy's courtship is said to have run exactly along the lines so often followed by short-story writers. There was an illness, during which Percy saw his brother's wife's sister often. Before convalescence had hardly begun the young people were mutually interested and the engagement was announced soon after the young man's health was definitely declared restored.

Robert L. Geary Practices Law After a Fashion

NEW YORK society knows Robert Livingston Geary, eldest son of Commodore E. T. Geary—more famous as the grandson of a "Sugar" than an enthusiastic yachtsman and the "Children's Society" head than as a multi-millionaire—very well, but the general public has heard little about him.

Yet he is a young man of much personal force and by reason of the growing family wealth has before him a life of great possibilities. Few people, even in New York, understand that Edwidge T. Geary's fortune is one of the notable ones of the country; that it is of exceptional solidity and bound to increase with rapidity. Like the Astor fortune, it is made up mainly of New York real estate, the Commodore being one of the wealthiest private real estate owners in the city, and his riches being due mainly to the "uncertain increments" which since 1850 so deplore, it would be only a guess to name specific figures in speaking of the Geary wealth, but a man who assumes to know something about it estimates

\$50,000,000 as a conservative and \$80,000,000 as a by-no-means extravagant estimate.

Robert Livingston Geary is a college-bred man, of course. After leaving college he studied law, was admitted to the bar, and now has an office at 261 Broadway, his father's headquarters for so many years. Young Geary has made no effort to secure a general practice, since he has plenty of legal work to do in connection with his father's property and the care of other estates in which he is interested. As a matter of fact, the father, now well along in life, has turned over to his son the conduct of many affairs in which he has hitherto been interested. Young Geary is really a well-equipped lawyer, and considered amply able to take good care of the family's interest.

Curiously enough, despite his father's enthusiasm as a yachtsman, the Geary crown prince takes no special interest in sea sports. He is an enthusiastic hunting and coaching man, however, and is active in the society affairs of the so-called Four Hundred. After Vanderbilt and he are very chummy. One year they "bursed" and drove the famous coach Pioneer between New York and Ardley on alternate days. Young Geary was at one time acting master of the Orange County Hunt, and undoubtedly will some day fill the place of master. He is a skilful and tireless rider.

His younger brother, Peter Golet Geary, is rather more retiring than Robert L., but he hunts, drives coaches and otherwise has the sort of good time in life that falls naturally to the lot of an American multi-millionaire's younger son.

Jack Morgan is Fond of Catboat Yachting

LITTLE known to the general public, but pretty well steeped up in financial doings on the side of the water, and even better in London, J. P. Morgan, Jr.—"Jack" Morgan he was called in his college days—is one of the millionaire heirs apparent from which great things are expected by and by.

Born in 1867, he is two years under 40, of the first generation entirely clear of direct Civil War influences, and distinctly a product of the multi-millionaire age, so called.

The general impression among those who know him well is that "Jack" Morgan is a good, all-around chap, but exceptionally intellectual, but full of good horse sense, sturdy both in mind and body, and likely to be so stimulated by the stress of the responsibilities placed upon his broad shoulders as to make him a creditable successor to his remarkable father. Though himself educated abroad, the senior Morgan sent the junior to Harvard. There "Jack" Morgan carried himself with average ability, unlike the father falling to score a noteworthy mark as to scholarship. He gave a good deal of attention to athletics, though he made no unusual records and never became especially famous in the shell, on the football field or on the track.

He was graduated in 1889 and married the rich and well-connected Miss Greer, of Boston, soon afterwards. He went to work in his father's banking house as a clerk almost immediately after getting out of college.

He didn't do that. He advised the boy to be gin at the bottom and master every detail of the banking business, and, while "Jack" probably never swept the place out, he practically did just what his father suggested, and liked it, too.

"Jack" Morgan," says a man who knew him well in those days, "can get more fun out of hard work than he can out of anything else, and more than any other man I know." He used to work from 4 to 10 hours a day regularly six days in the week in cold weather and five in summer. On Saturdays he always took a half holiday; sometimes he knocked off work all day.

He was steady as the clock in his movements week in and week out. He lived in New Rochelle, on the New York, New Haven & Hartford Railroad, and went to his office every morning on the 4:24 train, and never started for home before 4:30, even on his shortest days, which meant 10 hours away from home. Many men would have found it impossible to keep up their regular exercise under such conditions, but not "Jack" Morgan. He played golf in the long late afternoons and some- times on the golf course before his 7:30 breakfast, and he rode a good deal, both on horseback and on the wheel. But his pet diversion was sailing a knockabout yacht.

This he couldn't do "mornings and nights," but his Saturday afternoons were devoted to it almost exclusively. Possibly he spread his sails occasionally on Sunday. One year especially young Morgan's knockabout matches with his best friend, Charles Appleton, of the famous publishing house, were the talk of all the water-ern and of Long Island Sound's north shore. The two knockabouts sailed by the two friends were as nearly alike as it was possible for human skill to make them, each measuring 19 feet on the water line and 20 feet over all. The only appreciable difference between them was in their names. Appleton's was christened *Iola*.

Morgan's friends had great faith in his abilities as a sailor, but they despised his taste in calling his boat by such an uncoquettish name as *Gollywog*, and they begged him to change it. "This he wouldn't do," declaring *Gollywog* a good enough title for any boat, and as likely to bring good luck as bad. Nobody knows what the results of that summer's racing might have been had the name been changed. As a boat was the records made by the two boats were practically tied all Summer.

That was in 1897, and at the close of the season Morgan and Appleton agreed to try it again the next year. But early in May J. P. Morgan Jr. sent his son over to London to help run the British branch of the banking-house, "Jack" hardly thought he would stay long, and made a pact with Appleton to try out competitors, each measuring 19 feet on the water line and 20 feet over all. But seven years have passed, the finals have not been sailed yet, and the chance that they ever will be now seems remote.

New Rochelle men still reminisce fondly over the days when "Jack" Morgan was one of them. His devotion to business was with admiration, and they tell how, in order to induce him to get away from the office in the middle of the week and attend the Wednesday yacht races, an innovation in the shape of a special knockabout class was proposed. "Jack" sighed, but shook his head and declared it wouldn't do. After having been a long time in the general spending clerk and what not besides, he had been made a partner in '94 or '95—just after the death of J. Hood Wright—and he had an enormous mass of small office details, such as passing on securities, visiting accounts receiving important visitors and the like, which he wouldn't



WILLIAM G. ROCKEFELLER SON OF Wm. ROCKEFELLER WHO HAS SET HIS STAKE AT A BILLION

think of leaving to any one else—"any way, just to sail a boat," he said. In some ways "Jack" Morgan is held to be an improvement on his father. Unlike the latter, he never forgets his manners in his office or anywhere else, and this gives him a great advantage when carrying on delicate negotiations with important people. So far the young man has not shown the quick, comprehensive grasp of things which characterizes his father, but possibly that is because he hasn't yet had full swing.

According to all accounts, "Jack" Morgan lives a far more formal life in London than he ever did here. On this side he had no town house, but his New Rochelle home was a modest cottage of two stories and a half, rented from year to year. He went about some on account of the Gould enterprises after which his father was always understood to care not a rap for the exclusive set himself. Over there he has two or three costly British residences in town and country, which are furnished with much splendor, and as the son of his father, he has to entertain a good deal. Because of his father's acquaintance with Edward VII, he is well received by the "King's set," he rides regularly in Hyde Park, and in many ways his mode of life has changed, though he works as hard there as he ever did here.

In the old days he was very popular with the "smoking-car set" on the commutation trains between New York and New Rochelle because of his utter lack of snobishness. He was the biggest man in the set, being 5 feet 3 and wide accordingly. His friends used to say they could smell his briar pipe long before he reached the station mornings, but that he always put the pipe away, out of consideration for their noses, when he got on the train. "Jack" is a good rider, but a better listener. He likes good stories, but doesn't tell many himself. His American friends hope that the burden of his work as his father's representative in the "British branch" will not change his old-time, simple nature.

Clarence Mackay, Untrained in High Position

CLARENCE HUNGERFORD MAC-KAY, head of the Postal Telegraph Company, and other enterprises, worth in all about as much as the Geary fortune, is not exactly an heir to a multi-millionaire throne, since he is already enthroned, nor is he as little known to the general public as William G. Rockefeller or young Geary or "Jack" Morgan. But as the virtual head of all the Mackay enterprises, Clarence Mackay is almost an unknown quantity in the public mind.

It was said when his father died three years ago, that, though he wasn't yet

big telegraph and cable building on Broadway, opposite the City Hall, comes word that he holds the scepter with all the steadiness of a veteran, though now only 30.

Clarence Mackay's marriage to Katherine Duer was one of the most-talked-of society events of the season, some seven years ago. Soon after their union they established themselves on Long Island as members of the Colony of Millionaires, who have pre-empted the island as their very own, buying a large estate and building thereon a more gorgeous mansion than any of the older residences there. The estate as a whole is rarely beautiful, and many thousands have been lavished upon it. It is named Harbor Hill, and it is located near Roslyn. Mrs. Mackay, who is an unusually personable woman, is a leader in the gaieties of the colony. The remarkable fair and entertainment which she gave last September, when the house and grounds were thrown open to all comers who were willing to pay 25 cents for admission, will not be forgotten in a long time, either by the hundreds of Long Island farmers who attended and bought things offered for sale at the booths, or Mrs. Mackay's friends, who sold them. The gross receipts at the sale—some \$5000 or \$6000—were given to a local hospital, but the cost of the entertainment, paid for by Mrs. Mackay and her friends, was thousands more than the hospital received.

Clarence Mackay's determination to be the actual head of the Postal Telegraph and other enterprises established by his father, and not to leave them to the management of others, after the fashion of Alfred Vanderbilt, is said to be due, in some measure, at least to the contrary and success with which George Gould, son of the Western Union's first real chief, attacked the management of the Gould enterprises after which his father died. Young Mackay began to pave the way for actual control in 1887, about a year before his marriage to Miss Katherine Duer.

Down to that time John W. Mackay, apparently, had looked upon his son as little more than a boy, and little had even passed between the two about his business future. On this occasion, John W., being in New York, Clarence went to him at his office in the Postal Telegraph building. The older man saw that something of real or fancied importance was on the younger one's mind.

"Well, son," said John W., looking up as the youngster approached, "what's the matter today?"

"Nothing's the matter, governor, but I want to have a little talk with you. As long as you live you'll be the chief, and you'll be my father's son. All right, that suits me. But when you get tired, I'll need to get into harness, and I'd like to know something about it beforehand. So I'm asking you now, whatever kind of work you select for me I'll take, and I'll attend to it the best I know how."

Naturally this pleased the old man, and he said he'd see about it. Soon afterward Clarence was made a director and one of the vice-presidents of the Commercial Cable Company. His office carried with it the doing of certain things every day and the young man did them as faithfully and picked up practical knowledge of the business in the doing of them as rapidly as he could.

He didn't work very many hours a day, nor did he do much small detail work personally, but he was promptly at his desk every morning when in New York, and when away kept constantly in touch with his own work.

Little by little he gained wide knowledge of the general business, so that he was probably competent to have taken charge of everything had occasion required when his father died in 1895. There was no occasion, however, and Clarence was necessarily content to remain in the background and let some one else be the head and front for a time. Since then he has assumed the reins, and from the

Sundry Multi-Millionaire Crown Princes

KINGDON GOULD, the heir-apparent to the bulk of the fortune left by the Wizard of Wall street, is pretty well known for a boy of 18, owing to his having experienced of last Winter.

Of H. O. Vandewater, Jr., heir-apparent to a great slice of the millions that have been made in sugar, the general public knows almost nothing. August Belmont, Jr., oldest son of the reigning August Belmont and third of the name, is 23, and quite as good a polo player as his father.

William Waldorf Astor, Jr., now 26, heir-apparent to the larger of the two great Astor fortunes, is practically a young Englishman of English training and with acquired English tastes.

William Vincent Astor, his 14-year-old cousin, son of John Jacob Astor and Ava Willing, is more interesting. This lad has been reared with extraordinary care. As a child he was not strong, and a course of outdoor life at Ferncliffe, the famous up-the-Hudson estate, near Rhinecliff, was planned for him. There he has been reared mostly, so far, with plenty of fresh air and exercise for his daily portion. Possibly he has been too much secluded from other boys, but the physical results have certainly been good. His father is very chummy with the lad, and the two go to all sorts of places.

Young William Henry Vanderbilt, son of Alfred, 19 years younger than John Jacob Astor's heir, is also being brought up on fresh air and plenty of exercise for his daily portion. Every day the child is kept outdoors for hours, a groom, a nurse, a horse and a two-seated runabout being devoted entirely to his service. It would be hard to find a more popular multi-millionaire heir-apparent than this 8-year-old great-great-grandson of the grim old Commodore, who was the world's first railroad man—millionaire.

All the young folk who are chummy with his father and mother call the child "Bill," and to all appearances he is growing up as normally as if he were not destined to be worth more millions than any human being can possibly know what to do with.

At 36, E. H. Green, the big, burly, full-blown son of Henry Green, the richest woman in the country, is probably the most picturesque multi-millionaire heir-apparent known. He's a Yale graduate, was his mother's favorite as a child, largely because he is slightly crippled, and was put in the carriage business in Chicago by her when he was 22. Immediately after his graduation, since then he has acquired divers other interests, including a political ambition, which seems hardly likely to be gratified, and a railroad in Texas, where he has lived much of his manhood life. He is often seen in New York, Chicago and other Northern and Eastern cities. He was hardly ever fully dominant over the Green millions for some years to come, since his mother is still strong, sturdy and disposed to relinquish her throne to no one, not even her son.