



"A GRANDE THERESE"
Thus the Parisians dubbed Mme. Frederic Humbert, who on the strength of a fictitious fortune of \$20,000,000, supposed to be concealed in a great safe in her bedroom, borrowed right and left from great bankers and obscure individuals money that enabled her to live in magnificent style and play a prominent part in the social life of Paris.

Litigation was the instrument by means of which Mme. Humbert's credit was maintained and the exposure of her fraud deferred. For more than a score of years this woman maintained that there existed two brothers, Robert and Henry Crawford, whose suits and counter suits prevented the opening of the safe, the vacancy of which would have at once balked la grande Therese in her ambitious projects and consigned her to deserved punishment.

At a date never definitely fixed and in a place which the French authorities never identified, one Henry Robert Crawford, an avuncular man, was supposed to have died and left his fortune, estimated at \$20,000,000, to Mlle. Therese d'Aurignac. She married Frederic Humbert, a law student, and was about to enjoy her fortune when she unexpectedly received one day the visits of Henry and Robert Crawford, who informed her that they were the nephews of Henry Robert Crawford and produced a will dated September 6, 1877, at Nice. This will read:

"This is my testament. I wish that after my death all I possess should be divided into three parts—one-third for Marie d'Aurignac, one-third to my nephew, Henry Crawford, and one-third to my nephew, Robert Crawford, under condition that these latter place in France a capital sufficient to produce a life annuity for Therese d'Aurignac of 30,000 francs per month."

"H. R. CRAWFORD."
The Crawford brothers informed Mme. Humbert that as they already possessed a large fortune, they did not want their uncle's money, but were anxious to carry out his wishes, which were to unite the Crawford and d'Aurignac families by marriage. One of them was therefore willing to marry her at once, but when she pointed out that she was already married, the proposal was transferred to her sister, Marie. As she was only a schoolgirl, they said they would wait until she was grown. Meanwhile they appointed Mme. Humbert guardian of the fortune, which was to be invested in French rentes. From the revenues of each year she was to take 365,000 francs, which were to come to her in any case; the remaining capital and accrued interest were to go to her sister on her marriage.

The arrangement was agreed to, an iron safe was purchased and in it were placed in sealed envelopes the Crawford fortune. This fortune Mme. Humbert declared to be still intact 20 years afterward.

When Mlle. d'Aurignac arrived at her majority she showed a disinclination to carry out the part assigned her in the contract between her sister and the Crawford brothers. The Crawfords, on their side, insisted that she be compelled to marry one of them. If she failed to do so they threatened to break the agreement that had been made between them and Mme. Humbert. This contract had not been made by a lawyer, but Mme. Humbert appealed to the French courts to have it ratified, and for years judgment after judgment was delivered, every article of the law being resorted to by the Crawfords to drag the case along, until in the highest court of the land, the Court of Cassation, it was decided that the transaction between the two parties was perfectly legal and that on payment of 1,200,000 francs Mme. Humbert was entitled to the fortune of 100,000,000 francs.

When the Crawfords began to contest the validity of their own arrangement, instead of asking to have the disputed fortune placed in chancery and have an official receiver, they stipulated that Mme. Humbert should be constituted the legal guardian of the \$20,000,000, that the money should be invested in 3 per cent French rentes, that Mme. Humbert alone should receive the quarterly interest on this stock and that she should invest this interest in rentes and add to it the original capital. The cashing of the quarterly coupons was to be done through a broker whose name was not to be disclosed in the presence of the Crawfords.

When Mme. Humbert was confirmed by the court in her right to the money she had doubts whether she had the right to take the 1,200,000 francs from the fortune left her by Crawford. Had she not undertaken to keep the fortune intact, and if she paid this sum might not the nephews again bring suit against her?

person ever having been there. The Crawfords' appeal was thereupon quashed, on the ground that they had made false declaration of domicile. Mme. Humbert still refused to touch the money.

It was one of the most curious cases that had ever come up in the French courts or agitated society. Wherever people met the question was asked: "Now, what is at the bottom of the affaire Humbert?"

The Crawford brothers apparently not only had no residence but they belonged to no clubs and were never seen by any one, not even their own lawyer.

The Humbert family lived in a magnificent hotel in the Avenue de la Grande-Armee. He was an advocate and a one-time Deputy for the Department of Seine-et-Marne and son of the late Mr. Humbert, a Minister of Justice, vice-president of the Senate and president of the Cour des Comptes. She was a member of a poor and obscure family in the south of France, neighbors of the distinguished Humberts. After she married Frederic they went to Paris to live near the elder Humbert, who, when he became Minister of Justice, made his son his first assistant. In this position Mme. Humbert decided that they must make a better social showing. As a young girl she had invented for herself modest fortunes supposed to be inherited from maiden ladies, but she had never realized any substantial result. With her father-in-law in the Cabinet, she could do as she pleased to serve her more ambitious purpose.

The story that she told about the enormous fortune which was in her possession but could not be touched won general credence. It was appreciated that she must have large sums of money to pay for the litigation made necessary by the eccentric Crawfords, and she had no difficulty in borrowing millions of francs. It was said that several banks in Paris and many financiers of note lent her funds. Rapacious money-lenders were only too

eager to make loans, for, whatever happened, was she not heiress to millions?

From living in a small way with judgments against them for unpaid tradesmen's bills, the Humberts launched out into the most luxurious style of living. The hotel in the Avenue de la Grande-Armee was sumptuously furnished. In it were costly paintings, valuable antiques and rare curios. Their servants were numerous and the Humbert equipages were among the finest in Paris.

They also had a country estate, the Chateau des Vives Eaux, a farm in Coleyran, an estate in Tunis and a box at the opera costing \$6000 a year. Mme. Humbert was neither pretty nor distinguished looking, but she dressed well and was received in society. The families of President Carnot and President Felix Faure were on terms of intimacy with her. Mme. Humbert's entire family shared in the prosperity created by the mythical Crawford millions; the sister, who was an interesting figure because she was said to have refused to make a mercenary marriage with one of the Crawfords, and her two brothers, who spent money lavishly. Some persons may have doubted that the wealth was as real as it appeared to be, but nearly everyone was in so deep, socially or financially, that he dared not force the issue and more money was lent and more concessions were made in the hope that the litigation would end and that the millions of "la grande Therese" would be applied to the settlement of her accounts.

The catastrophe came about through the insistence of a creditor, Mr. Morel, whose demand that the safe be opened was met by the decision of a Judge sitting in chambers to receive the representations of both sides on a certain evening. The appeal of Mr. Morel asked also for the seizure of the bonds and securities composing the Crawford estate, said to be in the safe. In opposition, the legal representative of the Crawford brothers produced a letter signed by A. M. Muller, their secretary, objecting to the opening of the safe and the inventory of the Chamber of Notaries and Mr. Morel.

The Judge thereupon ordered the inventory to be made May 3, 1902. This gave two days' notice to the Humberts and d'Aurignacs. It was reported that Mme. Humbert went to the opera that evening and sat in her box in all the

MADAME HUMBERT AND HER COUNSEL, AN APPRECIATION OF A HUMOROUS POINT, FROM THE GRAPHIC.



MADAME FREDERIC HUMBERT.



OPENING THE FAMOUS HUMBERT-CRAWFORD SAFE.

to be found there, but they always proved to be false.

While they were being sought for in distant places the Humberts and d'Aurignacs were all the time living in seclusion in Madrid. It was more than six months after the opening of the safe that they were betrayed. Elaborate preparations were made for their arrest. A cordon of police was drawn about the house—a wise precaution, for as soon as the inmates found that they were threatened with capture they tried to escape by the rear windows. All were rounded up, however—Frederic Humbert, his wife, their daughter, Eve, and the three d'Aurignacs. On making an inventory of the house the police found jewels valued at \$2000, some lottery tickets and \$115 in cash—all that was left of the millions that the Humberts had borrowed, except for a package containing several thousand dollars which had been handed to some persons living in the same house, which was afterwards turned over to the French consulate, and \$50 found in the pockets of the several members of the party.

The man who had informed the authorities of the hiding place of the Humberts got a reward of \$5000 and the Prefect who made the arrest received the congratulations of the King of Spain. All the circumstances of the transfer of the prisoners to France were veiled in secrecy. The public was not informed to what prison they were to be taken and a special train bore them to their destination under a

strong guard of detectives. The members of the family were separated and not permitted to communicate with one another.

When brought to trial Mme. Humbert assumed an attitude of virtuous indignation and bitterly attacked the usurers, calling them the cause of her ruin. This was a popular pose, as everyone sympathizes with the victims of shylocks. The first trial was brought on the charge of Mr. Cattani, a banker, whom Mme. Humbert classed with the usurers. She was acquitted, the evidence failing to show bad faith on the part of the accused. "At last the voice of justice is heard!" ejaculated Mme. Humbert fervently when she heard the verdict.

Months passed before she was brought to trial again. This time she promised to produce the mysterious Crawford brothers, and all that part of Paris which still held that such persons might have a real existence was on tiptoe to see the wealthy and elusive and eccentric brothers. Many excursions were run to enable the populace to visit the Palais de Justice. One was from Melun, the constituency represented by Frederic Humbert in the Chamber of Deputies, and the district in which was located the famous Humbert chateau, with its extensive parks, and the lakes on which floated yachts and a fleet of gondolas.

A force of municipal guards preserved order in the courtroom. The scene resembled that of the Dreyfus and Zola trials. The presiding judge was noted for his inflexible sternness

and there were four other judges. Humbert, who appeared as prosecutor and defendant, was defended by Maître Labori, the celebrated counsel for Dreyfus. His client frequently interrupted the reading of the indictment with derisive exclamations and when asked where she lived replied "in prison." She attempted to walva Labori aside and insisted on directing her own case. Amid the sceptical laughter of the spectators she maintained her honesty. Even the judge smiled, and Labori commented: "It is a good sign when the court laughs, for then the case is not serious."

In summing up for his client Labori said that the testimony had not been sufficient to convict Mme. Therese Humbert of any specific act of fraud or swindling, but had consisted of rather vague allegations that the Crawfords did not exist nor the millions did not exist. He further insisted that the entire prosecution proceeded from the idea that a huge swindle existed and that it was necessary for the Humberts to prove their innocence, whereas it was required of the prosecution that it prove them specifically guilty.

Then the famous lawyer in his most impressive manner asked the court: "Suppose the existence of a terrible secret, of which Mme. Therese Humbert learned a part three or four years ago; suppose the Crawfords bore a grudge so hateful to men that it would scandalize your patriotism; suppose Mme. Therese's father, uniting with the Crawfords to conceal the source of the fortune, destroyed the fill which betrayed it and preserved only an agreement to acquit; the securities, suppose Mme. Therese, having infringed a single condition of the agreement, found herself between the importunate creditors and the possessors of the secret and was obliged to hand over the millions to the latter because the condition was infringed; suppose the Crawford brothers, fearing that the fortune would be seized, refused to produce it May 7, casting in Mme. Therese's teeth the whole truth of the hateful name; suppose she hurried to Bordeaux,

where she expected to find the younger Crawford and then to Madrid, seeking the man whose telegram would place millions in the safe and, failing to find him, lost her head completely? Then all becomes plain."

The court refused to accept this pleasing hypothesis and the Humberts were found guilty and sentenced to five years solitary confinement. Emile d'Aurignac to two years and Romain d'Aurignac to three years.

Mme. Humbert made a speech in the course of which she announced that the real name of Crawford was Regnier, the intermediary between President Bismarck and Marshal Bazaine at the time of the surrender of Metz. The fortune was made during the war of 1870 by reinvestments in rentes, which were then low and of which a great quantity were purchased. After being condemned to death by court-martial Regnier had disappeared. This was entirely discredited. Her rambling statements irritated the jurors, and it was said that she had prejudiced her case by insisting on taking matters into her hands.

Even after the principals had been incarcerated in prison the "affaire Humbert" continued to cast forth the breath of scandal in high places. The Chamber of Deputies reopened the case to investigate the prominent personages concerned in it. Public documents were published showing that the Dowager Queen of Spain, the one-time President M. Casimir-Perier, the one-time President F. Faure and Mme. Faure; President Loubet, members of the Ministry, members of Parliament and distinguished literary men had had relations with the Humberts, although these were of an innocent character. It was asserted, however, that the government had not published all the names.

The Humberts were released before their terms expired, Mme. Humbert being in poor health and soon after losing her reason.

Thus ended in poverty, obscurity and misfortune the gigantic swindle conceived by a woman of mediocre ability which involved some of the most illustrious persons of the time, ruined reputations and individuals and was said to have caused at least ten suicides.

John Law and the Mississippi scheme will be the subject of next week's installment. John Law, a Scotchman, became head of the French Treasury and proposed a great scheme for dealing with the country's finances and augmenting private fortunes. For

a time he was the most-courted man in France, but through the failure of his project thousands were bankrupted.)

Children and Fires

EXPERIMENTS conducted by the City of Rochester N. Y., indicate that much can be done toward fire prevention by an educational campaign. In 1904 fire destroyed approximately \$2,000,000 worth of property in Rochester; in 1904 the loss was \$800,000, and in 1914 only \$454,000, during which time a prevention campaign was in progress. The Rochester plan emphasizes the importance of interesting and using children in the preventive work. The Chamber of Commerce, which is fostering the campaign in conjunction with the municipal authorities, realizing the advantages of obtaining the co-operation of children because of their usually plastic and receptive minds and their usefulness in spreading preventive ideas to their elders, took particular pains to interest school children. A committee of principals and teachers worked out courses in fire and accident prevention. "There is much in each of these courses," says the Board of Education, "that can be used to advantage in the work of hygiene and physiology. There are also other portions that can be used to advantage in languages and that will reinforce the work of civics."

The lessons are of the most practical nature. At some schools bonfires are built on the playground, the fire gong is sounded and the pupils assemble outside to witness the use of fire extinguishers. They are operated first by a trained fireman and then by one of the children. Contests are arranged between the boys of some schools to determine who can extinguish a fire in the shortest time, thus inculcating a familiarity with the devices likely to be of value in real emergencies. School fire drills are brought to a high degree of efficiency, a point being made of sounding the fire gong when the din of fire apparatus is heard in the neighborhood of the school or when smoke is accidentally forced through the ventilators.

A "cleanup week" is a yearly feature of the general fire prevention work which is linked with the school work. The city is divided into sections to be inspected. The following territory is covered by the prevention and public health committees of the chamber, and the outlying and residence districts are visited by Boy Scouts and other school children. The children do not enter premises or admonish tenants, but report bad conditions, which reports with the recommendations of the chamber committees are brought to the attention of city fire marshal or the health bureau.

As a result of such activities the secretary of the Rochester Chamber of Commerce says, in the American City, that a further decrease in the fire loss is expected.—Indianapolis News.

Wealth of Russia's Czar

THE topic of great riches never grows tiresome. Persons whose means are easily summed up and whose financial ideas are in due proportion vague, talk glibly of millions, or, or milliardaires. Of course, fantastic advice as to proper investments and its disposal never fails to be uttered, with "that's what I should do—"

The wealthy themselves conscientiously avoid the theme. Thus we hear of the Rockefeller accumulations, of the Astor, Carnegie, Vanderbilt, Gould fortunes, knowing little of the care and foresight and responsibilities attached to their management. Besides, almost every day brings to the light of publicity estates running into millions, into tens of millions.

The other evening, entertained on this subject for some time, a well informed Russian could curb his patience no longer and interrupted with: "Should my little father be entirely forgotten? The Romanoff family might easily claim precedence over all you have mentioned. In his own right the Czar of all the Russians has possessions, investments probably the match of those of any other man. His allowance, you would call it salary, from the treasury per annum nobody knows. With various additions it may reach 50,000,000 rubles. In his 30,000 horses; pigs and sheep are counted into millions. He owns valuable mines in the Ural; many important industrial establishments. When it is borne in mind that all his possessions are exempt from taxation a net revenue of another 50,000,000 would hardly be considered an overestimate. The purchasing value of a ruble (though only about one-half the intrinsic) is the same in Russia as that of the dollar in America. So our father's income need not be ashamed to stand in comparison.