

HETTY GREEN IN 1904.

THE WORLD'S RICHEST WOMAN CHATS ABOUT WOMEN'S BUSINESS AND BUSINESS WOMEN.

The Business Girl Come to Stay—How to Educate Rich Men's Daughters—Points of Investment for Widows with Money—Playing at Real Estate Speculation—The Secrets on Business Success—Can a Rich Woman Enter the Kingdom of Heaven?—Woman's Chances with Man and How She is Impressed Upon—Holly Green's Advice to Judge Gresham About the Presidency—Wall Street and Stock Speculation.

(Special Correspondence of the Deseret News by Frank G. Carpenter.)

NEW YORK CITY.—It was in the Chemical National bank, on lower Broadway, that I had my second interview with the richest woman of the world. The first was held seven years ago, when Mrs. Hetty Green, in the midst of the hard times, was worth perhaps \$50,000,000. It was then estimated that her income was that of a king, more than \$200 an hour, \$1,000 a day, more than \$2 every minute of every day and every night. Since then she has prospered with our prosperity, and what she is worth today no one but she knows. She is so busy with her work that she does not stop to take account of it. 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 long she would continue at it she replied just as she did at 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 watched the customers out of the millions behind. I did so, and the clerk, who was busy tearing off coupons by means of a little steel square, a miniature of that used by a carpenter, he fitted the square so that the coupon lay in the inner right angle, and jerked it off as though it were waste paper, instead of a greenback worth many dollars. He was working faster than the crack type-setter in the civil service who writes 2,000 words a day when I handed him my card. He shoved the bonds made like so much straw, and took it to Mrs. Green. A moment later he returned with a reply that I should go into the second office at the right, and that Mrs. Green would be with me in a moment. I went and waited. The office was not bigger than a hall behind the main entrance, and it was a desk and two plain bentwood chairs with a dollar apiece. I took one of these, and within a few minutes Mrs. Green entered and after shaking my hand took the other. She began to talk at once, and for an hour, in answer to my questions, chatted most interestingly about the business woman and women in business.

HETTY GREEN'S BUSINESS TRAINING.

The world has a wrong idea of Mrs. Hetty Green. She has been represented as a miser. 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 22 rooms and two bathrooms. She was well educated and can speak several languages. She got some of her schooling in Boston, where she was raised in a village of James Russell Lowell. She was a noted social leader during her young ladyhood, and was celebrated as a dancer and as a bridge player. She had all the athletic games, and of the present century girl. She traveled in Europe, and after her grandfather's death lived for a half dozen years in London, while her father was spending in stocks and bonds of that country and this.

Indeed, Miss Green may be said to have had the disadvantage of wealth from becoming a practical business woman. What saved her was her grandfather's poor health and poor eyesight, which were succeeded by similar weaknesses on the part of her father. She read the papers to her grandfather and especially the financial news and the stock reports. She sometimes acted as his confidential clerk, writing his letters for him and attending to some of his business. He was a man of many investments, and he told Hetty what was good and why.

She learned the fluctuations of the market and at 15 knew all about bulls and bears, and much better than she does today. She was a man who is operating in Wall Street today. She did the same work for her father, both in the 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. 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 her, and she has been fighting that suit from that day until now.

THE BUSINESS TRAINING OF GIRLS.

During our talk I asked her whether she thought that girls should have business education. She replied: "I do. Every girl should be taught the ordinary lines of business investment. This is especially so if she is likely to inherit money. It is also the

case if her parents are poor, for no one can tell what may be her future. She should be made to understand what a bank account is, what interest means and how it accumulates, and how to know whether they are good or not. I think fathers should always talk such things over with their daughters, as well as with their sons. If they did so for a short time each day the girls would learn to think along

must learn how to make money in real estate."
"How about stocks and bonds in Wall Street, Mrs. Green?" said I.
"Wall Street is no place for the uneducated woman, and I doubt whether it is a good place for any woman. I do not believe in speculation, and as for myself I try to steer clear of Wall Street. Any woman who has not a big fortune to back her and at the same time excellent judgment and a knowledge of all the securities dealt in and influences at work had better keep out."



HETTY GREEN IN 1904.

From a Photograph Secured by Mr. Carpenter for the Deseret News.

business lines, and they would not be at the mercy of the money sharks 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 or less, how can she go about to make the most of it? Suppose it is only \$5,000 or \$10,000, or perhaps a million, what can she do?"
"For a large sum," said Mrs. Green, "there is nothing better for such a woman than government bonds, and after that good mortgages. I invested the greater part of my inheritance in government bonds and Rock Island railroad stock. Government bonds at the present market value bring but a low rate of interest, but they are absolutely safe, and for the woman who has enough money to bring her a living income from them they are best."

"The woman with \$5,000 or \$10,000 had better put her money into such bonds at first, 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 rely merely upon the suggestions of those in sheep's clothing, and a good proportion of them are male. Besides, if the woman is to do anything she

THE 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 are rapidly taking the place of men as bookkeepers, stenographers and typewriters. They act as cashiers in many of the stores and new fields are steadily opening. I believe that women will do more and more as time goes on. Nevertheless it seems to me that the chief sphere of woman is home, and that her most important duties are those of wife and mother. Every girl should be taught that; 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."

DON'T WANT A WOMAN PRESIDENT.

"What do you think of women in politics? Will we ever have a woman president?"
"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 man. I find men will take advantage of women in business that they would not attempt with men. I found that so in the courts, where I have been fighting men all my life. It is difficult to get lawyers 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 about 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 more before I die."

HETTY GREEN'S ADVICE TO JUDGE GRESHAM.

"Yes," continued Mrs. Green, "I have a 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 in Cleveland's cabinet and he was spoken of as a possible candidate for the presidency. 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 Congress or you will get into trouble. I advise you to shoo that bee out of your bonnet."

CAN ONE MAKE A MILLION HONESTLY?

"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 \$1,000,000 several times and I have never done a dishonest act in my whole life. I have never intentionally wronged one poor person and I have helped thousands. No! I believe that the good Lord has blessed me in the success I have had. Why, do you suppose I could have gone through all my troubles if the good Lord had not helped me? I can see His work all along the lines of my life. He is helping me now. I have learned to trust Him and to not worry about small things."
"Then you believe in Christianity?"
"Of course I do, and I try to practice it. My parents were Quakers and I was brought up with a fine sense of right and wrong. I was taught to believe that he who condones a felony is half felon, and that he who allows others to rob or is a receiver of stolen

goods is himself half robber."

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 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 sins arising out of the desire for their accumulation. It denounces those who are rich in their own conceit and the rich who oppress the poor."
"What are the duties of the rich as to the poor, Mrs. Green? How do you regard such charities as those of Andrew Carnegie and John Rockefeller?"
"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 mail has been full of them; not only from this country, but from all parts of Europe. Indeed, it seems to me as though my dear friend, Joseph Choate, had been advising all his European friends to write to me."

WHY HETTY GREEN WORKS.

"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 is it?"
"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 whilst 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 give an account of his stewardship. He 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 two or three hundred thousand dollars for me to invest for 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 taking care of and increasing the trust left me by my family, and that the Lord is 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 selling 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 low?"
"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 industrial?"
"I don't know anything about them. As soon 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 billions, and I stopped figuring upon them."

FRANK G. CARPENTER.

SECRETS OF THE BASTILLE.



Franz Funck-Brentano, who is in this country to lecture on the secrets of the Bastille, is one of the most interesting men of France. Dr. Brentano poured over the records of the famous prison for years until he succeeded in laying bare all the secrets of that place. His announcement of his discoveries created a sensation throughout the world.

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