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## A CHAT WITH HETTY GREEN.

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was in her office in the Chemical National Bank when I called upon her one day this week. Hetty Green is said to be the richest woman in the world. Her wealth is estimated at from forty to fifty million dollars. At 5 per cent her income must be over \$5,000 a day, or more than \$3 a minute, day and night, year in and year out. Her property is of many kinds and her investments stand out like great freckles on the face of the United States. With the grip of an octopus her mortgages embrace some of the most valuable properties of our biggest cities between Boston and San Francisco, and the dollars roll into her from every part of the country between Maine and Texas. In railroads and steamboats, in mines of gold, coal and iron, in the telegraph and telephone, her stocks cover all kinds of property and almost every variety of industry. The greater part of this vast wealth is due to her own talents and she manages it all herself. She had been at work for more than an hour when I met her at the bank at 11 o'clock yesterday morning, and it was an hour more before she could get rid of the men who were present with business matters by previous appointments before she could see me.

During part of this time I waited for her in her private office in the bank. It is not easy to get access to this office, for it is a part of the bank itself. It is merely one corner of the big room in which the cashier, tellers and clerks, penned up in gilded cages carry on one of the biggest banking businesses of the United States. Hetty Green's corner is lighted from the roof. At one side she is fenced off by a long walnut desk, such as bankers use for sorting bank notes or papers, and on the opposite side is the wall. The space between forms the office. It is not as wide as the ordinary alley and all the furniture in it would not bring fifteen dollars at auction. There are two little walnut desks in the office. One of these has a flat top. It is here that Mrs. Green's stenographer and typewriter, a pretty young woman of about eighteen years of age, sits. The

other desk is Hetty Green's. It is a small roller top affair with a set of drawers running on one side from the table to the floor. The desk is, I judge, about three feet wide, and the pigeon holes within it are stuffed with papers. Upon the top lies Mrs. Green's bonnet and cape just as she has thrown them there, on coming into the office, and upon the desk is the steel pen with which if she wishes she can sign checks for millions. There is little sign of comfort or luxury about this little office. Were Mrs. Green and her secretary not present you would not imagine that it belonged to a woman. There is not a sofa nor cushion nor a rocking chair in sight. The four chairs which form the only furniture, in addition to the desks and a table, are straight-backed cane-seated ones, such as are used in other parts of the bank. There is no tatting or crochet work to be seen and the only feminine signs visible are Mrs. Green's bonnet and cape and six pins each at least two inches long, which are probably to be used for fastening papers together. Upon the table is a box about eighteen inches square and a foot deep of just about the size of those in which a grocer keeps soap. This box is of tin, painted black, and as you look you think of the leaden casket of Portia in the "Merchant of Venice." It is Mrs. Green's box for valuable papers, and though its outside is but homely tin, I doubt not that there are millions in it.

I wish I could show you Mrs. Green as she chatted with me after her business callers had gone. She is a far different woman than the one you know in the newspapers. She makes me think of one of the good old mothers whom you will find by the dozen in almost any country town, a woman who has brought up a family and done it well, and who now in her sixties, although her life has been a hard one, is still in sympathy with humanity and is ready to battle on to the close. I don't believe a woman can have a face like Hetty Green's and not have a heart prone to sympathy and love. Her eyes are blue and friendly. Her mouth, though determined, has motherly lines about it, and a strong character shines out of her every feature. She is still fine looking, and she must have been a most beautiful girl. During my chat she showed me some daguerreotypes taken of herself when she was the daughter of the millionaire Robinson. In an unostentatious way she told me something of her simple life before her father died, and how she was forced into business by having to fight the biggest lawyers of the country for her estate. Mrs. Green dresses very plainly. The costume she wore yesterday would not have been out of place upon the motherly old lady whom I referred to

above. Her dress waist was of some black goods, trimmed with velvet, which was rather rusty than new. The skirt was a sateen of black spotted with white, and upon her head she wore a veil, which was twisted about so as to look like a cap. Although she speaks four languages the words she used were plain Anglo-Saxon, and she never hesitated to call a spade a spade. She has a slight Yankee accent, which comes, I suppose, from her having been raised in Vermont. There was not the slightest affectation about her. I did not see an atom of the trickiness, hardness or of the suspicious character usually associated with the descriptions of her. I found her, in fact, rather modest than anything else.

One of my first questions was as to when she first discovered that she had business ability. She replied:

"I don't know that I have much business ability, but such business ability as I possess has been developed by the necessity of taking care of my fortune. You see, I was not born poor. We have been rich for three generations. The house in which I was born in Vermont had twenty-two rooms and two bath rooms, and my father, grandfather and great grandfather were rich. The first idea that I ever got of business was from my grandfather. I used to help him in his correspondence, and I absorbed some of his business methods. Still, I had nothing really to do with business until my father died."

"It was then that you began your fight with the lawyers, was it not?"

"Yes," replied Mrs. Green. "It was that fight that has made me a business woman. You see, the lawyers tried to swallow up the estate. I let them go along for a time, but I soon saw that I could trust only myself. I was forced into the studying up of financial matters, and I had to take everything into my own hands. I had to learn step by step, and at the same time to fight my way in the courts. I have been fighting for the last thirty years, and have not finished yet."

"But I should think you would get tired of it, Mrs. Green? I don't see how any person can use more than the income from a million dollars. Why don't you stop and enjoy yourself?"

"I don't know," replied the woman of millions. "I look upon my property largely as a trust. I take care of it on much the same principle that you would take care of a valuable animal were it left in your charge. You see, my father had the idea that the money which one inherited should be given over undiminished to the next generation. He thought that the person who inherited it had the full right to the use of the income, but that he ought not to spend