

THE SIX RICHEST MEN.

HERE THEY ARE, AND HOW THEY MADE THEIR FORTUNES.

Li Hung Chang Owns Pawn-Shops and Rice Fields and Has \$500,000,000—John D. Rockefeller's in Oil, the Duke of Westminster's in Real Estate, Col. North's in Nitrates, Woh Qua's in Tea—The Richest Vanderbilt.

Who are the richest men in the world? It is doubtful whether one person in a hundred could answer this question off-hand. Certainly few would put at the top the name of Li Hung Chang, the great Chancellor of the Chinese Empire, yet that is where he belongs. After careful search and investigation, the following list may be accepted as authentic:

Li Hung Chang.....	\$500,000,000
John D. Rockefeller.....	180,000,000
The Duke of Westminster.....	100,000,000
Col. North.....	100,000,000
Cornelius Vanderbilt.....	100,000,000
Woh Qua.....	100,000,000

\$1,080,000,000

Think of it! Over a billion dollars. Yet it is doubtful if any of these modern Croesus gets any more pleasure out of life than does the average man, who works hard for six days, and sleeps and eats well, and rests on the seventh. No nightmares over great hoards of gold, and lying awake to checkmate the schemes of other millionaires.

A man can only eat so much, whether he's a prince or a pauper. In fact, the latter's appetite is ordinarily far and away ahead of the former. Then the pleasure of sleeping in a solid gold bed, certainly after one's eyes are closed is in no way superior to dozing on a \$2 cot.

LI HUNG CHANG'S MILLIONS.

But two of these multi-millionaires inherited their fortunes. One is the Duke of Westminster, the other is Cornelius Vanderbilt. Li Hung Chang alone is in danger of losing his, but then his head might go, too, and a person without that necessary ornament wouldn't enjoy even a cracker.

As Viceroy of the Chinese Empire he was for years in a position to accumulate wealth of every sort. With his five hundred millions he is the owner of great rice fields and innumerable pawn-shops, which are most profitable. In the districts where he resides he is looked upon as a veritable god. Hundreds of slaves and servants wait upon him, and except when he is called to court to visit his employer, the Emperor, he passes his time studying. Everybody knows that the Chinaman has to earn his spurs by brainwork.

In China any young man who attends strictly to business has no horror of losing his place. He has to pass examination, but they decide simply whether or not he is to climb the ladder or stay where he is.

Li Hung Chang is a self-made man and climbed that ladder himself. The wealth he has accumulated is the reward of his industry. Rumor says that a large part of his money is invested in English consols and American railway securities.

Of course the last war with Japan put him in a queer position. Undoubtedly he will stop where he is if he can. In any event were he to go away he could land on several continents and still find wealth enough there waiting him. While the money Li Hung Chang possesses has strings on it, so to speak, it is in his own name and is increasing, so reputable authorities say, at the rate of over \$50,000 a day.

THE NITRATE KING.

Col. North is an Englishman. He is not a man of great refinement. When he was fourteen years old he could not read or write. Like many of his sort he knocked about the world, serving sometimes as a common sailor aboard ships which carried material from the old country to the new. He is a Yorkshire man and arrived in Chili when he was but twenty-three years old. Originally a boiler riveter he found employment in the town of Huasco. At this time the nitrate fields of Peru were beginning to be talked of as fields for speculation. He had a talent for mechanics, and mastered every detail of the business. After he had seen the fortune in the stuff, he raised capital, invested it and founded the fortune which is to-day rated at a hundred millions.

He secured control of the nitrate beds and arranged for a water supply in that region. He needed ships and railways for transporting the stuff, and also arranged for the capital necessary to build them.

Seeing the vast fortune which was to be his, he availed himself of his opportunities, and when the war between Chili and Peru broke out found an opening for accumulating more wealth. He got control of the railway, water and gas works and other corporations, which he managed most successfully and made paying properties. After the vast flow of wealth which tumbled into his pockets he returned to England, leaving his business interests in good hands, and then proceeded to enjoy himself.

Although he is a chief figure at the racetracks now, he is too busy a man to simply sit down and look on. He is interested in many new schemes, most of which have proved more than profitable. His recent defeat for election to Parliament he takes calmly. He scatters money lavishly. The Prince of Wales has become his intimate friend. His racing stables are among the best in England. His country house is in Marvel.

THE DUKE OF WESTMINSTER.

The Duke of Westminster, who has enormous interests in London property, is not only the richest of Great Britain's peers but also one of the best liked men in England. His popularity with all classes has been gained not altogether in politics or in the tangled webs of diplomacy, but in the hunting fields. He would as soon race with his tenants as with a lot of princelings. Once he was master of the "Glorious Cheshire Horwads," and once won the blue ribbon of the day. No other living man is a better judge of horses.

Grosvenor is his family name, and his descent is traced to an illustrious house which flourished in the times of the Norman conquests. He is over seventy years old, but is as young, apparently, as a spring chicken. His father was a Marquis, and he himself was created Duke in 1874. His income is variously estimated at from five to seven hundred thousand pounds a year. If even the smaller figure is accepted, it means that two millions and a half of dollars is his annual income. He owns the land on which many of the principal markets in London are situated. His ancestral seats are many and his hospitality unbounded.

Some years ago he inherited an additional fortune of \$300,000 a year from his mother, who was ninety years old when she died. The heir to his wealth is a grandson, a boy of eighteen, who is now at Cambridge. The vast property he owns in London was bought by one of his ancestors in the sixteenth century, when it was only an outlying farm of London. It was Gladstone who made him a Duke, but since then he and the Grand Old Man have differed and are not friends politically.

ROCKEFELLER, THE OIL MAGNATE.

John D. Rockefeller made his vast fortune, which is estimated at over \$180,000,000, out of oil as easily as the farmer's wife gets pin money from her chickens. His golden eggs were laid by obliging refiners, who had to do as he said or go to smash.

Originally four brothers came from Germany in the middle of the last century and settled in New Jersey. They formed quite a settlement in Plainfield, but towards the close of the last century they began to separate. John D. Rockefeller and his brothers came from the New England branch. The New York Rockefellers are poor. There are lots of Rockefellers in New Jersey, but they have not yet acquired wealth. One great-grandson of one of the four brothers is still living in Plainfield. He is almost a hundred years old. Godfrey Rockefeller, who travelled by wagon with his family to Shamokin, Pa., died in 1815 in ignorance of the black oil treasure under his farm.

After knocking about, John D. Rockefeller, whose father was a physician, started a commission business. He was then twenty-two years old. Oil was the principal article in which he dealt. He started a refinery in Cleveland, O., and organized a company which is now the Standard Oil Company. From this beginning he has achieved immense power and wealth. He is a strict Baptist, and has given two millions to the Chicago University. With his family he lives quietly in New York, a most unassuming man.

In spite of Rockefeller's enormous wealth, his charities are large, and his wife and two charming daughters as well give away many thousands each year to persons who they think deserving of more than alms. An instance occurred some weeks ago, where the four children of a former school-mate of Mrs. Rockefeller were sent to one of the best boarding-schools in Ohio. Many struggling churches, and not all of them Baptist either, have been not only put on their metaphorical feet, but kept standing by Rockefeller money.

Mr. Rockefeller's family is very musical, and there is a home quartet, consisting of father, mother and daughters, and four stringed instruments, and the works of Brahms, Chopin and Saint-Saens are interpreted by them in a manner that would be creditable to many symphony clubs.

THE RICHEST VANDERBILT.

Cornelius Vanderbilt is probably the thriftiest of the sons of William H., and has actually more money than he knows what to do with. His magnificent house facing Central Park is eagerly sought by almost every visitor to this city. His daughter Gertrude is, after Miss Rockefeller, the greatest heiress in the country. In spite of the newspaper stories about her wonderful beauty, she is really a plain-looking girl, but she has been educated abroad, and has an undefinable charm. This perhaps comes from her common sense as much as anything else.

The Vanderbilt money as inherited, and the system bearing the name, is supposed to be worth near three hundred millions of which this favored son owns a third. While he is somewhat of a society man Cornelius Vanderbilt does not care for that kind of life, except for the pleasure it gives his family. He finds most pleasure in the quiet of his library. He wants to be left severely alone. He enjoys particularly a month's walk in the Swiss Tyrol, or a vacation in the wildernesses of the Norwegian forests.

The wealth of Cornelius Vanderbilt is estimated by those who know him intimately as eighty millions. While he apparently realizes the responsibility of the control of this vast sum of money, he knows, too, that its possession carries with it the possibility of great good, and his quiet charities and real kindness of heart are known to the thousands.

WOH QU, TEA CROESUS.

Woh Qua, the great Canton tea merchant, has a fortune estimated at a hundred millions. For years the trade in tea has been centered in him. From the smallest settlement to the largest capital of Europe, tea is everywhere a daily beverage. Whether it comes by caravan across Siberia or by boat around the Horn and the Cape of Good Hope, it is as much a necessity as bread. Years ago Woh Qua, who had worked himself up in the firm with which he was connected, looked ahead fifty years and saw the vast possibilities of the business. Every Canton and district were mapped out in his mind as accurately as ever was the field where on hostile armies were to meet.

He knew not only the state of the crops, but how they could be transported to the different markets. He was an invaluable man. From a junior partner he assumed control. He was shrewd, and soon found himself in possession and control of the business, which for years was unrivaled anywhere.

Every agent paid him a commission. Every pound of tea grown in the Celestial Empire had sooner or later to come to him or his agents. It was a wonderful scheme. Incidentally he started a banking business in connection with his different agencies. English merchants offered him a gorgeous time if he would come to the Continent. But he steadfastly refused all these offers. The next Paris Exposition may cause him to change his mind. In any event, he is one of the richest men in the world, and does not care who knows it. He lives in a magnificent villa on the edge of Canton and entertains persons of all nationalities. If an Englishman is his guest he will be

made to feel at home by getting as fine a roast of beef as the English club ever furnished. A cellar of European wines is part of his commissariat department.

A good share of his money, like part of the fortune of Li Hung Chang, is invested abroad. His vessels are numbered by the thousand, and as a matter of fact he commands more ships than the Admiral of any principality. His children have had their education finished in Europe, and are more than half civilized—or rather modernized.

There are, of course, other great individual fortunes, such as those of Baron Hirsch, the Astors and the Rothschilds. The two latter, however, are jointly owned by half a dozen members of the family, and while the sum itself is great, it would not make each member as rich as either of the six men mentioned above if it were to be apportioned among them. Anybody can be wealthy who chooses to save his money, but the kind assistance of fickle fortune is often a great aid. With the exception of the Duke of Westminster and possibly Li Hung Chang, the other nabobs are comparatively young men.

How much will they be worth when they die?

OUR EXPORT APPLE TRADE.

A Valuable Suggestion to the Canadian Farmer and Fruit Grower.

In the Glasgow Evening Citizen of a recent date there is a letter which contains a suggestion concerning the apple trade which ought not to be lost on the Canadian farmer and fruit grower. The writer, Mr. John Maclean, is evidently a very clear-headed and experienced business man. His suggestion is that the barrel be discarded as an apple-package, and replaced by three square wicker baskets, or crates, whose joint capacity is equal to that of one barrel. His reasons for this change are weighty, and are drawn from experience. The prime one is that the barrel is altogether too large for family trade. Containing from 120 to 140 pounds, only a limited number of households will buy so large parcels, whereas packages of 40 or 45 pounds would come within the scope of the means and consumption of the majority of families. The result, Mr. Maclean predicts, would be a great extension of the demand for Canadian apples. Further, he considers the change is called for, not merely for the extension of the trade, but also for the very preservation of it. Urgency is not the only fault of the barrel-package. It is the means of conveying a lot of

RUDEBISHY FRUIT

on the market as first-class stuff. In such cases of fraud the top and bottom respectively contain a few layers of choice fruit, while the centre is filled in with all sorts. There are other barrels with over-ripe fruit in the centre, which soon damages all the rest. An examination of the contents of a barrel is, the writer says, an interminable job, and cannot be made without bruising the fruit. Hence, dealers have to buy with their eyes shut. The losses they have suffered in consequence have become a serious menace to the Canadian apple business in Glasgow. These losses take one of two forms. They are either direct, the dealer having to cull and reject the unsound and inferior fruit and realize only on the remainder; or they are indirect, the customer returning the package or disputing the account. The loss, however, falls on the trader, and tends to prejudice him against Canadian apples. In fact this dishonest faking of poor fruit is as great a check to the buying of apples by the barrel as is the size of that package. The basket Mr. Maclean represents, can be easily examined by the dealer. In it he can see what he is buying, and knows what he is selling to his customer. It is not so good a cover to frauds as the barrel. It is the right size.

FOR FAMILY TRADE.

Apples cannot heat in it as they do in such bulky packages as barrels. The freight would be no greater, the handling would be easier. In short, the crate seems to be what is needed for multiplying the Canadian apple trade many fold, and to save it from decay. The matter is worthy of the attention of our farmers and fruit-growers. In this country we are coming to a due sense of the value of first-class quality and strict honesty in our goods and dealings. The first word that shippers or makers were getting lax about the quality of our cheese brought the matter before Parliament. The country is being educated and encouraged to make first-class butter for the British market. Precautions have been taken to keep up the grading of our finest wheat. Strict measures are enforced to keep our cattle healthy. It is on all accounts most important that our apple-growers and shippers should study and carefully conform to the tastes and requirements of the British trade. Above all, they owe it to their country to be scrupulously honest. There are vast possibilities in our export fruit trade, if it is well handled. This idea of a basket or crate seems to be a good one.

Twenty Years to go an Errand.

Charles H. Wright, who was sent on an errand by his stepmother twenty years ago, and who had not been heard of from that day, returned the other day to his father's home, bringing with him the article he had been sent to get, together with a wife and four children. When the boy went away the Wright family was living at Fox Lake, Wis. Charles was ordered by his stepmother to go to the store and get a clothes line. The boy was displeased, and instead of doing the errand left the town. A few years later Mr. and Mrs. Wright removed to Wilmet, S. D., where they own a large farm. They have looked upon Charles as dead. In the meantime, the boy had gone to Monticello, Minn., where he, in the course of time, married and raised a family. A few days ago he learned that his father was living at Wilmet, S. D., and went on a visit. Before going to the house he went to the store and purchased a clothes line, and, armed with this, and followed by his family, marched in on the old people and dropped the line at their feet.

THE FARM.

A Bank Fruit and Vegetable House.

Where rough rocks or cobble-stone are abundant, a fruit and vegetable house may be very advantageously built into a bank, as shown in the illustration. The front wall of the house is carried to the right and left a little way, to serve as a retaining



wall for the earth of the bank. The back and sides are laid up in stone to the top of the ground. The rest of the building is wood. A wide door permits a team to be driven, or rather backed, into the building to unload or to load. When laying up the wall at the sides and rear it will be well to lay a line of drain tile outside the stones, to lead away any water that may soak down from the hill above. Half lime and half cement, with sharp sand, makes a good mortar for such stone work.

Dairy Hygiene.

Dr. Lee of the Pennsylvania State Board of Health fully appreciates the necessity of perfect purity and cleanliness in the dairy. His instructions are positive, clear, and explicit. After enforcing the absolute requirement of pure water in abundance; sufficient exercise, warm, dry, light, well ventilated stables, kept scrupulously clean and purified by frequent whitewashings, etc.; quiet, gentle treatment, regular milking, etc., he says:

The udder should be carefully cleaned before milking, and, if necessary, it should be washed in warm water and carefully dried. If not soiled, it should be brushed clean with a soft brush. For washing the udder, nothing is nicer than a large, coarse carriage sponge. The sponge is recommended because it is easier handled than a cloth, but the dairyman must remember that it will be liable to become very foul in the interior, and hence it will need to be scalded every day along with the other dairy utensils. A filthy sponge used to wash the udder would do much more harm than good. As a disinfectant, strong cider vinegar may be added to the water in which the cow's udders are washed. This should be removed by water before milking.

A bucket of warm water, with towels, should always be taken to the stable by the milkers. The milkers' hands should be carefully washed before milking, and, if they become soiled, after milking each cow. The milking should be done with dry hands; milking with wet hands is too filthy to be tolerated. Cows should always be milked entirely clean, as the "strippings" are the richest portion of the milk.

No milker suffering from any contagious disease, and, if possible, no one constantly about a person suffering from a contagious disease, should be admitted to the stables. When scarlet fever, typhoid fever, diphtheria or dysentery prevail in any family which manages a dairy, extraordinary care should be taken, because it is now well known that the germs of these diseases are readily absorbed by milk, and may be transmitted by those who use the same. On this point too much care cannot be taken.

The milk house should be entirely separate from the dwelling house. No family should live in or over a milk house, spring house, creamery or buttery. Cement floors are better than those of wood, stone or brick, for this material contains no crevices in which milk can accumulate to decay and make foul the whole building.

The milk house should be kept scrupulously clean, inside and out. Soap and whitewash must be daily used, and the air maintained perfectly pure. The windows should be protected by wire gauze to keep out flies and small animals. There should be means to ventilate in cold weather. It should be abundantly supplied with pure water and ice. There should also be convenient means for heating water, as boiling hot water is needed in large quantities.

The milk house should not do service as wash house or laundry. No barnyard, pig pens, or privies or other outdoor buildings containing any filth whatever should be located near the milk house. The milk house should be on some elevation sufficient to secure complete and quick drainage. No milk house has ever been kept too clean. Spring houses located on low and swampy grounds, liable to overflow in case of high water, will need special care. After every such overflow the walls will need to be scrubbed and whitewashed, and the whole premises most thoroughly cleansed and renovated.

Wooden vessels are not to be used at all, because difficult to keep clean. Tin is the best material for buckets, pans, etc., because it is so readily cleaned; but when the milk is to stand a long time stoneware or glass vessels are preferable and should be employed for family use. Tin vessels should have as few seams as possible, as these hold dirt. Vessels for containing milk ought to be as free from crevices as possible, and from places difficult to clean. The milk cans used for shipping milk to cities should have large mouths. To facilitate cleansing, the mouth of the can should be of nearly the same diameter as the body of the can.

All milk vessels must be kept scrupulously clean. They should first be rinsed in cold water, then washed in tepid water, next thoroughly scalded or steamed, and then inverted and exposed to sun and air until next needed. They should not be rinsed in cold water before using, for this water may not be pure, and some of it remaining in the vessel may contaminate the milk. The serious difficulty of keeping clean the milk cans used in shipping milk to our large cities might be largely over-

come if the city dealers would cleanse them before returning them to the farmers. In hot weather, these cans often come to the farmer, after an absence of a week or more, with all the seams cased with foul and putrid milk, and in such a condition that it is almost impossible to make them pure and wholesome. If, however, the city dealers would scald or steam the cans out on emptying the milk, this whole difficulty would be overcome. Soap is undesirable about dairy utensils, because if a trace of it is left on the vessel, it may injure the taste of the milk. Soda and lye may be used, and are preferable to soap, but each must be thoroughly rinsed off before the vessel is again used. Water, rightly used, is better than any chemicals for cleansing purposes in the dairy.

At once after the milk is removed from the cow it should be strained through double strainers, then cooled, removing the animal heat as soon as possible. Many creameries require in their contracts that the milk which they purchase be cooled to 58 degrees F. inside of 45 minutes, and that it be delivered at the creamery at a temperature of not above 60 degrees F. This cooling should be done in pure air, by immersing the can in cold spring or ice water, and then stirring the milk, or by running the milk in a thin film over some metallic surface, as in the patented coolers, which should be kept cool by ice or cold running water. Milk may also be aerated by passing air into it from a specially constructed bellows. Some of the most careful students in dairying hold that very much may be accomplished in purifying milk and removing bad odors and tastes through aeration. A perfectly clean room and time are the elements needed in this work. Aerated milk will keep longer than milk not so treated.

Milk should be kept in a cool place, but should never be allowed to freeze. In transportation the milk should be kept cool by being covered with a blanket. Tight covers should never be placed on milk vessels in the milk house. After milk has been cooled it should be poured from the vessel as little as possible. In transporting to creamery or to railroad the wagon should always have springs to prevent jolting the milk. Milk should be kept free from every odor, both at the stable and in the milk house.

Remarkable Field Glass.

Very strong commendation is made of the new or Souchard field glass recently added to the equipments of the French army, being a powerful binocular glass for determining the exact distance of an object from the observer. The description shows that when the glass is in focus, there are interposed by means of the fingers, between the eye and the object, two prisms of Iceland spar, then there are immediately brought into the field of vision two images, one of real object, and the other a smoky fac-simile directly in a line with and at the rear of it, the second image being more elevated, since the distance is greater. The object that serves for the adjustment of the glass, as used in the French army, is either a soldier of ordinary stature or one on horseback; if the head of the real image reaches the shoulder of the fac-simile, he is distant just 300 meters, 600 meters if to the waist of the image, and 1,000 meters if to the knees or, if the feet of the image rest apparently upon the head of the soldier, the distance is exactly 1,400 meters. The precision of the instrument is said to be perfect.

Honesty the Poorest Policy.

Business Man—Now that you have secured a position in a bank, you must remember, my son, that honesty is a very bad policy.

Son—Eh?

Business Man—Be prompt, industrious, shrewd, broad-minded, but don't be too honest, you know.

Son—I don't quite understand.

Business Man—If you prove a good worker, you will be advanced, and some day you may be cashier, or president.

Son—Certainly.

Business Man—Show yourself shrewd, observing, quick to see an advantage, and these high positions will be given to you; but remember this: Don't let the stockholders get an idea that you are naturally honest, honest from principle, and wouldn't touch a penny under any circumstances; for if you do, they will put you on a beggarly salary, and never raise it a cent.

Man's Brutality.

Chattie—I hear that old De Cash is dead.

Chinnie—Yes, died yesterday, and his widow has retained me to contest his will.

Chattie—Eh? I always understood he intended to leave his young wife his entire fortune.

Chinnie—So he did; but it was on condition that she should not marry again.

Knew He Smoked.

First stranger—(during long wait at railway station)—Um—I heard a gentleman call you doctor. Are you a doctor of divinity?

Second stranger—No, I am a doctor of medicine.

First stranger—Ah! then permit me to offer you a cigar.

German Wife Beaters.

Germany has solved the problem of how to treat wife-beaters in a far wiser way than in many other countries, for there the brutal husband must work all through the week, then turn over his wages to his wife on pay day; and go to jail on Saturday night and Sunday. About two weeks of this sort of experience has a most salutary effect upon the savage wife-beater.

Needle Points on Advertising.

Legitimate advertising is merely business news.

The better a thing is the better it pays to advertise it.

The temple of success is reared on newspaper columns.

Big words look better in the dictionary than they do in advertisements.