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AMERICA'S RICHEST WOMAN FINANCIER

by Cooper Gaw

Latest Photo of Hetty Green
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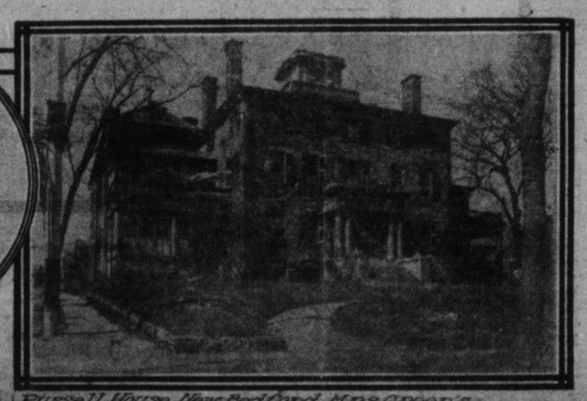
Edward Mott Robinson, the Father of Hetty Green

House at Seventh and Walnut Streets, New Bedford, said to be Hetty Green's Birthplace

Hetty H R Green, from a Picture taken in her Girlhood



Russell House, New Bedford, Mrs Green's Birthplace as fixed by her Son, Edward H R Green

To thousands of persons scattered all over this country, possibly all over the world, the announcement that Hetty Howland Robinson Green, the shrewdest and richest of America's women financiers, has called her son to the management of her property, has a stronger interest than that which all of us feel in the affairs of so conspicuous a figure. The dropping of the reins is taken to indicate failing powers in this remarkable woman, and, in spite of her frugal and abstemious habits and the fact that she comes of long-lived stock that her life is nearing its close. To the persons referred to, Mrs. Green's death is of vastly more consequence than any act of hers living, for it will release a fortune of some million and a half of dollars for final division among them—a fortune secured to them nearly 50 years ago by a New Bedford maiden lady in a will, the contest of which by Mrs. Green constituted the strangest and most mysterious case of the kind ever fought in the United States courts.

Just who will be the beneficiaries under this will when Mrs. Green dies nobody in this world knows. The division of the fortune will prove one of the most difficult tasks ever undertaken by lawyers. Until Mrs. Green dies no one can tell even, the basis on which the division will be made. Not only the date of Mrs. Green's passing away, but even the hour and minute may be an issue of the most vital importance, requiring careful examination, and possibly, the nicest calculations of differences in time.

The property in question is part of the estate of Sylvia Ann Howland, Hetty Green's aunt, who died a spinster in New Bedford in the year 1865. After making a large number of private and public bequests, Miss Howland left the residue of her estate to three trustees, who were to administer it and, during the life of her niece, Hetty, pay her the income. On her death, the principal was to be divided among the lineal descendants of Gideon Howland, Sylvia Ann Howland's grandfather, who died in 1823. Gideon left 13 children, all of whom married and reared families; and with these 13 children to start from, it may readily be seen that the lineal descendants to-day, nearly a century after the death of old Gideon, would make a formidable array. The trustees under the will, have kept run of many of them, and reposing in the safes of New Bedford attorneys are family trees on which are traced the descent of populous families from Gideon Howland. But there are branches which have dropped out of sight entirely, and nobody has a complete list of the heirs.

In all the life of Hetty Green there is no more romantic chapter than that which involves her relations with her aunt Sylvia; the latter's curious will, disposing of an estate of more than $2,000,000,—an immense amount of property in those days before swollen fortunes became so common; and Hetty Green's attempt to break the will and substitute in its place another which she produced after her aunt's death, and which the trustees maintained was a forged document. Months were spent in the preparation of evidence bearing on this point, and thousands of dollars were expended for expert witnesses, photographic reproductions of signatures of Sylvia Ann Howland and their enlargement. But the issue was never determined, the decision of the court sustaining the original will and rejecting that produced by Hetty Green, being based on a point of law.

It is interesting to note, in view of Mrs. Green's proverbial frugality and plain mode of living, that the foundation of her fortune rested on silk stockings. Way back in the eighteenth century, Isaac Howland, great-grandfather of Hetty, set to work to make a fortune. The amassing of the first $1,000 was his greatest difficulty. In those days many schooners plied between the states and the West Indies in the merchant service, and the sailors wore silk stockings into port on their return trips. Old Isaac Howlan bought these, washed and ironed them; and sold them at a good profit. That gave him his start; and when he died in 1833 his fortune was a large one for those times.

Isaac Howland's granddaughter, Sylvia Ann Howland, was possessed of a fortune of over $2,000,000; a prodigious sum for a childless woman of simple tastes living in a country town. Hetty Green as a girl spent much of her time with her aunt Sylvia. As to whether she entertained any real affection for her, there is a conflict of testimony. Certainly Hetty professed such affection after her aunt's death, claiming that it was reciprocated by her aunt, and that they had made wills in each other's favor. As to the relations between Hetty and her father, Edward Mott Robinson, there is no uncertainty. They were far from cordial; and a legal decision by which Mr. Robinson came into the possession of a large share of the Howland fortune was distasteful both to Hetty and her aunt Sylvia, who maintained that the Howland money should have been kept in the Howland family. Mr. Robinson died in 1865, leaving Hetty, his only child, about a million dollars outright, and some $3,000,000 in trust, the income to be hers during her life. The will was a great disappointment to Hetty. A month or so later, Sylvia Ann Howland died, leaving many public and private bequests, and the residue in trust for Hetty during her life. This will was even a greater disappointment to Hetty, for she had hoped to secure her aunt's property outright. She objected to its being probated, but later withdrew that objection and made no contest. But after the will had been confirmed by the Supreme Court of Massachusetts, she and her fiance, Edward H. Green, brought suit in the United States Court to compel the trustees to perform as agreement which she claimed her aunt had made with her and which was embodied in a will which she produced as being her aunt's last will and testament.

This will left all the property to Hetty, and contained the following interesting declaration, referred to in the subsequent litigation as the "second page" of the will:

Be it remembered that I, Sylvia Ann Howland, of New Bedford, in county of Bristol, do hereby make, publish and declare this, the second page of this will and testament, made on the eleventh of January, in manner following: to wit, hereby revoking all wills made by me before or after this one—I give this will to my niece, to show if there appears a will made without notifying her, and without returning her will to her through Thomas Mandell as I have promised to do, I implore the judge to decide in favor of this will, as nothing would induce me to make a will unfavorable to my niece; but being ill and afraid if any of my caretakers insisted on my making a will to refuse, as they might leave or be angry, and knowing my niece had this will to show, my niece fearing also after she went away—I hearing but one side might feel hurt at what they might say of her, as they tried to make trouble by not telling the truth to me, when she was here even herself. I give this will to my niece to show I absolutely necessary to have it, to appear against another will found after my death. I wish her to show his will, made when I am in good health for me; and my old torn will made on the fourth of March, in the year of our Lord one thousand eight hundred and fifty, to show also a proof that it has been my lifetime wish for her to have my property. I therefore give my property to my niece as freely as my father gave it to me. I have promised him once, and my sister a number of times, to give it to her, all excepting about one hundred thousand dollars in presents to my friends and relatives. In witness thereof I have set thereto my hand and seal, this eleventh day of January, in the year of our Lord one thousand eight hundred and sixty-two.

(Signed) SYLVIA ANN HOWLAND, and a seal.

Such was the curious, rambling, incoherent document on which Hetty Green based her claim on her aunt's fortune. The trustees fought the claim on two grounds—first, that the relations between Hetty and her aunt Sylvia had not been so cordial as to have led the latter to leave the former all her property; and second, that the signature to this so-called "second page" was a forgery. The litigation which followed is in many respects the most remarkable in the annals of the law. As merely all the evidence was in the form of depositions, little of it was published in the newspapers, and is now available only in the transcript of the record, a volume of over 1,000 closely printed pages. The trustees spent $150,000 in defending the will, and the fight lasted through the better part of two years.

The chief struggle was over the genuineness of the signature already referred to. The conflict of expert testimony was extraordinary, demonstrating how completely scientific opinion may differ. Here were three signatures of Sylvia Ann Howland, one admittedly genuine. But it appeared on superimposing the other two over this, that the covering was so exact, letter for letter, stroke for stroke, and that not merely this covering existed, together with identity of spaces between the letters and the words, but that the locality on the paper and the distance of the signatures from the margins so nearly coincided, that the defendants, supported by some of the best experts in the country, brought forward the theory that this coincidence was the result, not of chance, but of design, and that the doubtful signatures had been forged by tracing them over the genuine.

Wall street and State street sent their most eminent judges of signatures to support this theory. Commercial colleges sent their presidents and their teachers of handwriting. The Coast Survey sent its most eminent members from Washington either to sustain or combat the hypothesis of the defense. Recourse was had to the magnifying glass, to laboriously traced enlargements, to photographic copies. Learned chemists testified as to the composition of the various inks. Lithographers and engravers added the weight of their testimony to one side or the other. Harvard University was represented by three of its most distinguished savants—Professor Alexander Agassiz, Dr. Oliver Wendell Holmes and Professor Benjamin Peirce, the famous mathematician.

Professor Peirce's testimony was perhaps the most astounding of any. Qualifying as an expert on the doctrine of chances, he stated with positive conviction that the coincidence between the admittedly genuine signature of Sylvia Ann Howland and the doubtful one could not occur, except by design, once in two thousand, six hundred and sixty-six millions of millions of millions of times, or 2,666,000,000,000,000,000. "This number," the witness stated, "far transcends human experience. So vast an improbability is practically an impossibility. Such evanescent shadows of probability cannot belong to actual life. They are unimaginably less than those least things which the law cares not for." And then, as if this were not improbability enough, the witness stated that considering the coincidence of the location of the signature on the page, improbability would be increased ten and possibly a hundred fold.

Yet the plaintiff met this apparently insurmountable testimony by producing a number of checks which had been drawn by President John Quincy Adams, which showed an even greater coincidence than those of Sylvia Ann Howland signatures.

How a jury would have decided this interesting and bewildering issue will never be known. It never was considered by judge or jury. On a point of law it was held that Hetty Green's own testimony was the sole support of plaintiff's case, and that if it was not corroborated it could not be considered. The alleged will was rejected, and the old will stood, securing to the lineal descendants of old Gideon Howland some million and a half of dollars so soon as Hetty Green should die.

Some of these days the newspapers of the world will announce the death of America's most noted woman financier. Out of the millions who read that announcement thousands will get ready to present their claims to the Sylvia Ann Howland trust. Genealogies will be searched, the old family Bibles will be brought out and studied, an army of attorneys will be pressed into service; and at goodness knows what expense and trouble and labor the fortune kept intact for nearly fifty years will at least be distributed in accordance with the terms of Sylvia Ann Howland's will.

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In Portland Township—Getting Provincial Aid.

Harrowsmith, Oct. 3.—Portland township council met to-day. Members present: Reeve Trousdale, Councillors Asselstine, McKeever and Redmond. Minutes of last meeting confirmed. Moved, Redmond-McKeever, that Frank Wallace be authorized to keep the covering on Mud Creek bridge, on the Portland road, near Murvale, in repair, so as to be safe for travel, but by so doing this township assumes no liabilities of Portland toll road company or responsibility for accidents on said bridge. On motion, McKeever-Redmond, by-law No. 512, received first and second reading, providing for assistance by the legislative assembly for the improvement of the following roads designated in by-law: 1, road from Petworth schoolhouse, to the west end of Manson's bridge, con. 7, $200; 2, road from Alexander Thompson's to Loughboro boundary, con. 7, $200; 3, road from Loughboro boundary, con. 14, to lot 8, con. 8, $200.

On motion, McKeever-Redmond, Edward Jackson and son were given contract for repairing wall under township hall, they to furnish all material for said work. Price, $8. Accounts paid: $149.50, C. W. Martin, pay sheet, balance work, con. 10; $15, C. W. Martin, services commissioner, September; $11.91, John Deline, plank for repairing walks, Harrowsmith; $35, James McKim, pair jaws for crusher; $5, Thomas A. Kerr, costs court of revision voters' list; $43.75, Thomas A. Kerr, one-quarter year's salary, clerk and treasurer; $206.75, C. W. Martin, pay list, Bellrock bridge, three quarters to be paid by county; $21, C. W. Martin, pay list, division 2; $25.45, C. W. Martin, cement, sand, freight and for the manufacture of tile; $3, John Babcock, two days' work, repairing road, con. 9; $8, J. Mills and wife, charity. On motion, McKeever-Redmond, council adjourned to meet in Harrowsmith the first Monday of November, at 1:30 p.m.

Bath's New School Principal.

Bath, Oct. 7.—Mr. Dunlop, of Rockland, the new school principal, arrived on Friday last to take charge. E. N. Hancock, conducting the school till the principal arrived, has returned to Kingston, to resume his studies at Queen's University. Mrs. and Miss Hogle, left, on Monday last to spend the winter with friends in Chicago, Ill. The steamer Glenellan, left here, on Wednesday night, after loading over 300 tons of hay. Mrs. George Irish and children, of Kingston, are visiting at A. Irish's. Mrs. Hitchins, of Boston, is visiting at James Aylesworth's.

At Brewer's Mills.

Brewer's Mills, Oct. 6.—Many from here attended the fair in Delta on Wednesday. Recent visitors: Mrs. James Boyle, Gananoque, at James Smith's; P. Murray, Buffalo, N.Y., with his parents, Mr. and Mrs. J. Murray. Mrs. J. Fodey, Warburton, returned home on Wednesday, accompanied by Mrs. R. Milne and children, who will spend a few weeks with her. Mrs. J. Smith at J. Boyle's, Taylor. G. Fisher visited at Woodburn recently. E. Murray spent Sunday at his home here.

PERUNA A WONDERFUL BOON IN MY OLD AGE.

MRS. MAHALA REID.
Heartily Approves of Pe-ru-na and Man-a-lin for Kidney and Bowel Trouble

MRS. MAHALA REID, Corbyville, Ont., Canada, writes:

"Your celebrated remedies have been a wonderful boon to me in my old age.

"I have not been in so good health for several years as now. I was troubled with constipation, rheumatism and kidney trouble.

"A little over two years ago, I completely lost my health, becoming almost helpless, when a dear friend sent me your remedies, Peruna and Manalin. I began to take them, following the directions on the bottle. I very soon began to feel benefited by their use and continued to take them.

"I am now completely recovered from the above ailments, in fact, better than I have been for years past. I cannot praise the remedies too highly and will always recommend them to others."

Constipation is almost sure to set up other derangements.

Retained accumulations within the bowels are partly reabsorbed into the system, producing sometimes rheumatism, sometimes kidney trouble.

The blood being surcharged with acids, which ordinarily find their escape through the bowels when they are regular, rheumatism is the result.

Acid blood forms crystals, which accumulate about the ligaments, cartilages and sometimes the bones in the joints.

Such morbid accumulations of blood throw extra work upon the kidneys. The kidneys being unable to perform the unusual labor of excreting these poisons, often give way and kidney trouble is the result.

Permanent relief cannot be reasonably expected except by correcting the constipation.

Regular bowels are a great safeguard to health. Peruna and Manalin are unexcelled the world over for chronic diseases affecting the bowels and kidneys.

Mrs. W. W. Lamaster, 3127 McAtee Ave., Louisville, Ky., writes:

"I suffered for twenty-six years with bladder and kidney trouble, and being advised to give Peruna a trial, I did so. Eight bottles of Peruna and three bottles of Manalin entirely cured me."

Two Minute Talks About

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Just think of *the time* that this perfect system of flue construction *will save for you* when you're hurrying to get a big dinner ready. Just think how much fuel the Pandora will save for you by doing the baking and cooking at the same time. And remember, no other range has this perfect system of flue-construction. Send for the Pandora booklet. It tells of other conveniences designed by our brainy stove experts.

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