

A MILLIONAIRE'S MONEY.

The Expected-Nipple of Excitement on the Reading of Charles J. Hall's Will.

He Bequeathed His Entire Estate to One Who Had Been Faithful to Him.

The Heirs-at-law Contest and Give Bonds to Fight the Will.

BRIEFLY INTRODUCED.

Charles J. Hall, an old and somewhat eccentric resident of this city, died suddenly at Dallas, Texas, Tuesday, the 12th inst.

The will of the deceased was admitted to probate yesterday and before testamentary was granted to his cousin, Miss Helen Culver, of No. 21 Ashland boulevard, in bond of \$2,000,000. Deceased left personal property worth \$100,000 and realty of the value of \$200,000.

The heirs-at-law are Livingston A. Hall, La Fayette Hall, Benjamin Hall and Charles Wesley Hall, sons of Barbara Hall, a deceased brother of father; Mrs. E. Augusta Chapman, Mrs. Ida E. French, Charles A. Naramore and Emily Naramore, children of Estlin Naramore, a deceased son of father; Edward, Ma, Horace, Frank, and Alva Naramore, children of Eben F. Naramore, a deceased son of Estlin Naramore, deceased, and Sarah Nevada Chapman, a daughter of Mary Hall Cummings, a deceased daughter of Barbara Hall, deceased.

Testator disposed of his worldly effects on our sheet of legal copy paper. The will, in a few words, bequeaths the entire estate to Miss Helen Culver, and appoints her executrix without bond. For over thirty years Miss Culver was housekeeper for deceased, who leaves no widow or children, and the above-mentioned heirs are the next of kin.

Objections to the disposition of the property by Chapman & Naramore and Emily A. Chapman and they have taken an appeal from the order probating the instrument to the Circuit Court on giving bond to \$200,000.

Mr. Hall executed his will Oct. 21, 1881, and it is witnessed by Thomas J. Brown, his attorney, C. Burge, and Emma Burge, all of whom were sworn and gave evidence that Mr. Hall was of sound mind and memory when the document was executed.

HER NEXT FRIEND.

A reporter for THE INTER OCEAN had evening called at the residence of Miss Helen Culver, No. 21 Ashland boulevard. That lady had experienced a very torturing day, and had retired when the repeated ringing of the door-bell awakened the late visitor. He was met at the door by Miss Maria E. French, who has been an inmate of the household for the last three years. She graduated from Oberlin College in 1879 in the same class with Mr. Hall's daughter, and the friendship that sprang up there was of a very warm character, and was only severed by the death of the latter in 1874. Miss French is fully acquainted with the history of Mr. Hall. She explained that Miss Culver was thoroughly satisfied from the day's trial, and volunteered any information that might be desired.

"We have always lived very quietly, and consider ourselves screened from the public gaze," she said, in opening the story. "But if the matter must go into the public prints I suppose it is well that we should give the facts as nearly correct as we know them. You want to know who Miss Culver is? She is Mr. Hall's first cousin. Her mother was a sister of Mr. Hall's father.

THEIR WAYS WERE WISE.

The most fraternal feeling between them, and besides being the chief manager of his great estate she has made his home what it is, a cheery, comfortable abode. Mr. Hall came to Chicago in 1845. He has often remarked that he was at the home of Miss Culver when she was born. The difference in their ages was not very great. He had made and lost a fortune several years before the war. When the panic of 1857 struck the country, his lawyers told him he owed half a million dollars, more than his property was worth, and advised him to take advantage of the bankruptcy law. He scorned the advice, and in ten years more he had made another fortune. In the midst of his wealth his wife died in 1862. She little knew of her husband's financial embarrassment. He took every precaution to hide the truth from her, so he thought she had not long to live even with the brightest prospects in store. At this critical time Miss Culver came to his aid. She was a teacher in the High School of Chicago, at that time, but was at a summer vacation in her native home in Colchester, Catawago County, N. Y. She received a telegram asking her to come to the bedside of Mrs. Hall, and she forthwith complied. She was present at the death of Mrs. Hall, and she promised the dying woman that she would remain with her cousin and make his home as pleasant as possible.

"His home at present is on Park Street a year or two after his wife's death, but when the country was flooded with wildcat money he removed another address. He once brought \$100,000 worth of this money to Chicago on his person, but when he arrived here it was worth nothing more than waste paper. Miss Culver soon showed a woman of such business capacity as well as a good housekeeper. She was given a share in his affairs, and she went to work upon the various enterprises, and soon had everything under control. The property steadily gained in value, the situation improved, and in a few years the fortune was recovered and set on its way increasing. Mr. Hall always labored with one great object in view. He was anxious to improve the condition of the laboring class, and his theory was that every man should possess his own home. I know that people have often come to him to rent a house, and he has persuaded them to rent a home of their own, although he had become standing idle at the time. He was, perhaps, one of the shrewdest men that ever attempted to accumulate a fortune. He early foresaw that Chicago was to be a great city, and he bought land, year by year, that has now been divided in value. In spite of the fact that he had no ready money for real estate, he was satisfied that there was not his object, but it was in looking upon him to become independent through the purchase of bonds. He said that as well as a man began to build a home for himself to save money.

THE DEPOSITE OFFICE.

For which he always labored long years ago created a desire in his breast that his property should always be kept intact. He lost his son in 1868, and by the death of his daughter his nearest of kin was removed. He persistently said that when he was gone he wanted the work to go on just as though he was living. He was particularly interested in the condition of the progress of the South, and that caused him to invest a good share of his money in Arkansas, La., Missouri, Texas, and Louisiana. He also made investments in Florida, Iowa, and Illinois, Miss. As his estate became larger and larger, and the years passed by, Miss Culver was given more and more responsibilities, until finally the wise management of his extensive properties, not only in Chicago but throughout the country, was given to her, subject, of course, to Mr. Hall's advice and control. The details of the work were gradually taken out of her hands and placed in those of subordinates, while she assumed the general management. Of course, there were matters for the other class, but they had to report to Chicago, and she was virtually at the head of the entire business. She is naturally a striking woman, and never would acknowledge that she held the important position she did, but the employees of the office always acknowledged her as their superior.

Her views had never changed that his estate should be divided, and he did not intend giving it to any one for the mere sake of bequeathing them. The elevation of the working class was paramount in his mind at all times, and he wanted his fortune used for their advantage. His idea of bequeathing the workhouse was entirely his own. He did not believe in charity. He said that the selling of whisky and the giving of bread made more paupers than any other thing he knew was like doing to keep his fortune intact. He said he refused to make any bequests to independent institutions. The State, he said, was the only place for the working of the fund, and to give every man possible such a blessing was the great aim of his life. But he

did not want them to think that they could get without an effort. He would first create the desire for a home by his personal effort, and then offer loans for the securing of it, which were easy and generous. In Missouri, in Illinois, he had many loans to the very poorest people for \$25 each, and allowed them to make payments of 50 cents each. Some have been as long as six years paying their small loans. One American, in Louisiana, he met a man, waiting along the street in a very decent-looking manner. He approached, and in an off-hand manner, said: "My friend, don't you

WANT TO OWN A HOME?" "The man looked very much surprised, but he was steady when he answered. "I am to be put out of the house, I am in debt, because I can not pay the rent. I have not a cent in the world."

"Why don't you move into your own home?" asked Mr. Hall.

"That would sound like mortuary to some people, but Mr. Hall went on to explain how his own could be had more from his very loans by making a very small advance instead of trying to pay cash. The result was that the disappointed father did finally move into his own home, although it was in a very humble way.

Mr. Hall has always had the utmost confidence in his cousin. She has now been associated with his business for thirty years, and she understands his details thoroughly. But above all she was heartily in sympathy with his great object, and he believed that she was able to carry it out or to at least keep the estate in such a shape that it could be handed down to posterity as a unit. He added something at the present that could carry out his wishes, and that was what caused him to make his will, as he did seven years ago. Miss Culver knew the contents of the will at the time it was made, but it was not her wish that she assumed the great responsibility. Mr. Hall has, however, insisted upon getting it in her hands and she has accepted. The will was read yesterday in the presence of relatives. It created great surprise to at least two of them, and they expressed themselves rather strongly.

WE CAN ONLY GUESS.

At the instance in which they will attack the instrument in the endeavor to break it down. Mr. Hall was always very indulgent to his relatives. He did not help them so much by giving to them outright or by encouraging them to do for themselves. He has tried them in various ways. He has tried to have them go to college and be become responsible for the expense. One of them went to Cornell University, but soon gave it up. Two of them were hired for clerical work in the office, but did not prove what he trusted of them, and they were given something in the mechanical line. If they have always lived in the expectation of at last getting something from him, they have been disappointed. The property is not given to Miss Culver for her benefit, and she clearly knows it. She is accustomed in her living just as her cousin was, and she has no desire to live the income for herself. She entertains the friendliest feeling toward the relatives, and said as much when the will was read. There is no reason to believe that they will have any more at her hands than at Mr. Hall's. They will be given the same chances and opportunities, but the property will be held together in accordance with the owner's wish.

THE RAILWAYS.

THE INTERSTATE COMMISSION.

The investigation of the publication and issuance of tariff sheets by several roads in the West and Northwest, which is being conducted by Judge Conley and Colonel Harrison, of the Interstate Commerce Commission, was continued yesterday at the Secretary Building. It will be resumed this morning. Representatives of railroads, who were not examined the day before, told how the tariff sheets of their respective roads were printed and used.

J. K. Patterson, Chairman of the Western and Northwestern divisions of the Western Freight Association, which includes twenty-seven roads, said that he thought there was a general inclination on the part of all roads to comply with the spirit of the law.

Referring to the question as to whether the new tariffs ever went into operation before they had been actually published, he said: "When we make new tariff sheets, the date when they are to go into operation is left blank for the Chairman to fill in, and this is not done until we are ready to send them out. They are then dated ten days ahead of the time they are to go into effect, and ten days additional are allowed for them to reach the different points on the line." He did not think the publication of tariff sheets meant much in the shipping, but he did think some improvements should be made in the rate schedule in smaller details. The publication bill of this association amounted, he said, to about \$1,700 a year.

Mr. Paul Horton, of the Burlington Road, who was also examined, said that since the interstate law had been in operation, the clerical work of his road had increased 200 per cent. "It doesn't simplify matters," he said, "for people pretend to not understanding the schedule."

"But," interposed Ex-Governor Apple, of the Interstate Commission, "doesn't that mean to mean more business?"

"Not altogether," answered Mr. Horton. "It means a good many claims for overcharges to meet as low as 25 cents, and penalties are made frequently or steadily again."

Before the investigation was closed for the day, the roll of roads was called and each representative was asked to give a statement of the cost of issuing rate sheets under the law, but few were able to do so, and the others were asked to prepare and send to the Commission such statements at their earliest convenience.

CHICAGO, PALM BEACH AND ST. LOUIS.

CHICAGO, Ill., Feb. 20.—Special Telegram.—A meeting of the directors of the New Chicago, Palm Beach and St. Louis Railroad was held in the parlors of the St. Nicholas hotel today, those present being Colonel W. K. Murphy, president of the new line; General Manager H. W. Parker, auditor; H. L. Nash, secretary; E. F. Leonard and Colonel R. W. S. Wainwright, all of the Great North Line; Colonel Charles Bond, of Palm Beach, Fla.; the Hon. W. E. Ward and Colonel M. T. Conroy, of St. Louis, of the Short Line, and directors in the new road. The object of the meeting to-day was of a private nature. The new line is to be a trunk line from St. Louis to Nashville, Tenn. The distance will be eighty miles shorter, and the line served to the Northwest will be five hours or more. The general office will be located in this city. The new line will be completed in two or three months. The probability is that the main shaft of the road will be located here with the general offices, and the citizens will offer every inducement toward that end.

TRANSCONTINENTAL RATES.

ST. FRANCISCO, Feb. 20.—The freight-paying companies have received notice that the increased rate on mixed goods, including fruit, vegetables, and fish, has been raised by the Transcontinental Association from the present rate of \$1.10 to \$1.50 per 100 pounds. The managers of the freight companies in this city declare that the new rate will amount to prohibitory tariff, and completely to stop the trade, causing the market to fall soon. The increased rate amounts to an advance of \$30 a car on fruit and vegetables and \$40 on fish.

ST. LOUIS AND CINCINNATI.

CINCINNATI, Ind., Feb. 20.—Special Telegram.—The law firm of Ford & Knapp, of this city, today entered suit in the Circuit Court of this county against the St. Louis and Cincinnati Railroad Company for \$7,000, for services alleged to have been rendered in securing an appropriation to aid in the construction of the road. The corporation is now in default, and the individual defendants are William Almy and F. H. Gray, of Sullivan, Ind.

FINANCING FOR NEEDS.

The Board of the Associated Quakers Working to Remove the Famine.

SPRINGFIELD, Ill., Feb. 20.—Special Telegram.—Louis W. E. Naylor, of Chicago, is here to present to Governor Fifer a petition asking for the pardon of his brother, Cass Naylor, the anarchist, now in the penitentiary at Joliet. The imprisoned anarchist has also written to the Governor expressing his regret at having unintentionally been involved in the Germanist tragedy, through his innocent connection with labor unions, a connection which he now regrets. He desires almost instant pardon, and declares that his only wish now is to lead the life of a quiet and ordinary citizen. Mr. Naylor's brother has received several thousand signatures from good citizens here in Chicago, and he will present this to Governor Fifer Friday.