

lavished upon her in those days of his adversity."

"Two or three years after arriving in the country, Margaret committed a mortal offense in the eyes of her protector by marrying an Irish Catholic named John McKernan. She was then but 16 or 17 years old. It was bad enough for her to marry at all, but to be married to a Roman Catholic was more than Stewart could condone. She was too high spirited to appear in the light of a suppliant for pardon, and her husband felt as independant, with the whole world before him, as she. They removed shortly afterward to a suburban town on the Hudson. The estrangement between the city merchant and his former ward was partially healed and he frequently sent her various articles of clothing for herself and baby. His feeling toward her husband, however, never relented."

"In 1859 McKernan and his young family joined the western tide of immigration and settled in Northfield, Washtenaw county, afterwards locating at White Oak, Ingham county, Michigan. Mrs. McKernan's recollections of her self-constituted guardian grew dim as years went by, and she came in time to think of him only when the scenes of her childhood reverted to her mind. There was no correspondence and as far as she was aware, he may have been dead. She heard in later years of A. T. Stewart, of New York, whose fame as a successful business man was known throughout the world, and she occasionally wondered in her declining days whether he was Alexander Thomas Stewart, her uncle. The name of the millionaire merchant was Alexander Tourney Stewart. "He spells his name the same way," she would say, "and according to the newspapers, he is the same stern, cold natured man as the Stewart I knew." Her oft expressed desire to see him was never gratified and she died in 1873, at her daughter's home in Williamston, three years before A. T. Stewart's death."

"This is the case set forth by Faulk. The question of putting in a claim for a few hundred thousands of the estate, more or less, has been discussed at intervals for years, but no one seemed inclined heretofore, to go to the metropolis and make a demand on the executors who are reveling in the millions that the childless merchant prince left at his death, but, as work is slow on the farm just now, Faulk made up his mind to take a few weeks and look into the matter. Faulk says, candidly, that he thinks he has small show of getting any of the estate, even if his grandmother's relationship should be proven, but he would like the satisfaction of learning if such a relationship really did exist."

"Mr. McKernan left a large family, among them ex-Sheriff Thomas McKernan, of Ingham County, ex-representative John Q. McKernan and Capt. Phillip McKernan, recently deceased, who was formerly a well-known lawyer at Mason. The ex-sherriff and ex-representative will consequently come in for a slice of the estate if any of it comes this way. Faulk says the other heirs have chipped in to investigate the claim."

(If Faulk or his ancestors had been possessed of a record such as the one I am now introducing, he and his relations would not have to "chip in," as he says they have done, to pay the cost of proving relationship.)

In the early part of the present century there resided at Groszgarar, Hessen-Darmstadt, Germany, a poor but energetic young lad, possessed of that native push and inborn perseverance which is bound to make its mark in the world. In the year 1813, while he was just entering his fifteenth year, he left his native land and turned his steps towards Russia, where he gradually worked his way up to an honored and respected position as a banker. Being of a saving disposition he at length accumulated a very large fortune. Piling up

his money—here a little and there a little, at the time of his death he was worth \$100,000,000. In the city of St. Petersburg he built a large hospital, also building and endowing churches and colleges to the extent of \$2,000,000, such was the generosity of the man. His last will and testament left to his heirs or his relatives the enormous sum of \$100,000,000; and the amount is now in the treasury of Russia awaiting claimants. That young man was P. Sticklitz, who died lately, and whose heirs have from time to time been advertised for in the German and English papers. These heirs it is supposed are scattered throughout the whole world. Many of them are young, and many others have not the slightest idea that their family ever had any connection with any of this name, because no records of ancestors had ever been kept.

(This is certainly a very strong argument in favor of keeping a family record of ancestry in accordance with the places which I offer in our Family Tree. Then, as I have shown elsewhere, how easily could these large fortunes be claimed and relationship proved.)

To the Sticklitz family I wish success, and to all who read let these facts testify to the reasonableness and utility of plans, and may they see their advantage in profiting by the experience of others and learn from this time to know their own family history, and to hand it down to their childrer, is the earnest wish of the writer.

I beg especially to call attention to the matter of making out legal papers, such as wills, mortgages, deeds, notes, abstracts, and in fact all papers that may at some time have to stand the test of law; that you may study well the point of having a competent attorney to attend to such matters for you, as the laws of the land fluctuate from time to time, and the legal profession alone is able to keep posted on them.

If you hold or have given any mortgages enter the amounts and the parties concerned and all particulars, with date thereof, and make a record of all recorded papers. In case of loss you can get the duplicate.

MORTGAGES GIVEN OR TAKEN

Should you sell or exchange any of your real estate or personal property or any of your interests in any business or firm make a note of it in your record. Write the word "Sold" or "Exchanged" over your entry, and give dates of such sale or exchange and to whom such sale or exchange is made. Cancel paid mortgages.

All this should be done as a precaution in case of sudden death, lest your family be deprived of their rights through having no knowledge of these possessions.

If you should remove from one place to another make a note of it in your record, giving name of place left and name of place removed to, with date of such removal.

If a member of the family should enter the services of the army or the navy enter in your Record under what government. (This alludes to captains and sailors of any kinds of ships, which they may sail in), in what part of the world he is serving, in what regiment, under whose command and what position he occupies in the service. If in the navy mention under what government, in what vessel he sails, and under whose command. Should any work in mines, give the locality of the mine, its name and the name of the company owning it. The date of entering the service of the government, either army or navy, and of going into mining service should always be given. By taking these precautions you will always be able to trace these relatives should they be needed as witnesses, or should they be co-heirs to an inheritance—or if it so happen that you never had personal correspondence with them, you could write to the government or company under whom they served and find out their whereabouts, or whether they were living or dead.

The composers would advise as a precautionary measure, and not at all as a part of the work of this Record, that you preserve all letters or correspondence you may have with relatives, as letters can be taken as *prima facie* evidence to prove relationship in the courts of law.

The following articles we clip from the Detroit papers and insert it here as bearing directly in many essential points upon the work of our record:

"The Stewart millions. Michigan comes to the front with several heirs. They came through Mrs. McKernan, now deceased, who was a niece of the merchant prince, and came from Ireland with him."

"John Q. Faulk, a small squarely built man, dressed in the garb of a workingman, passed through Detroit last evening on his way to New York to look up evidence in support of his claim as an heir-at-law to the estate of A. T. Stewart, the merchant prince of the metropolis, who died April, 1876, leaving a fortune estimated to exceed \$50,000,000. Mr. Faulk is a farmer living in Byron township, 14 miles north of Howell, and he traces his descent from the Stewart clan through his maternal grandmother, Mrs. McKernan, now deceased who, it is claimed, was a niece of the dead millionaire, he having brought her with him when he landed at Castle Garden about 1820. Faulk seems to be possessed of a fair degree of intelligence and common sense, and from his general appearance, is not the sort of a man to spend his time and money chasing a phantom fortune without some reasonable grounds for doing so. By the death of Mrs. McKernan the strongest proof of relationship was lost, but

enough remains to make the case a decidedly interesting one. Certain discrepancies exist in the story of the McKernan claimants—Faulk is only one of the several—and known events in the millionaire's career, but they are of such a character as to strengthen, rather than throw discredit on, their showing of kinship.

"As narrated by Faulk to a reporter last evening the story goes that along in 1818 or '19 Mrs. McKernan, then Margaret Massey, a pretty child of 11 years, was left an orphan by the death of her father, a prosperous merchant at Belfast, Ireland. Her eldest brother, William, succeeded to the business of the estate, and took her to rear as his own child. Among the relatives of the Massey family were the Stewarts, in the County Tyrone, about forty miles from Belfast. One of them, Alexander Thomas, frequently visited at the Massey mansion at Belfast, and took a great liking to little Margaret. The Massey's and the Stewart's were not on the most friendly terms, and Alexander Thomas was tolerated rather than welcomed. He was not, however, denied the hospitality of the house, when in the City, for the elder Massey looked upon him as a likely, hard headed young man, who needed but a little encouragement to make his mark in the world.

Early in the twenties, probably the first year, young Stewart determined to emigrate to America, and he engaged passage several days ahead in an outward bound vessel from Glasgow. Of all of his family and associates from whom he was to separate there was none for whom he felt a deeper regret at parting than from his little favorite niece Margaret Massey. He had formed a warm attachment for her. When the day drew near upon which he was to leave, he asked permission to take her with him to the new world. Her guardian brother would not listen to the proposition. The affectionate uncle made an eloquent plea, showing what cheer it would be to him in his struggles in a strange land to have one of his kin with him. He promised to care for and cherish her as one of his own flesh and blood, but his entreaties were in vain. Not to be baffled in the determination to take the child with him at all hazards, he concerted a daring plan to kidnap her. He kept his intentions secret, not by a word or deed betraying a suspicion of his designs. The ship upon which he was to sail came to anchor in the harbor and the boats which communicated with the shore pulled along side the dock. Stewart's baggage was put aboard, while he stood on the wharf holding Margaret Massey by the hand and taking a last look at his native land. At the call from the boatman he spoke to the child, got her consent for a boat ride, and picking her up in his arms, jumped into the boat with his baggage. In a few hours the vessel sailed out to sea, and little Margaret caught the last glimpse of the home she was never to see again.

"What were the child's feelings at being thus ruthlessly torn away from the brother who had been a father to her, and the associations of her youthful life, is but a matter of speculation. In her tender years she soon forgot her troubles and before many months came to look upon her uncle as her rightful protector, and to regard him with a parental love.

"When the ship landed in New York he took her to his humble lodging. She witnessed his early struggles while seeking to get a start in the mercantile business, which he commenced in a little 10x12 store. She shared his frugal fare in the scantily furnished living apartments, back of the salesroom. His time was never so occupied that he neglected the wants of the orphan child, and to the day of his death, when over 60 years had elapsed since she had parted from him, she never forgot the tender care and attention that he

doubt that it will be necessary for very many of them to trace their ancestry and to prove their right and title in cases of litigation concerning legacies.

I would recommend, therefore, that you keep well posted on the whereabouts of relatives or family connections. If any members of the family be removed from home endeavor to locate them, so that you may have every chance of corresponding, or at least that you may be able to trace them, and a member of the family leaving home should never fail to get a blank copy of "The Record of Family Ancestors" and fill it out for his or her own personal use, from the records which have been kept by some other member of the family, and to continue the record for himself or herself so as to have a family chain without a break through all future generations and to show the branches of the family tree and to prove them even to a thousand years.

I have placed in the diagram in this record, columns with appropriate headings so that everything necessary can be entered in years to come, so there need be no difficulty as to where and by whom your ancestors were married. Thousands of people have been deprived of their lawful rights because of failure to prove legitimate ancestry, and in cases of second and third marriages this has been especially the case. To overcome this I have made special provision for entering particulars of second or subsequent marriages and the offspring from these marriages.

It will be needless for me to tell you of the time, trouble and expense that will be saved to you by tracing your family descent in the columns of this record, as you can have all particulars at your command at one glance.

The late Daniel Meyers of the City of Detroit would have inherited a fortune of nearly \$1,000,000 from the estate of the late Colonel Moore, an officer in the English Army, could he have proved the record of his family ancestors, but owing to his family having scattered when young he was unable to trace them and he could not bring sufficient evidence to satisfy the quibbles of the law, although morally certain in his own mind that he was the rightful heir; and there are scores of instances of the same kind.

I quote the following from an advertisement in a New York paper, the "Golden Argosy" of Nov. 6, 1886: "ENORMOUS FORTUNES awaiting claimants lie buried in the Courts of Chancery, Bank of England, England, France, Germany, and other countries, amounting to over \$480,000,000, a great part of which belongs to the People of America. The Chancery Paymaster will gladly pay the money to the rightful owners if they will only put in their claims. Thousands of people in the United States are unconscious of the fact that a fortune has descended to them from remote ancestors, and because they have no knowledge of these ancestors they take no interest in what is of vital importance to them."

How many people among the laboring classes have unexpectedly received large and independent fortunes from unknown relatives, and how many more might have received them had they possessed the knowledge which is contained in a record such as this.

The record of ancestry which I furnish you may prove of great benefit to you personally in your lifetime but to your children and to their children what great results can be expected. Your children are your rightful heirs and to them you wish to leave your property, or interests of value may be left in your care for your children, but through carelessness or neglect how easily could they be deprived of that which it was your earnest design they should obtain, and I claim for this record a value of its own, for important papers which you have entrusted to some one may often wilfully be destroyed by un-

scrupulous and designing persons. But if a minute of such trust has been entered in your record anything of this kind can be detected.

Children are oftentimes left orphans when very young, before they have a chance to know anything definite concerning their parentage, and this fact should impress upon your mind the necessity and advisability of taking the precautions marked out in this record. You have often seen by the daily papers, or may know from your own observation, of cases where widows and orphans have been swindled out of their inheritance through some slight flaw or neglect.

To persons who may fall heirs to properties this record can be made a great and important witness in legal cases, and great care should be taken to follow the instructions implicitly, and to keep correctly even the slightest details.

EXPLANATIONS.

The pages of this record are neatly and completely laid out with printed headings appropriated in such a way as best to carry out the design.

On the first four pages is to be written a sketch of your ancestors and relations, giving to each one a separate and distinct number, which number whenever used in this record shall apply only to the person to whom it is first given, and in fixing relationship do so by number. For instance among your ancestors may be John Brown (1), who may have a son John Brown (12). Then in entering say John Brown (12), son of John Brown (1) or if the case should be altered say Jane Little (17) daughter, granddaughter of niece of Thomas Little (5).

The schedule explains itself. After the schedule are two pages for minutes relating to anything on the schedule—such as second or subsequent marriages and their offspring, etc., and notes about emigrations. Eight pages are provided for special notes, such as the death of relations, giving particulars as to date, place, etc. Eight pages for notes on real estate, eight pages for notes on personal property, two pages for copies of wills, four for life, accident and fire insurance, etc., and two for index.

Two pages for mortgages received on real estate, two pages for mortgages given on real estate, one page for mortgages received on personal property, one page for mortgages given on personal property.

If married by a clergyman give his name, the church or parish of which he is rector, and the state, county and location of his ministrations—if by a justice give his name and jurisdiction, as these things are often of great importance as witnesses. Make special note of second or subsequent marriages. If married by a clergyman strike out the word "Justice," if by a justice strike out the word "Clergyman" in the schedule.

Before entering your own record in this book be careful to enter the records of your ancestors, living or dead, as far back as you can trace them, so as to have the family chain complete down to yourself and to your children.

In case you own real estate, mention where it is located—state, county, township, section and range, also whether improved or unimproved, number of acres, or number and sizes of lots, and buildings, if any. Give details and value of all personal property which you may own. If interested in mines, railway stocks, vessels, banks, insurance companies, factories or other large projects, give names and where they are located with other details and the names of other persons interested with you, also the amount of your interest.

TO THE PUBLIC.

IN presenting to the public this system for keeping a record of family descendants, the author feels confident that he is conferring upon you and upon your children and upon your children's children, such untold and lasting benefits as have never been allowed a place in your most sanguine hopes. It is a well-known and undisputed fact that every year thousands upon thousands of dollars are paid to lawyers and to other persons claiming to know of valuable properties and large sums of money awaiting inheritants or claimants.

You receive notice from some one saying that property has been left to you of which you have hitherto been entirely ignorant, and the case has been presented in such a way as to arouse your hopes and to induce you to search out the facts and see if you are really not an heir. You engage a lawyer to work in your interests, and when everything has been done which your attorney's skill can devise, and you have spent your money unstintingly and in good faith, you are at last told that yours has been a forlorn hope—that large sums have indeed been left to persons of your NAME, but that they are the descendants of an entirely different family. There may be a thousand and one Smiths' in a country who can trace no common origin which would be recognized by law as entitling them to relationship, and other family names in proportion.

Official notices of legacies are in general published in the newspapers and can be relied upon as genuine, while pamphlets and circulars sent out by pettifoggers and advertising firms may often be looked upon as spurious; so do not fail to read the newspapers with the view of finding official notices or you may miss something which would be to your advantage. And on this point is hinged one of the great values of this Record of Ancestors. Hundreds upon hundreds of people have read in the papers of persons leaving legacies, and because they were not aware that any of their ancestors ever possessed the name of the person whose will is advertised, the notice is passed by all unheeded, and the source of wealth is missed and gone forever: while had they had such a record as this it would only have been necessary to turn to the index of names in the back and see if the advertised name appeared in that index, and if found there, to trace out particulars in the part of the book referred to, to see at once if there is any family connection. Now, should you find that your connection with that person is beyond a doubt, or that you are in all probability a connection or descendant, how much more easily will you be able to prove your inheritance or to trace your relationship by having kept a clean record than without it, and almost any attorney would gladly take up your case when he saw the feasibility of your belief, even if you had not a cent to guarantee him, because he could see for himself that yours was a clear case, and that he would in the end be sure of his remuneration.

Thousands of people are emigrating to the United States every year from all parts of the world, and in years to come there is not the slightest

THE FAMILY TREE.



PRICE OF FAMILY RECORD \$2.00.

This book is, as its name implies, intended to establish in every family, a record of your entire family history, social and financial standing, and in fact a complete compendium, omitting nothing that would at some opportune time be of vast benefit, when least expected. As the Tree produces innumerable branches and leaves, so let this book be your "Family Tree." As it takes considerable time and an amount of work and information, that probably no second person could duplicate, should you have lost this Record, you will see the necessity of preserving this as you would the rarest gem.

"A RECORD OF ANCESTORS AND RELATIONSHIP IN FAMILIES"
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THE FAMILY RECORD COMPANY

PUBLISHERS

SUITE 37-42 125 SOUTH CLARK STREET

TELEPHONES CENTRAL 1341
AUTOMATIC 5341

CHICAGO, ILL., July 7, 1906.

Have you not observed how frequently litigation has resulted and how vast sums of money have been needlessly spent for legal fees in administering an estate--and almost invariably why? Because the line of descent through different branches of a family was obscure.

In bringing this to your notice it is with an idea of interesting you in a publication, evolved after much time and consideration, by the distinguished Prof. E. Hamburger of Detroit, and which has been aptly named "The Family Record".

This little volume is so arranged and indexed as to bring to mind everything pertaining to that which its title indicates; parents names, birthplace, date of birth, death, as well as that of brothers, sisters--in fact of all kin, near or distant.

An additional portion is devoted to the listing of your finances and real property, mortgages, etc., etc., making this little reminder almost indispensable.

Each alternate page of the book is left blank and we are prepared to print your announcement upon each blank page and furnish you with as many copies as you may desire, and you must admit, this will prove to be a valuable medium of publicity.

Allow us to state how valuable an advertisement of your establishment in the "Family Record" would be. As this book will remain in a family from generation to generation, your advertisement will always be seen on opening the Family Record or whenever an entry is made. It will pay you to present a Family Record to your customers as it will bring you the trade of the present and also the future generations. You could not get a better medium of advertising your business as the Family Record will always stay in the family and your advertisement will always be before them.

You will get a much better idea if you will read the preface of the Family Record. You will then acknowledge that it will be most valuable in your line of business. If this should meet with your approval our representative will call on you with samples of the Family Record.

May we not hear from you and quote our terms?

Respectfully yours,

THE FAMILY RECORD CO.

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