

# How to Die (Truly) Rich

by [Jeff Plude](#) (August 2021)



*My Wife's Lovers*, Carl Kahler, 1891

**So I was dispatched to write** a story about a local mogul's new mansion. It was set on fifteen acres along the Mohawk River just outside Schenectady, just down the road from the Edison Club where the General Electric elite hobnobbed.

It was the early nineties, and the place was built in the style of an English manor, made of this blue-gray stone quarried in the Ithaca area (unlike the palace of Odysseus, this one lacked an immovable master bed). The mogul went to Cornell and struck the jackpot in the insurance business. He

called his new place Llenroc, or Cornell backward, which is also the name of the stone. It had a Welsh ring to it, sort of King Arthur armed with an actuarial table instead of Excalibur.

Let me say before I go any further that I have nothing against the rich per se. For most of my life I have been moderately interested in business, and earning a profit is what business is about. But what does it profit a man if he gains the whole world, as Paul the Apostle says (or even a good chunk of it), and loses his soul? Capitalism, which has propelled America into a world power, is good. Greed, contrary to what Gordon Gekko says in the movie *Wall Street*, is decidedly not good.

I was informed that the lord of Llenroc, Al Lawrence, would not be conducting the tour. His wife, whom he met at college all those years ago, was deputed to do the honors. And so I was led around the thirty-five rooms spread over five floors, complete with a glass tube elevator and an underground level with a "Mermaid Bar" shaped like a sailboat hull, which had windows above of it that looked into the water of the indoor pool.

When I got home that night, my rented townhouse—the nicest place my wife and I had lived in the few years we'd been married at the time—never looked so paltry.

So I wrote my feature story for the cover of the Lifestyle section. There was one thing I still needed to know, though: How much money did it cost to build Llenroc? I asked Mrs. Lawrence, but she referred me to her husband. I wanted to give readers at least a ballpark figure of what the master had lavished on the monument to his success.

Like a good journalistic soldier, I braced for a verbal joust and gave him a call. He was the quintessential businessman of yore—brusque, harried, perhaps vengeful for

previous coverage from the paper. We talked for about twenty minutes and I knew the meter was running. And you always leave your zinger for the end, otherwise the interview ends preemptively. So I moseyed up to my big question, saying that people would wonder how much this all cost him. I remember mentioning that his wife had told me that she hoped that when people rode by the house—she counted some twelve hundred cars one weekend that had stopped on the shoulder of the road to admire Llenroc, as she gazed out from the balcony of the “observatory” on the top floor—they were inspired to work hard themselves so that they could live in a house like this one day.

He bristled. Why did I want to know that? He said I was rude.

I explained that he and his wife had invited the paper to their new home—they were publicizing a black-tie benefit for local hospitals—and that readers would naturally want to know. I said that I had to ask the question.

No you don't, he snapped at me. But he made an offer: If I told him how much money I made a year, then he'd tell me how much it cost him to build his home.

I gulped mentally, paused momentarily. What did I have to lose? But I realized I was being dressed down, humiliated, just the way he must have done to other groveling underlings who needed the job badly.

So if I tell you how much money I make a year, I said, then you'll tell me how much Llenroc cost you.

That's right, he said. You tell me, and I'll tell you.

I told him. I could feel the number plopped all over my desk like I'd thrown it up. After another pause I asked him again: How much did you pay to build the house?

I'm not telling you, he said. And that was that. There was no contract, just a gentleman's agreement. The only problem was that such an agreement takes two gentlemen. That's why contracts exist.

Our chief columnist, after the story was in the paper, came over to my desk to admonish me that I should've gone to the clerk's office to nail down the price tag of Llenroc. But this was a feature story, after all, not an investigative piece, and I thought the tone was all wrong. I did include a line that I asked him about it and that he bristled.

I was reminded of Llenroc recently when I saw *All the Money in the World*, a movie released a few years ago based on the book *Painfully Rich* about the kidnapping of J. Paul Getty's grandson in 1973 by terrorists in Rome (a new edition was published with the same title as the movie). The crux of the story is that Getty refused to pay the \$17 million ransom—equivalent to over \$100 million today. And he was the first billionaire, a time when a million dollars, let alone a billion, was an incredible amount of money.

He turned out to be not only the richest man in the world at the time, but perhaps the stingiest man in the world of all time.

I can't help but think of the supposed exchange between Hemingway and Fitzgerald, where Fitzgerald (standing in for Gatsby) declares, "The rich are different than you and me," and Hemingway (standing in for Jake Barnes) quips, "Yes, they have more money." I don't think either was quite right, but I think Fitzgerald was more right. Jesus, however, gave this devastating verdict after the rich prince refused to renounce his riches and follow him: "It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of heaven."

Getty is an interesting case, I think. A couple of

years ago I came across a book he wrote called *How to Be Rich*, and the title intrigued me. I was a little surprised to see it mentioned in the movie. Getty explains that he wrote it because he wanted to show people how to *be* rich, not get rich.

There's an interesting chapter in *How to Be Rich* on art collecting as a hobby, and of course, as an investment. This comes into play in the movie too.

When John Jr., living in San Francisco with his wife and four kids, needs a job badly, in the mid-sixties, he writes to his father asking him for one. His father wasn't around much when he was a kid; his mother was Getty's fourth wife. A telegram arrives—Getty has a position for his son, but he wants him and his family to come to his hotel in Rome to discuss it.

To say the meeting is awkward is like saying Getty was rich—a colossal understatement. But the old man immediately takes a liking to his grandson, his namesake, J. "Paul" Getty III. Getty wants to give the boy a small figurine, a black Minotaur. At first John Jr. says no, knowing his father; it would likely come with strings attached, probably more like ropes. The grandfather, masterfully played by Christopher Plummer, boasts to the little boy that the piece dates to 460 B.C. and, he's been told, is now worth \$1.2 million. "I'm sure those f—ers at the Met would kill to get their greasy paws on it," he says. He goes on to tell them that he bought it for \$11.23 in a black market in Crete from "some old cripple," and that Getty spent an hour talking him down from his original price of \$19.

"You see, everything has a price," he tells little Paul wistfully. "The great struggle in life is coming to grips with what that price is."

Indeed. A few minutes later, as if he hadn't heard his own pearl of wisdom, he walks up to John Jr. and his family,

calls him "Son, my son," pats him on the cheek, smiles creepily, and tells him lowly: "I had to focus on my mission, you understand? My business. I couldn't be weighed down mentally with a family."

Later Paul's mother, Gail, desperate to pay the ransom to the terrorists threatening to kill her son, takes the figurine to Sotheby's in Rome. But the curator tells her it's a mere trinket, like the kind sold to tourists. She finds this out for herself when she sees shelves of the same Minotaurs in a museum gift shop selling for a little more than the old skinflint paid for it. Getty was not above conning his own grandson.

The Minotaur turns out to be a fitting metaphor for Getty, who seemed to devour whoever came into his Labyrinth of wealth. There was no Theseus, though, to slay this monster.

In another scene Getty, after taking a beating in the press, has a suitcase brought into a room of dark wood walls. Getty opens it for a gentleman standing there; it's full of cash. So Getty is finally paying the ransom for his beloved grandson! But no (as Fitzgerald might whisper)—he walks over to another table and unveils a painting. He's merely paying \$1.5 million for another piece to hang on a wall of his mansion.

What a warped sense of value when even his grandson's life—his favorite grandchild and namesake—doesn't rate perhaps a dozen similar canvases. Likewise, when Getty is asked by his business associate how much money it would take to make him feel secure, the old oilman says without hesitation: "More."

In his business primer Getty does express regret about his five marriages, which all ended in divorce. He was very charming in person, according to his last wife, a singer twenty-one years younger than he was. Teddy, as she was known, had the dubious privilege of being married to Getty for

nineteen years, the longest of any of her counterparts by a long shot.

But Getty couldn't help himself, it seems, when it came to pettiness about money. In the photo spread in her memoir *Alone Together* Teddy includes a typed letter from her husband in 1943 that starts out affectionately enough with "Teddy dear." Then he sounds like the telephone billing department, upbraiding her for charges "from July 11<sup>th</sup> to August 10<sup>th</sup> in the amount of \$103.89, of which \$99.76 are toll charges." Then he takes the tone of an exasperated father writing to his high-spirited daughter at college:

*We will simply have to stop this extravagance or else I will be forced to have the telephone disconnected. You must think that money grows on trees. ...*

He closes with his impish voice from *How to Be Rich*, though in this context it's considerably less rich:

*I am sorry to be cross in this letter, but your big telephone bills would wear out the patience of a Saint and I am not one.*

*Love,*

*Paul*

(In an impish turn of her own, Teddy drew a line to the last paragraph and scrawled: "You're telling me!!")

Getty seems to have a full-blown obsession with phone bills, one of his most well-known miserly traits. At one point in the movie his daughter-in-law, after trying in vain to get an audience with him at his seventy-two-room mansion in Surrey, tells the butler she wants to call her attorney in Rome. He directs her to the empty booth, and even offers her some change from two envelopes, which he keeps for "guests' convenience"! Even John D. Rockefeller Sr. was known in his

old age for giving away dimes.

But as the kidnapping showed, Getty was more than just tightfisted. He was tighthearted.

Take the son he had with Teddy. The couple separated, but Getty hardly saw Timmy, who was blinded by a brain tumor. Getty did write many letters to the mother and the boy, but he also didn't neglect to nag his wife in at least one of them about the medical bills, claiming the hospitals routinely inflated them for men of means like him.

"You should always, if there is time, and there was in this case, have an agreement in advance as to what the charges will be," he scolded her. "... X-ray treatments in Dusseldorf cost \$2.50 each, yes, two dollars and 50 cents by the best specialist. You must insist that you pay what others pay ... I don't think you take enough pains, in advance, to determine the charges."

Just what a mother should keep in mind when her young son can't see and has a life-threatening illness. A son of a tycoon among tycoons, no less. When Timmy died at twelve years old, Getty was even a no-show for the funeral and burial. Needless to say, Teddy immediately filed for divorce.

Money has been a universal conundrum since the dawn of civilization. The Bible contains many caveats regarding Mammon, the God of money, from Solomon to the rich man in hell whose crumbs the poor beggar Lazarus, now in "Abraham's bosom," ate while alive. But Americans, perhaps by the very nature of our creation, seem especially vulnerable to its allure. President Calvin Coolidge declared a century ago that "the chief business of the American people is business."

But Alexis de Tocqueville saw this a century before that. In *Democracy in America* he sees a passion for industrial production as one of the new country's distinguishing characteristics. "I know of no country, indeed," he writes,



“where the love of money has taken stronger hold on the affections of men.” Paul the Apostle, of course, tells us that such love is “the root of all evil.” De Tocqueville’s compatriot Balzac, however, may quibble with his assertion of America’s corner on the moneygrubbing market. Consider his portrait, for example, of the parsimonious vintner with vast estates in *Eugénie Grandet*: “Unquestionably, the only god our world believes in, Money, was here in all its power, expressed in a single countenance.”

Père Grandet’s place was also in the provinces, just like Llenroc. I wound up my story about the mansion the same way my tour ended. Mrs. Lawrence was praising some of the workers still finishing up for the grand opening, the charity benefit. Handing me the end of my story on a golden platter, one of them said he couldn’t even afford the electric bill.

“If you work hard enough,” Mrs. Lawrence told him, “you can have anything you want.”

But only a decade later, the fall of the house of Llenroc was mighty. It was foreclosed on and Lawrence was found guilty of embezzlement, fraud, and tax evasion, sentenced to twenty years in prison, and died a couple of years later. But the ghost of Llenroc lingered: the person who bought the place eventually was accused of forced labor of a servant there and found guilty of harboring an illegal alien. So Lawrence’s spirit seems to have penetrated the very rock with which he built his memorial, or mausoleum, or extravagant dungeon.

As for Getty, he negotiated the ransom down to a few million dollars. Still, Paul lost an ear, and apparently his sanity too, eventually overdosing and becoming partly paralyzed. Getty himself died only a few years after the kidnapping at eighty-three.

*All the Money in the World* ends with Getty’s attorney

informing Gail that her father-in-law didn't leave a cent to charity. Likewise, he didn't leave his favorite grandson a cent either.

So much for how to be rich. *How to Die (Truly) Rich*, now that's the title for a business primer. But I don't think Jeff Bezos or Bill Gates are good choices to write it. Blessedly it was already written two millennia ago, about a carpenter who became an itinerant preacher and was homeless too, at least until he was crucified.

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