

# HOLDING A HUSBAND

Adele Garrison's New Phase of Revelations of a Wife

How Dicky and Maj. Grantland Managed to Get Madge Safely From the Car.

The remnants of my Puritan conscience, which seems to have been badly shattered since my marriage, awakened clamoring as I struggled, panting with weakness, back to my berth after securing the last bits of the torn telegram Dicky had unconsciously scattered on the floor.

A telegram not addressed to me—which my husband and one of my best friends evidently had agreed to keep from my knowledge—what was I doing with it?

I had my hand at my dress to throw the fragments back on the floor when Dicky's appearance at the door prevented the action. I could not put them back without his knowing that I had gathered them up, and this in my present tremulousness of nerves was simply impossible to me.

"The train's slowing up for Aberdeen," he said, then nodded carelessly to the porter at his heels.

"Just take these things out with those of the rest of our party, and—thank you. You've been a good scout this trip."

He handed him a bill as he spoke, and the man's grin threatened to extend to the back of his neck.

"Ya'as, sir, thank you, sir, I allus tries to do my best, sir," he said as he seized all my baggage except my velvet purse, to which I always cling, and departed with it.

Dicky's Whimsical Report. "Ought you not to be helping mother off the train with Junior?" I asked. "Remember, there's only father with her, for Alfred certainly must have his hands full with his mother and three girls."

"He has!" Dicky's reply was prompt, expressive. "Believe me, that lad's earning his honeymoon. Between his mother and Rita Brown he's certainly getting his, Lucky Her Fluffiness is his mother instead of his prospective mother-in-law. But he's managing everything beautifully, and your father has my mother eating out of his hand, so you needn't worry a bit. Dad is an old traveler, you ought to remember."

"Yes, I know, but I can't help worrying." The quick, nervous tears rose to my eyes as I spoke. Dicky strode to the side of the berth and picked me up bodily.

"Don't do that," he pleaded whimsically. "The porter will think I've been beating you up."

## What Do You Know?

Here's a chance to make your wit worth money. Each day The Bee will publish a series of questions, prepared by Superintendent J. H. Beveridge of the public schools. The cover story which you should know. The first complete list of correct answers received will be rewarded by \$1. The answers and the name of the winner will be published on the day indicated below. Write your name, home address and address in full, address "Question Editor," Omaha, Neb.

1. Who was the first boy who walked to China?
2. Who was the first man to sail to India?
3. Who was the first man to sail around the world?
4. Who was Ulysses.
5. How did the Greeks capture Troy?

(Answers Published Thursday.)

1. In what city are officers trained for the U. S. Navy? Annapolis.
2. On what river is Portland, Ore. located? Willamette river.
3. In what state is East St. Louis? Illinois.
4. Where is Yale university located? New Haven, Conn.
5. How many people sailed from England on the Mayflower? 102.

Winner: William Ferguson, 4215 Farnam St., Omaha.

Extensive deposits of a good quality of iron ore have been discovered by experts in lands owned by the municipality of Pretoria.

I laughed involuntarily, which, of course, was what he intended, and he put me gently down again and went to the door.

Is Dick Suspicious? "The train has stopped," he said. "I'll just give these passengers the once over, see how many there are getting off here."

He snapped off the light, and took his station by the door, which he opened only a crack, and peered out attentively. I saw that he had cunningly arranged his position so that only an unusually observant passenger could know there was any one watching, and I wondered at his sudden interest in his fellow-passengers. It was unlike Dicky to give any thought to casual neighbors unless they disturbed him.

A sudden disturbing thought struck me. He was acting for all the world as if he was watching for some face he knew, some one by whom he did not wish to be seen. My imagination described another fantastic arc. Had this scrutiny anything to do with the contents of the telegram?

Dicky turned abruptly from the door and put an effectual stop to my speculations with the announcement: "Everybody gone who's going to get off, and—here's Grantland, now," as a knock sounded on the door.

Dicky opened it, and the army officer bowed courteously to me. "Everything is ready now, Mrs. Graham," he said as hurriedly as if he were not holding a whole train for my convenience. "Are you able to walk?"

"Oh, yes! Thank you," I returned, and Dicky interposed with words that sounded queerly to my sharpened curiosity.

"Will you go ahead?" he said. "Coast is clear this side."

I fancied that I caught a significant look on Dicky's face, but Maj. Grantland's was distinctly "pokerish" as he replied:

"Very well, I'll just stand at the aisle here until you turn the corner, then I'll cut in ahead of you."

I blessed his thoughtfulness as I saw that his tall, massive figure standing between our door and the aisle effectually shut out any curious inspection of my faltering journey out of the door with Dicky's arms around me. I found that I was almost too weak to stand, but I managed to get around the corner into the corridor, where I found myself sinking into Dicky's arms, thoroughly spent.

"Here," I heard Maj. Grantland say roughly, "you must let me help you."

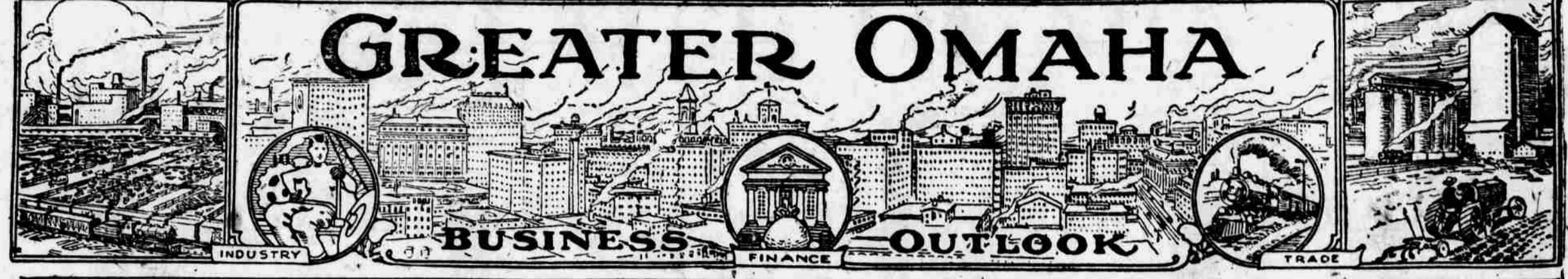
The next instant I felt myself lifted as if I were a baby and borne to the platform and down the train steps to a big limousine.

(Continued Tomorrow.)

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## Saving

By SAMUEL CROWTHER

It is doubtful if the full economic force of saving can be sold as a coldly abstract affair. The economic value of life insurance has not been generally sold, and even where such insurance is now sold to cover inheritance taxes the appeal is largely to the emotions on the ground that if the taxes are deducted the beneficiaries of the testator will not receive the amounts which he in his wisdom had exactly designed for their needs. The emotions have to be played upon and this can be reasonably and legitimately done in a number of ways. There is, for instance, the long line of appeals to avoid poverty so well expressed by Micawber when he said: "Annual income, twenty pounds. Annual expenditures, nineteen pence. Result happiness. Annual income, twenty pounds. Annual expenditure, twenty pounds, naught and six. Result, misery. The blossom is blighted, the leaf is withered, the God of day goes down upon the dreary scene, and in short you are forever floored, as I am."

There is also the appeal that is so effective in insurance in which the actuarial statistics are used to demonstrate to the prospective buyer the careers of 100 average Americans starting at the age of 25.

It is impressive to note at 35, 10 of these men will be wealthy, 10 will be well-to-do, 40 will live on their earnings, and 35 will not have advanced. Twenty years later only 1 will be wealthy, 3 will be well-to-do, 46 will live on their earnings, and 30 will be no longer self-supporting. Ten years later out of 64 survivors, 54 will not be self-supporting, and of the 37 who will normally live to the age of 75, 34 will be dependent.

Take the widows of this whole group of 100 which, of course, widens the appeal, and it will be shown that only 18 can live on the incomes that their husbands accumulated; the others are either dependent or have to work for a living. These are very strong facts in selling the thrift idea. But the savings may seem so small to the worker as not to be worth while. In that case one can simply present the great number of men who started life as ordinary workmen and who by saving have put themselves into the position to become wealthy. Such men are in the majority. Take L. F. Loree, the president of the Delaware & Hudson railroad. He is not one of the very wealthy men of the country, but certainly he is a representative citizen. He says:

"When I was a young man, I tried very hard to save money, for I knew that I should never be a success until I had saved. So, every month I watched the pennies—spent as little as I could—and saved the rest.

"It wasn't easy; and it didn't amount to much, either. There was always something unexpected coming up to take the money, and 'the rest' was disappointingly small. Besides—I hated to think about money all the time—yet when I didn't think about it there wasn't any 'rest' at all to go into the savings bank.

"One day I tried a new plan. Just put a definite amount in the bank when I first got my pay—and lived on the rest. From that time on I began to get ahead rapidly, the money in the bank grew regularly and surprisingly—and I didn't have to think and skimp all month. We just spent what was left."

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