"ONWARD...OMAHA"

By PAUL GREER.

men's financial affairs that makes saving difficult.

Many who have arrived at the gray-haired age where

they would, if they only could, retire from active pur-

suits, tell, with more sorrow than delight, of the thou-

sands and hundreds of thousands of dollars that they

made in salaries, commissions or profit in their business

or lost in speculative ventures. According to the state-

ment given wide circulation by the government in its

thrift campaign, out of every 100 average men reaching

the age of 65, only six are wealthy enough to be able to

retire or enjoy ease of life without worry, while nine

are self-supporting but are compelled to work, and 85

day is then in the same company with the man who

never made more than a bare living. Up to the age of

45 the earning ability of the average man continues to

climb, thereafter gradually sinking. In those days of

youth, when the first earnings seem so meager, it is hard to begin saving, for the small amount that could

be held from expenditure often seems scarcely worth-

while when measured with the pleasure of using it im-

covery that money if left alone will double itself

basis, the man of 25 who saves \$100 every six months,

will not only be able to retire at the age of 60, but will

have an income of more than \$1,300 a year and capital

out by Stern Brothers & Company, investment bankers

of Kansas City and Omaha, involves the three elements

of time, compound interest and safety. Under the hap-

hazard seeking for competence or wealth, men usually

speculate with their earnings, trying to make fortunes

of his accumulative years between 25 and 60 to build

a fund large enough to provide an ample income by the

time he wishes to retire, or to travel, or merely to be

free from bread and butter worries. It is simply a

matter of deciding how much one can save each year

and sticking to it, perhaps saving more in flush times

and less in poor ones. The booklet contains a table

with a plan for men of various ages up to 50. If you

are 35 years old and wish to begin storing up for old

age, you find that a monthly income of \$100 at the age

of 60 can be assured by investing \$200 each six months up to that time. An income of \$300 a month is produced by savings of \$500 each half year.

first block of any sound security he desires. The cou-

pons or dividends from these securities must be re-

invested. There is no obligation, of course, but to

arrive at the sought-for result, the magic of compound

the plan operates, let us assume that a man 25 years of

age wishes to have an income at the age of 60 of about \$600 a month," says this booklet. "Reference to the table of plans shows that in order to have an income of

approximately \$575 a month he must accumulate within

35 years \$115,000. To do that under this plan he must invest \$500 every six months, or \$1,000 annually. He

purchases, therefore, a \$500 bond (or other safe security averaging 6 per cent interest) within each six

months period. His coupons and dividends must be re-

invested as soon as they are received, in bonds or stocks

of small denomination, averaging a yield of 6 per cent.

will accumulate, through the working of compound in-

terest, over \$115,000 at the age of 60. His annual in-

deposit box and commences paying on the next security.

Overlapping payments are made in same way. This

keeps his money invested 100 per cent and he secures

the greatest advantage any investor can have-com-

spending his dividends and interest for odds and ends

come from this sum will be approximately \$7,000.

'That process, repeated steadily and systematically,

"As each bond is paid up he puts it in his safety

If he had invested his money in the usual way,

interest must be invoked.

Having settled on the plan, the investor buys the

"As an illustration in detail of the manner in which

Under the other method, a man takes advantage

over night, and losing more often than they win.

But now comes someone with the old, yet new dis-

per cent for ten years. Operating on this

This plan, which is set forth in a little booklet put

mediately. Young men do not like to wait.

of \$23,000.

The man who has made and spent a fortune in his

are dependent upon children, relatives or charity.

More often than not it has been spent as it came,

CHAPTER VII.

Tommy Chases Mr. Woodchuck, ommy Fox went up into Farmer back-pasture, which lay even nearer Blue Mountain than the field where Tommy and his mother lived. He skulked along among the rocky hummocks, and the old stumps which dotted the pasture thickly. His ears and his eyes and his nose were all alert to discover any small animal that might be stirring—especially his rose; for Tommy could smell things

when they were a long way off. Tommy's mother had explained to him that he must always hunt with as Tommy was about to seize him. the wind blowing in his face; because then the breeze brought to him the front of him, whether it happened to be an animal that Tommy was hunting, or some animal that was hunting him. In that way Tommy would be able to know what was ahead of him, even if he couldn't see it.

But if he were careless, and trotted along with the wind blowing behind



stole along very carefully

him-ah! that was quite different. The other forest-people would all know he was coming, for then they would be able to get Tommy's scent. And some day, if he were so foolish

whill of hot peanuts, or pop-corn

or candy cooking on the stove. saw, not ten jumps ahead of him. for Mr. Woodchuck with a rush,

ran for his life; and he was so spry

Tommy was disappointed. But h was determined to get that wood scent of any animal that might be in chuck, and he began to dig away at Mr. Woodchucks's hole. You see Mrs Woodchuck was smaller than Tommy Fox, and since the under ground tunnel that led to his home was only big enough to admit him. ger. Though Mr. Woodchuck's hole was under a shady oak tree. Tommy found digging to be somewhat warm

> He worked very hard, for he was eager to find Mr. Woodchuck. In fact, the further Tommy dug into the ground the more excited he grew. And he had just decided that he had almost reached the end of the tun-nel, and that a little more digging would bring him inside of Mr. Woodchuck's house, when he met with an

To Tommy's dismay, Mr. Wood chuck's tunnel led between two root

am sorry to say that Tomm

## no mistaking that savoury smell. It gentleman, Adele Garrison's New Phase of

Dicky, however, was stubborn. it's all wasted on me. Hunt a home for yourself if you wish, but I'm go-

meaning he understood it. But he

last table. "Let's Plan Our Campaign."

"Nevertheless, my dear, I shall

He strode out of the room, annoyance expressed in every line of his lithe figure. Lillian's eyes, full of amusement and something more

"He hasn't the ghost of a chance to

"II'm not worrying about his get-ting the house back," I uttered the falsehood stoutly. "It's what I hope he will do, for, Lillian, I simply cannot let you spend your strength for me any longer. I'm going to take

"I'll be in a hospital, a pitiful, broken-down object in a week or two—is that it?" she gibed, her eyes fixed so keenly on me that I couldn't control an embarrassed flush. "I

hand on my shoulder.
"You and Dicky are dears," she said, "and truly I am going to be very obedient to whatever you say as soon as we are settled in our new o't'y don't hurry, and I think I'll be able to convince you in about two minutes' conversation that I have a very good workable plan in my head, which will not entail any work of worry for me, the thing which appears to be worrying you most."

live in Marvin concerned me closely, should hear nothing more about it from either Dicky or Lillian.

affected Tommy very pleasantly-much as you are affected by catching

Tommy stole along very carefully. And as he peered around a stump he fine, fat woodchuck. Tommy crupt up a little closer; and then he sprang

coat and hung it carefully upon a

mexpected check,

of the big oak, and Tommy could not squeze between them. He reached his paws through the narrow opening and crowded his nose in as far as it would go. But that was all he could do. He did not doubt that somewhere in beyond, in the darkness, Mr. Woodchuck was having a good laugh because Tommy had done all that work for nothing.

Fox lost his temper. He called after Mr. Woodchuck. Yes-he shouted some rather bad names after him. But as to go about with the wind at his of course that didn't do a bit of back, some day he might stumble good. And Tommy Fox put on his right onto a wildcat, or a dog, or a coat and went home to think about man, or some other terrible creature, what he could do. He didn't care Well-Tommy remembered all to ask his mother's advice, because these things that his mother had told he didn't want her to know that him. The wind blew fresh in his Mr. Woodchuck had got away from face. And to his delight all at once him. But he hoped to find some he smelled a woodchuck. There was way in which he could catch the old

## HOLDING A HUSBAND

Revelations of a Wife

talk with Lillian.

workable plan.'

rupted.

The "Good Workable Plan" Lillian the slashed photograph was closed

Suggested to Madge. for the time at least. While I was There was such decision, such fi- grateful to both my husband and my nality, in Lillian's tones as she voiced friend for shielding me from the unher determination to go on with her pleasantness which I imagined must plan of finding a home for herself invest both questions, yet I felt near us in the country that I realized, vaguely out of things when, after I fulness; of which I was ashamed, the had done justice to Katie's "sour intility of opposing her. milk paneakes." I went upstairs to

"That's a very good line, old dear," he addressed her mockingly. "But ing to move heaven and earth to stay right here."

You'll be more likely to set movdactically, "you're the most methoding the place you've neglected to lical housekeeper I know. From the mention," Lillian drawled, "if you looks of things I'm sure you had looks of things I'm sure you rad stir up that woman to whom you sold the place. Try it out if you everything sorted and packed away in the shape when you left the house want to, but remember this, I don't for North Carolina." want to live in Marvin-neither do you," she added slowly, after a sigof course, those trunks being up-"Nothing carried from one room to

nificant little pause.
I saw a little flush steal into the brown of my husband's cheeks, and I' knew that whatever was Lillian's shrugged his shoulders with defiant sullenness as he rose from the break-

pardon me I must be off. By the "Good, that simplifies that end of way, Madge, I took that little frame it. He probably understands wrapfrom the drawer and gave it to ping and tying furniture so it won't Lil. I thought there was no use dis-

"Don't worry, my dear," she said.

get the house back. When you've eaten your breakfast come on upstairs and let's plan our compaign for the next two weeks."

all our things with us. What, do ou mean?" "I mean," Lillian said, adjusting her hat before the mirror, "that I don't think there's a chance in the you in charge, my dear, and be π most inexorable mistress. If I don't-" world of our getting anything within commuting distance before next fall,

and we must be prepared for any kind of a shift that happens. It we do have the luck to hit upon something, such an arrangement of packing won't hurt anything, and if we fail to find what we want it will be thought so," she laughly lightly, then rose and laid an affectionate the only possible way you can man-Jewel, Flower, Color

somes. Finish your breakfast now,

A Protest.

er success in any undertaking, and to assure him of protection against When Lillian left the room I hurried through the rest of my breakfast, remorsefully conscious that it affairs, and assures its wearer of the was not of Lillian I was thinking most, but of the puzzle which her Worn by the pure in heart, it is polast words to Dicky had given me. tent in driving away all evil. Why had she said so significantly, "Neither do you?". Why had he flushed so understandingly? That sures its wearer of the joys of serenthe reason my husband should not could not guess, yet I was sure that I surmised, also, that the matter of ment insurance plan in England.

Pudgy Mr. Woodchuck saw Tom my just in time. He turned tail and though he was quite a fat, elderly gentleman, that he reached his hole and whisked down out of sight just

work, so he took off his neat, red

## Douglas 0394

If Lillian guessed my feeling she

"In the first place," she said di-

"It wasn't bad," I admitted, "but,

another, was there?" Lillian inter-

"Well, then, packing for you is go-

ing to be a very simple mater, as most

of it can be done by Jim and Katic.

"Yes, I believe he worked for the

"Good, that simplifies that end of

tle lady, if you'll just sit down and

inventory your possessions, listing

in one column the things-wearing

apparel, linen, silver, etc,-you'll

need for the summer, and in the

other the ones you could do without,

we'll have a good flying start. And I'll take a nice, lazy stroll while

you're doing it. Isn't that a fair di-vision of labor?"

looks as if we were'nt going to have

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ity and lasting peace.

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stone and natal gem of those

"But, Lillian," I protested, "this

Can Jim pack china and glass?"

"No-o," I answered.

made no comment upon it. When we

were seated in my room she went directly to the point of her "good

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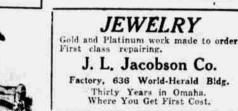
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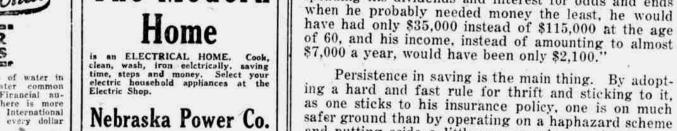
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