

# THE FORBIDDEN ROAD

By MARIA ALBANESI

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## CHAPTER VIII—Continued.

"You are ill; what can I do for you? Tell me, Oh, please tell me!" Katherine said, her nerves all ajar.

"I-I have had a shock," she said, when she could speak, "and I am frightened—very frightened. I cannot stay alone. I want to be near the children. I must have the children with me—I have come to take them downstairs."

To her suffering, distorted, mental vision in this moment Katherine looked like some spirit, tall and straight in her long, white nightgown, with her dark hair falling in two heavy plaits from her small, smooth head.

"The girl was more than a little frightened herself, but she calmed herself with an effort."

It was, of course, impossible for her even to guess at what had happened; nor did she wish to; she only wanted to help, to comfort, if possible, for she realized that she had to minister to one who was passing through an ordinary ordeal.

Putting her finger on her lip as a gesture of silence, she drew Camilla to her feet.

"I will go down with you," she whispered, and they passed together out of the room; but Camilla's mind dwelt on the children.

"Don't separate me from them," she said; her voice was so changed, so dull, so hoarse. "Don't stand between me and the children," she said, almost passionately.

"If you will go downstairs," said Katherine, quietly and gently, "I will bring the children down." "I don't think they will wake. Make the bed ready and turn the lights low. I think we will put them into the blankets, they will not feel the cold that way."

At first she had been on the point of suggesting that Camilla should stay in the nursery and take her bed, but she quickly felt that it would be a wise thing to occupy the other woman a little, for even to her untutored eye there were unmistakable signs of an acute and dangerous mental tension about Camilla at this moment.

"If you will go and make everything ready and come up again, you might carry Baby down," she whispered.

It made her heart ache sharply to see the pitiful eagerness with which Camilla did her bidding.

When the mother came back again she had divested herself of her silk undershirt, so that there should be a little noise as possible.

"Give me Betty," she whispered; and she pushed Katherine gently on one side. "I can lift her myself," she said; "I have done it before."

She almost staggered under the burden of the sleeping child as she took it out of the bed; but the color came back to her face, and her eyes lost that wild look as she held Betty to her heart.

Katherine tucked a cot blanket securely about the little feet, and went down closely behind.

"Now I will bring Baby," she whispered. Both journeys were accomplished satisfactorily; neither child nor mother for a moment opened her sleepy eyes as though she would have questioned what was passing with her.

When they were both laid in Camilla's luxurious bed (and by the sound of their breathing the two listeners had assured themselves that the rest was unbroken) the mother went up to Katherine and kissed her, and then she put her arms round the girl and hugged her.

"Don't think me mad," she said, hoarsely; "to-morrow I will tell you all."

"You are so cold," said Katherine, un- evenly; "won't you have something? Let me get you a little brandy?"

"It is you who ought to be cold," Camilla answered; "how selfish I am, dragging you out of your bed like this."

They spoke in hushed tones. "I am not a bit cold," Katherine said. Indeed, she had grown so much she is no longer a baby, alas! alas!"

The stimulant had already commenced to put a little sign of warmth and life into her; the misery in her expression was breaking a little.

"She was my first baby, you know," she said, "and her father thought her the most wonderful thing in the world. He used to walk up and down with her for hours at a time, and the old nurse I had was so angry with him! She said it was such a bad habit. But I loved to see him with that little creature in his arms; he was so gentle with it. And then to think that he could forget her, turn away and leave her! It does not seem so bad that he should have forgotten me," she said. She spoke dreamily.

"There was a long pause. Katherine still chafed the small feet.

"You wonder, perhaps, why I asked for Betty," Camilla said in a low voice. "I love them both just the same, but Betty belonged to the beginning. Her father never saw Baby; poor little Baby! I wonder would he have stayed if he had seen her?"

"You are warm now," said Katherine, as brightly as she could; "do let me help you into bed. You will feel so much better there, and the children will keep you warm. Won't they be surprised when they wake up and find themselves in your bed?"

The smile that came into Mrs. Lancing's eyes was very pleasant to the girl kneeling beside her to see.

Her heart began to beat a little less nervously. The fear and the uneasiness began to slip from her. When she would have got up Camilla held her back a moment.

"You have been so good to me," she said, in a broken way, "and you give me such a sense of strength, of comfort. How angry nurse would have been if I had disturbed her as I have disturbed you! Denial is right. I have never had any one about me like you before."

her children, and Katherine moved about the room softly, putting it tidy.

She picked up the lace gown from the floor; she laid it and the magnificent wrap on the couch.

The fire lit up the room with a warm, ruddy glow. Katherine put some more coals on noiselessly. By the firelight she saw the scattered jewels and gathered them together; then she put the letters in a pile, with Col. Lancing's at the bottom.

When all was done she paused and listened quite a long time.

Mrs. Lancing never moved; she had fallen asleep.

"Poor creature!" said Katherine to herself. She stole softly away, but the room upstairs had such a desolate look she could not stay in it; so, as sleep was impossible now, she dressed quickly, and went back to Mrs. Lancing's room, still in the same soft way.

"I may be of some use," she said. She sat in the chair by the fire, and she watched the bed. It gave her a sense of extraordinary gladness to see those three so closely together; in this moment she seemed to share in their union; she ceased to be a stranger.

TO BE CONTINUED TO-MORROW.

## LIFE OF AGED WOMAN CLOSES

### Mrs. Frances Troman Jones Passes Away at B Street Residence.

Born in Birmingham, England, in 1818, and Remembered the Birth of King Edward.

Funeral services for Mrs. Frances Troman Jones, who died yesterday morning at 4 o'clock, after an illness of about ten days, will be held from the family residence, 133 B street northeast, this afternoon at 3 o'clock.

Rev. Samuel H. Woodrow, pastor of the First Congregational Church, will conduct the services. The pallbearers have not yet been selected, but they will be chosen from among old friends of the deceased. The remains will be interred in Congressional Cemetery.

Mrs. Jones had lived on Capitol Hill ever since she came to this city in 1879. She was born in Birmingham, England, in 1818, and came to this country about thirty years later, in company with her husband, John Jones. For thirty years before coming to this city she lived in St. Charles, Ill., where she has many friends.

Her husband died fifty years ago, leaving her with one son, David T. Jones, who was principal clerk in the Life-saving Service in the Treasury Department for a number of years, until his death, fourteen years ago.

Mrs. Jones told interesting anecdotes of Queen Victoria, whom she often saw in the streets of London, and recalled the proclaiming of the birth of the Prince of Wales, now King Edward.

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The princess model will always be a favorite with women of graceful figure, for no other type of costume so well becomes them. The gown illustrated is unique in that it has a five-gored plaited skirt, which is joined to the waist at the back and sides under the belt, the princess effect being obtained by means of the front panel, which extends from the neck to the hem in an unbroken line, and forms, in conjunction with the side pleats, extending from the shoulders to the waist line, a triple box-pleat effect.

If the figure is full, it is suggested that these side plaits be stitched to bust depth only, so as to avoid a drawn effect, where there should be plenty of space. The

plaits in the back of the waist are arranged a little differently, the whole producing the admirable effect of width at the shoulders and slenderness at the waist line that fashion demands. The sleeves may be in elbow length or extended to the wrists, as preferred. To make this eminently becoming dress in the medium size requires 12 1/2 yards of 24-inch goods, taffeta or a soft wool being suitable materials. Five sizes, 32 to 40 inches bust measure.

A pattern of either may be obtained by enclosing 10 cents in stamps and addressing Pattern Department, The Washington Herald, 734 Fifteenth street northwest, giving the number (2735) and wanted.

## SEEK TO REDUCE DEATH RATE.

### New Yorkers Will Show Evils of Congestion of Population.

New York, Jan. 10.—A large number of societies and individuals have founded a "committee on congestion of population in New York" for the purpose of making an exhibition which shall arouse attention to the evils brought about by conditions suggested by the committee's name. The committee is made up of about 150 men and women prominent in charity and social reform work.

Dr. W. H. Guilfoxy, chief of the bureau of vital statistics of the board of health, has prepared for the Medical Record a paper on the death rate of the city as affected by the cosmopolitan character of its population, which will be the basis of one of the important discussions at the conference to be held in connection with the exhibition.

The exhibition will be made in the Museum of Natural History building, commencing March 3, will have the cooperation of a number of associations and municipal departments, including the board of health, and the department of charities.

In the introduction to the statistical portion of his paper, Dr. Guilfoxy says: "In a community of 4,200,000 it is reasonable to suppose that the presence of 1,750,000 foreign born citizens would appreciably affect the death rate of the community, especially when we consider that the language, customs, habits, and environments of fully 80 per cent are so dissimilar in all respects to the requisites established by the authorities for the making of a sanitary number of the body politic."

The wife now seeks an absolute divorce and the sole custody of their young son. The court's decision was based on the ground that the parties to the suit are Irish, and that absolute divorce cannot be had under the procedure of the French courts.

Lawyer Poincaré, for Mrs. McBride, argued that this legal point is unclouded. Lawyer Laborer, who gained so great a reputation in the Dreyfus case, appears for Maj. McBride.

The hearing was not finished.

The accession of the Grand Trunk Railroad to the ranks of those industrial corporations which pension their superannuated employees has a double significance, in that the road has had a retirement fund for years, and has now changed it to an outright pension system. There are now more than a hundred large employers of men in the United States who have established a pension fund for their superannuated help.

On the face of the latter it would appear that the movement which started several years ago to take care of the aged employee rather than to turn him adrift into a world of want, indicates the development of a better spirit on the part of employers toward their help. But it is pointed out that in reality it is only the application of a well-founded principle, and that the most heartless employer in the world finds it to his material advantage to provide for his men in their old age.

Therefore, while the world looks on and admires the corporations for their humanitarian work, those who are acquainted with the underlying reasons for it know that the industrial pension is the outgrowth of experiments, which, when it comes to a final analysis, have shown it to be a highly profitable investment.

The Grand Trunk used to have a retirement fund, which was contributed by the employees themselves, in the shape of monthly deductions from their salaries. This was one of the pioneers in the line of helpfulness toward employees. Another was the Baltimore and Ohio. These activities have served well their purpose, and have proved to the roads conducting old-age pension systems that it was a single retirement experiment made by a railroad that has not proved a success.

The fact that some roads are now going from retirement funds to pensions is a deplorable thing, and it is a system where the railroad or other employer contributes the whole retired pay, it is to be preferred to the retirement system, where the employees contribute the funds for their retirement. If industrial pensions are almost sure to force the government into the granting of civil pensions, so have industrial retirement funds blazed the way for the industrial pensions.

Experiments have been made to show that good business policy dictates a pension system on the part of large employers of labor, and that no money is spent to better advantage than that which goes out in this way. There is one thing especially that a pension fund has been found to do. It prevents strikes. The man who has been in the service of a company for fifteen years or more, and has a life pension ahead of him when he reaches that age where he can no longer toil, will hardly be induced to lightly lay aside his work for a strike which would cut him off from the hope of the bounty of his employer later on. There is always in every shop which has an old-age pension enough men taking this view of the matter to make a strike practically impossible. It has made a rough draft of a system which it thinks will be suited to its needs, and has sent this out among its employees with the suggestion that they feel free to make any improvements they may have for its improvement.

The New York street railway was probably the pioneer street car company to pension its employees, and the First National Bank of Chicago, now the first banking institution to provide a retirement fund for its force. The cost of pensions to the corporations giving them is not excessive. Probably less than 4 per cent of the employees of a given railroad will live to become eligible to such a pension, and even a smaller percentage still will live to draw it for more than five years. Thus, while insuring to every faithful employee that he will have a comfortable old age after his superannuation, it comes more often as a protection against a time that never comes. Those corporations which have made the retiring age at sixty-five will, of course, have to pay more pensions and longer pensions than those which make a limit at seventy. All roads that give pensions have arranged it so that if, in the judgment of the officials, a man should be retired earlier than the limit fixed, it may be done, not more than five years earlier.

There are two modifications of the industrial pension idea that have proved successful. They are the profit-sharing principle and the arrangement whereby employees can acquire stock. There are a number of profit-sharing establishments. Notable among these is the Proctor & Gamble plant at Ivorydale, Ohio. Here practically every employee is entitled to a stated percentage of the profits of the business. These profits are always enough to provide an annuity for old age, and the employees are encouraged to look toward that time. Next to the mining industry, soap making is one of the least attractive vocations in life, and the class of people who follow it are not notable for mental acuteness or the other qualities that characterize the skilled laborer. Yet the profit-sharing experiment at Ivorydale has about doubled the earning capacity of the average number of the force and has made money for both the employer and employee. By encouraging their force to lay aside their share in the profits and live on their wages, the company has been able to see their superannuated employees pretty well fixed in life.

The acquisition of stock by employees finds its best exposition in the United States Steel Corporation. Here thousands

of employees have been investing in the stocks of the corporation until they now constitute the great majority of the stockholders, though, of course, they do not own the majority of the stock. It is believed that by this method the employees of the company will be able to accumulate enough to provide them a steady, if small, income for their old age.

The literature of the industrial pension in the United States is exceedingly scarce. Except for the fugitive paragraphs in indexed newspapers there is little on which the student of the subject may put his finger. But the people who have tried it, so universally commend it that one will probably not have to wait long for the carrying out the government, and it helps the individual to help himself rather than lean on the government.

One of the principal differences to be faced in this country, and the one of "finger-lingering," which is another word for playing sick. The sick pay which this insurance provides makes it worth many a man's while to forego sickness, and there are, as a result, thousands of cases of malingering reported every year. Other nations have trouble with the old age pension. From Australia comes the report that there are many instances to be found here where old people give away their property to their children, and then deliberately have themselves turned away in order that they may receive the benefit of the bounty of the government. All sorts of administrative troubles have been experienced in carrying out the civil pension idea. English writers are just now advocating the newest form of insurance. They seek to have men insured against idleness.

Those who read the signs of the times believe the industrial pension is but another evidence of the closer relationship that is to exist between capital and labor. Experience has demonstrated to the employer that nothing yields such large dividends as a satisfied working force, and old policies have stood aside for this new one. Millions of dollars are being spent by the employers of the United States in providing means of individual uplift for their workmen. Club rooms, gymnasiums, home art schools have been provided, and every effort is being put forth to foster the most friendly relations between the employer and the employed. But to the better relations that are to exist between labor and capital, none of these will hardly contribute so much as the industrial pension. How close this relationship is to become is shown by the action of the Erie, which is also arranging to establish a pension system. It has made a rough draft of a system which it thinks will be suited to its needs, and has sent this out among its employees with the suggestion that they feel free to make any improvements they may have for its improvement.

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## INDUSTRIAL PENSIONS

BY FREDERIC J. HASKIN.

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The literature of the industrial pension in the United States is exceedingly scarce. Except for the fugitive paragraphs in indexed newspapers there is little on which the student of the subject may put his finger. But the people who have tried it, so universally commend it that one will probably not have to wait long for the carrying out the government, and it helps the individual to help himself rather than lean on the government.

One of the principal differences to be faced in this country, and the one of "finger-lingering," which is another word for playing sick. The sick pay which this insurance provides makes it worth many a man's while to forego sickness, and there are, as a result, thousands of cases of malingering reported every year. Other nations have trouble with the old age pension. From Australia comes the report that there are many instances to be found here where old people give away their property to their children, and then deliberately have themselves turned away in order that they may receive the benefit of the bounty of the government. All sorts of administrative troubles have been experienced in carrying out the civil pension idea. English writers are just now advocating the newest form of insurance. They seek to have men insured against idleness.

Those who read the signs of the times believe the industrial pension is but another evidence of the closer relationship that is to exist between capital and labor. Experience has demonstrated to the employer that nothing yields such large dividends as a satisfied working force, and old policies have stood aside for this new one. Millions of dollars are being spent by the employers of the United States in providing means of individual uplift for their workmen. Club rooms, gymnasiums, home art schools have been provided, and every effort is being put forth to foster the most friendly relations between the employer and the employed. But to the better relations that are to exist between labor and capital, none of these will hardly contribute so much as the industrial pension. How close this relationship is to become is shown by the action of the Erie, which is also arranging to establish a pension system. It has made a rough draft of a system which it thinks will be suited to its needs, and has sent this out among its employees with the suggestion that they feel free to make any improvements they may have for its improvement.

The New York street railway was probably the pioneer street car company to pension its employees, and the First National Bank of Chicago, now the first banking institution to provide a retirement fund for its force. The cost of pensions to the corporations giving them is not excessive. Probably less than 4 per cent of the employees of a given railroad will live to become eligible to such a pension, and even a smaller percentage still will live to draw it for more than five years. Thus, while insuring to every faithful employee that he will have a comfortable old age after his superannuation, it comes more often as a protection against a time that never comes. Those corporations which have made the retiring age at sixty-five will, of course, have to pay more pensions and longer pensions than those which make a limit at seventy. All roads that give pensions have arranged it so that if, in the judgment of the officials, a man should be retired earlier than the limit fixed, it may be done, not more than five years earlier.