

OF INTEREST TO THE WOMEN

A GIRL AND A MAN

A New and Vital Romance of City Life by Virginia Terhune Van de Water

CHAPTER I

(Copyright, 1916, Star Co.) "I advise you to accept the position, Miss Morley," the manager of the Business School was saying. "Such opportunities do not come every day, nor to many beginners. Were I not sure of your proficiency, I would not have suggested you for Hale & Bainbridge. For they want a really capable person in their office. Why do you hesitate?"

"You think I could satisfy them?" the girl evaded. "Certainly," the manager replied curtly. "As a student entered to make some inquiry, he added, 'Think it over and decide. I will be with you in a minute.' He went back to his desk and left Agnes Morley to her thoughts. But these were not of doubt as to her ability to take the place offered her. She knew that she had learned more rapidly than most of the girls in her classes.

She was not contented in acknowledging this fact. Stenographically typing had come easily to her. She would have said that it "just happened so." To some persons languages were easy, to others mathematics. She had not found it difficult to prepare herself for a position in a business office. She might be a little nervous at the prospect of beginning to practice that which she had not done in this school, but that did not make her hesitate about accepting this particular place offered her.

Her hesitation was due to her knowledge that Philip Hale was the son of the senior member of the firm for whom she was to work. As she and Philip Hale were friends.

They had become acquainted a year ago at a church social. One of the ladies of the Guild had introduced them to each other. Church affairs are great levelers of rank. Agnes Morley knew that at no other function would Philip Hale, the son of William Hale, have met as an equal any nice piece of Miss Lucy Morley, a member in good and regular standing in the West Congregational Church.

For Miss Lucy had owned a milliner's shop until ill health had forced her to retire — and not even a fashionable milliner at that. Nevertheless, she had accumulated enough money while in business to enable her to support thus far herself and Agnes, her brother's orphaned child.

A High School Education Although Miss Lucy had had but a common school education, she had insisted that Agnes go through high school and later take a thorough course in an excellent business school. The elderly invalid could ill afford this, for the little money she had laid aside was dwindling fast, and her friends said that it was time that her niece was earning enough to maintain them both.

"To make that possible, I intend that she shall have a good start and be well prepared!" Miss Lucy declared. When Agnes Morley met Philip Hale, the lad was a freshman at the University. He was three years younger than Agnes, and she had at first regarded him only as a "nice boy." Then as they became better acquainted, she found herself liking him more and more.

He talked to her of his home-life and confided to her that he did not wish to take the profession that his father had planned for him, nor for that matter, finish the college course that his parents had urged him to complete.

"Dad's heart is set on my being intellectual, just because his father was," Phil explained. "But I want to go into business, as Dad himself has done in spite of his college education. I'll take another year at the University, then I shall do as I please."

By the time the year was over, he and Agnes knew each other very well. She suspected that the lad was in love with her, yet she did not dwell on this probability. But she did realize that he liked her well enough to want to please her. This knowledge is a strong weapon in the hands of any young girl.

Only last week Philip had called on her and announced again his determination to go to college. He had completed his two years of college. Eager For Business "I've worked through one year and now I'm ready to start right," he remarked. "But when Spring comes, I am going to break loose and start into business."

She looked at him gravely and shook her head. "You will make a mistake if you do that, Phil," she warned him. "Would you have me stick it out any longer and then slave at a profession even after I get through?" he demanded.

"Why not?" she parried. "I'll finish it," he said. "I want to be making my own way before that time. Do you realize that I am twenty-one now, and that I would be nearly twenty-five before I'd be able to get a penny for myself, and then would have my own way to make?"

"I am twenty-four now," she reminded him steadily. "And I am starting out to make my own way. Why should you not be doing the same when you are my age?"

It cost her an effort to speak of the fact that he was older than he, but her conscience urged her to do this. "If I could begin right now to make money — that is, could go into business and be successful, impetuously, then checked himself.

She had changed the subject quickly. It would not be right to let her live on his sentence. He was growing too fond of her. And she was becoming too fond of him, perhaps. "Ought she, therefore, to take a position in his father's office?"

It was not likely that Mr. Hale knew that his son and Agnes Morley were good friends, although it might have been mentioned by her name to his father. She would be a kind of a machine to this business man. Why need he know of her in any other capacity? She must make her living. Aunt Lucy's health was failing. The niece had no right to reject a good position.

"Well?" The manager's query brought her back to her surroundings with a start. "Have you decided?"

"Yes," she said. "I will take the position with Hale & Bainbridge." (To Be Continued)

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For the medium size the skirt will require, 7 yards of material 27 inches wide, 5 yards 36 or 3 1/2 yards 44, and for the over-skirt or tunic, 4 1/2 yards 27, 3 yards 36 or 44. The skirt is 4 yards in width at the lower edge. The pattern No. 9099, is cut in sizes from 24 to 30 inches waist measure. It will be mailed to any address by the Fashion Department of this paper, on receipt of ten cents.

FEDERAL INSURANCE

By Frederic J. Haskin

(Continued from Editorial Page)

seals and cargoes passing through the North Sea ran as high in some instances as thirty per cent—a cargo valued at \$100,000 thus paying \$30,000 in insurance to cover the war hazards of the brief voyage. Rates to the far East went as high as twenty per cent, and even rates to South American neutral ports reached ten per cent—\$10,000 on a \$100,000 cargo.

The situation called for prompt action. The marine insurance problem was rated among the most serious brought up by the war. A special conference of businessmen called together by the Secretary of the Treasury decided unanimously that the three things demanding immediate government attention were the needs for financing foreign trade, and for handling war risk insurance. The insurance feature was acted upon first. A bill was passed through Congress within two weeks, in spite of some opposition in the House. American business interests favored the measure almost unanimously as \$100 million of private underwriters were obviously embarrassed by the situation.

The bill provided for the establishment of a Bureau of War Risk Insurance in the Federal Reserve Department, and the day after the President signed the measure, the bureau opened for business. It was accepting risks two weeks before it could see them forth in regular form policies, because the policies were not printed yet. It has issued 1444 policies to date, an average of eighty a month. The policies are not issued in large quantities. The aggregate of the risks is over one hundred and twenty million dollars.

The immediate effect of the establishment of the bureau was the standardizing and leveling of rates. Between nonbelligerent ports in the western hemisphere the rate went down to 37 cents on the \$100, where in the early days of the war it had been in some cases as high as \$1.00. Rates to the far East sank to one dollar on the \$100, the panic rates having been as high as \$15 or \$20 in some cases. On large and valuable cargoes such differential rates were not applied. The rates of course would have come down in any case, but the bureau caused them to come down promptly and to the lowest practicable level. To-day rates are still lower owing to the fact that commerce destroyers have been practically swept from the seas.

So accustomed has the world become to war conditions that all these rates for war risk insurance have been tabulated and published. Only in the case of certain special ports, notably those in the United Kingdom and the belligerent countries of Europe, the bureau considers each application for insurance individually, and makes a special rate based on the war situation and the nature of the vessel and its cargo.

The making of rates is plainly the bureau's most important and delicate task. The office is organized accordingly. The regular staff consists of only a Director, an Assistant Director, three clerks and a messenger—a pretty small force for a concern doing a two million dollar business. In addition however, there is an Advisory Board composed of three expert insurance men.

PATRONS SAVE THEMSELVES IN NOVEL BARBER SHOP

A barberless barber shop was opened recently in Chicago. In this new shaving parlor each patron shaves himself. He is assigned to a booth in which he finds soap, razors, brushes, towels, powder, toilet lotions—in fact everything with which to give himself a good shave. There is little or no waiting in this shop and no one is eligible for tips.—From the July Popular Mechanics Magazine.

BUT THIS IS HOW HE DID IT

I'M SURE I'VE MADE A HIT WITH THAT MOVIE ACTOR—HE JUST SAID SOMETHING SOFT AND SWEET TO ME!



BUT THIS IS HOW HE DID IT



WANT TO VISIT ARMY CORPS?

Jump Aboard and Away You Go to See How War Is Directed

Headquarters, Tenth Army Corps, at the Front, France, May 1.—(Correspondence of The Associated Press)—General Antoine, Commander of the Tenth Army Corps, was heading over a military camp at his headquarters when M. Painleve, a member of the French cabinet, was announced. General de Castinau, commanding the western front, had invited the Minister to visit the several corps headquarters near Verdun and Spire. He was the representative of The Associated Press to accompany the Minister. Two of General de Castinau's personal staff, Major Camus and Lieutenant Lagunione, acted as escorts to the party and in the circuit of several hundred kilometers three army corps headquarters were visited. The Tenth Army under General Antoine and the Fifth Army Corps under General Helleou, and the Third Army Corps under General Humbert.

It was the first day of this trip of inspection, made under most favorable auspices, designed to show the cabinet officer the exact condition of affairs on the fighting line—the offensive and defensive organization, the equipment of the men, the condition of supplies and equipment, the trench warfare and the actual fighting on the front. M. Painleve, besides being a member of the Cabinet, had taken a leading part in the debates of the Chamber of Deputies on questions relating to the military campaign, and this was to let him see at first hand how that campaign was being conducted.

Pushing Supplies to Verdun The Commander of the Fifth Army Corps and the Cabinet officers exchanged cordial greetings. General Antoine, a man of commanding presence, tall and athletic, a little beyond middle age, with bronzed face and iron gray hair and moustache, with high boots and spurs, and stars on the sleeve indicating his high rank. Here in his headquarters the surroundings were plain to the point of being austere. The room was small and the floor bare. A round pine table was in the middle, with a detailed map stretched out, over which General Antoine had been studying. Other maps and photographs, sections, trenches, and various visions of the works, were on the wall, and these, with a few pine chairs, made up the furnishings of the Corps Headquarters.

General Antoine, standing by the table, pointed out the main points before the chart, pointed out the main points—Verdun off to the right, then the Army Corps massed to the west, and then General Antoine's Corps doing the work of preparing the waywarding, as well as guarding a considerable sector of the front.

"The photographs show the better," said the General, leading the way to a large room adjoining.

A score of officers were at work here, sorting photographs, developing them, and fitting them together into huge panoramas showing every road and trench and tree. These photographs were taken from the clouds, by aviators, and now and then the aviators came in with the negatives and the photographs were taken in small squares, the aviators minutely photographing each square, and then the squares were fitted together like a puzzle, making a complete picture of the whole zone. When the edge of a square was too close to a German battery for the aviator to reach in safety, the photograph was taken by a camera, lashed to a high pole, and held above a trench.

These last, trench pictures, presented a gruesome scene of the havoc and desolation where the batteries were doing the worst work—the ground swept of trees and foliage, littered with debris, and a few twisted trunks extending their distorted arms.

General Antoine now turned outside and with a group of staff officers led the way through the mazes of the vast camp. Such a scene of varied and intense activity it fairly throbbled as the visitors passed along. Wagons, wagons, stretching away in unending procession for miles ahead and behind. A great cloud of dust hung over this cavalcade, and the green fields were covered with frost from the fall of dust. The four-horse teams strained along, keeping the ranks close together. Every conceivable sort of war stores was in this moving train—boxes and barrels and bales of food for men and animals; huge wine casks set on end, two to a wagon; ordnance carts piled high with boxes of shells; corridors of ugly-looking quick-fire guns, and vans loaded with coils of barbed wire and with sharp-pointed stakes used in the trenches and chevaux-de-frise.

"And this goes on night and day," said Major Camut. "Yes, it is busy at night near the front, for the mov-

Antoine's guests at the extensive private residence, requisitioned for army purposes, alongside headquarters. It was evidently the home of a well conditioned family, with spacious corridors lined with sculpture and paintings. The dinner was cooked and served by soldiers, and even the menu-card was a work of art done by a noted French cartoonist now serving as a soldier in the ranks.

The American expedition to Mexico came up for discussion as the party were leaving, and General Antoine said: "The experience of your army shows that cavalry is still an essential part of army organization. With our trench warfare the idea got about that mounted troops were a thing of the past. But they will always be indispensable for quick movements where elan and dash are needed, and particularly in a flat country. No, the Russians in Mesopotamia and the Americans in Mexico are demonstrating that cavalry is one of the most effective weapons of offense."

Father of Lieut. Adair Dies Believing Son Is Alive

Special to the Telegraph Portland, Ore., July 7.—Without knowing his son had met death on the Carrizal battlefield, Samuel Adair, father of Lieutenant Henry Rodney Adair, is dead after a lingering illness. His last words were for his son.

"Henry is now a captain," he said. "Henry has received his promotion." Lieutenant Adair was to have been made a captain July 1. Morris Adair, another son, telegraphed to El Paso to-day, asking that his brother's body be sent here. Father and son probably will be buried at the same time.

Given a Small Fortune; Hasn't Been Sober Since

Kansas City.—Two years ago Arthur H. Brown, a perfume salesman was run over by a motorcar belonging to the late A. Judah, owner of the Grand Hotel. Mr. Judah paid \$15,000 in settlement of the claim for damages.

"I haven't been sober since," Brown told Jack Myers and Charles Beatty, detectives who arrested him for wife desertion. Charges of forgery also are pending against Brown. He is said to have signed his wife's name to checks aggregating more than \$2,000.

What to Do For Eczema

Greasy salves and ointments should not be applied if good, clear skin is wanted. From any drugstore for 25c or \$1.00 for extra large size, get a bottle of Zemo. When applied as directed, it effectively removes eczema, quickly stops itching, and heals skin troubles, also sores, burns, wounds and chafing. It penetrates, cleanses and soothes. Zemo is dependable and inexpensive. Try it, as we believe nothing you have ever used is as effective and satisfying. Zemo, Cleveland.

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