JOANNA *The Story of a Modern Girl and a* Million Dollars

SYNOPSIS

With unusual solemnity, MR. HARKNESS, buyer in the silk department of a mammoth department store, summons JOANA MANNERS, beautiful clerk, to appear before MR. GRAYDON, owner of the store. Joanna shudders at the thought of possible dismissal and thinks of the bills that have been accumulating. She would pawn her fur coat if the worst happened, but she dreaded to do this. Her friends would notice. Only common, steady John, with whom she had quarreled last evening, would not think less of her for that.

She affects a nonchalant attitude and goes to hear her fate. Instead of reproaching her, Graydon inquires about her manner of living and her friends and informs her he has been asked to deliver a message to her. The news is overwhelming.

Someone whose identity she is not to know has placed $1,000,000 on deposit at the Metropolitan Bank subject to her personal check. Graydon assures her "there are no strings tied to the proposition" and has his chauffeur take her to the banker, ANDREW EGGLESTON, Graydon's friend.

By H. L. Gates

CHAPTER III

Real Money

IN the great, marble corridors of the banking institution, one of the principal hubs around which the financial affairs of a nation revolved "Miss Twenty-seven of the silks" felt very small, and useless, indeed. Something of the same sense of the futilities and all her pretenses, all her struggles to impress the world as one who had many more, oh, many more pairs of sheer silk hose than the one pair she really had, settled down upon her. It was again the feeling that depressed her while she sat, waiting, in the "Old Man's" office a little while before.

In her hand she held her little leather bound book with the cryptic entry of a date and a set of figures. This, however, was merely the symbol of a fantasy. For a brief five minutes in Mr. Graydon's office and when she entered the car she stood aside from herself and looked at "Miss Twenty-Seven" as Joanna Manners, rich beyond dreams, suddenly announced protege of some mysterious golden benefactor. But Joanna was, after all, matter of fact, material. Once, no doubt, she had believed in fairies. A little latter than that time before, both mother and father passed away from her, she even entertained some of her fairies in her own imagination, peopled her dreams with them after the fashion of Barrie. But of late years, the fairies had not danced in Joanna's soul. There was laughter there, and, many, many dreams; but no illusions.

So Joanna, convinced against her wits that something tremendous was happening to her, scorned herself for admitting such a possibility. She wanted to catch her guide, the liveried attendant, by the sleeve and force him to give her an accounting of his obsequiousness to her. But panic was not far from her weariness. Her breath began to come in tremulous gasps when the panelled door marked with the name of the great man she had been told would receive her, swung inward. She heard her guide announce her:

"The lady you are expecting, sir!"

SHE was conscious of someone sitting at a great black table; someone who rose and glared at her without speaking; someone who was very forbidding, and, to the eyes of youth, very old and incapable of understanding any thoughts or emotions such as she might experience. In such a presence Joanna didn't know what to do. The man spoke her name. Surprisingly, just as it had been with Graydon, these pompous, important old men had voices that didn't rasp.

"Will you sit here?"

He pointed to a chair opposite him. Joanna, wholly helpless again slid into the chair. After awhile she realized that the man of whom she had heard so much as one of those mysterious money kings, still looked at her; that he had leaned back in his own chair and was just looking at her with queer lights playing in his eyes and something about his lips that, surely! This old man's lips were quivering! It struck Joanna as screamingly funny. Not even the warning hand of doom could have prevented her, just then, from laughing. Andrew Eggleston smiled, too. But it was a fleeting smile. He was instantly grave and forbidding. And Joanna was frightened again. She felt uncomfortable. The back of her neck burned, as if someone were looking at it, or at her. She wanted to turn around, but merely moved in her chair.

The young man who still stood in the window embrasure at the other end of the room prepared to come forward. When he saw that the girl had not detected his presence he fell again to his silent inspection of the figgure in the chair, whose back was turned to him. The unpleasant, rather cynical smile played again about his mouth. Occasionally his glance took in the other figure, the old man whose whim ruled banks and markets and fleets of ships and, as some people often said, the policies of nations.

It was Joanna who, at last, broke the fraught silence.

"Well, I'm here! I suppose you wanted to see me. That's what they said?"

"It was a natural desire," Eggleston admitted. "It is not usual, even in this bank, for new accounts to be opened with a deposit of a million dollars. It is not an inconsequential sum for—for any one."

Joanna couldn't stand it any longer. "Won't you please give it to me straight?" she pleaded, earnestly, sitting forward in her chair so that her hands might rest on the big table. "Please!" she repeated. "I was all right when I got up this morning and everybody else was all right and there was never anybody in my family that went to the asylum. And there's nobody I ever knew who could leave me a million pennies, let alone dollars, except an uncle, and he couldn't, because I had to dig up $2 a week for a year to pay the installments on his funeral. And I want to get back to my job or old Good Morning—I mean the department manager, will be as sore as a billygoat—I mean he'll be angry. Please, Mr. Eggleston, what's it all about?"

STRANGELY, the girl's frantic plea affected the two men in the room differently. Eggleston nodded his head quite as if he agreed that something should be done to clear up the frenzy of doubts and confusion that must be flooding the shop girl's mind; and he smiled again, pleasantly, as if warmed by some inner satisfaction. But the smile that had been about the mouth of the other man, whose presence Joanna had not yet detected, suddenly vanished. He regarded the back of the girl's neck, his gaze seeming to reach around and encompass her, with a new sort of interest. Still, there was doubt in his eyes.

The banker reached into his table drawer and brought out a folded check book, the daintier kind that are shaped for the hand bags of women. With elaborate pains he opened the book, bent back the crease in the sheaf of blank checks with it contained, and, thus spread out, he shoved it toward Joanna's hand. From his pocket he took his own gold fountain pen, opened it, and held it out to her.

"Isn't there a homely saying that runs something like this?" he said. "The proof of the pudding is in the eating? It seems that I have heard that expression, and it is very apt, though a little old-fashioned perhaps. You may draw your first check, for whatever amount you like. I will have the money brought you."

Joanna looked at the unfamiliar check book, at the fountain pen which she had taken involuntarily, and then at the banker.

"I am sure Mr. Graydon explained to you, or didn't he?, that you are not to know the answer to either of those two questions—yet. Someone who wants you to have it, someone whom the bank, and I, know very well and in whom we have complete trust as to his motives, has put the fortune at your disposal. He has even directed the bank to replenish the fund if you meet requirements beyond the initial deposit—until such a time as he may give further directions."

"You mean that after awhile he will give me directions?"

"Not at all." And in the tone of the banker's promise, more than in his words, Joanna knew that whatever might be the outcome of this fantastic conversation, she would not need ever to ask that question again.

"If your benefactor has directions to give," Eggleston went on, with the banker's manner of monotonous dwelling upon the detail of a financial bargain, "they will be given the bank, and will have to do only with additions to your funds, or the cessation of them. At any rate, the present deposit of one millions dollars, which includes securities we shall be glad to negotiate for you should you require the cash, is at your disposition and none of it may be withdrawn from you. It could not be, in any event, as it has been completely transferred to your account. You must accept it, to do with it as you will. You will not be asked for an accounting.'

"And it's really true that I don't have to go back to the silks? To my job at the store?"

EGGLESTON'S smile was quizzical. "I should be rather astonished to know that a young woman with a million dollars in the bank's vaults was concerned as much with the selling of silks as the buying of them."

"Joanna nodded. If I really had a million dollars you can bet the last shot on your hip—I mean you can bet I'd do a lot of buying, all right!"

"I wouldn't wonder!" Eggleston commented, shortly. Joanna looked up at him quickly, detecting the hardness in his voice. "Oh," she assured him gravely as if to defend herself against him implied disapproval.

"I wouldn't put it all into dancing pumps, you know!"

"What else?" Eggleston asked, quickly.

The girl floundered. She'd never thought much beyond dancing pumps and their kindred things.

"What else, then?" Eggleston repeated.

There was nothing for Joanna to do but fall back upon her subterfuges. She had many subterfuges. They covered a multitude of a girl's needs nowadays.

"Wait until something like what you're kidding me about really happens," she said at last, brightly. "Then watch me!"

"Perhaps that will be the better bargain," the banker agreed, his voice still hard in the unpleasant way the girl didn't like so well. He pointed to the opened book, which lay forgotten at her hand. "It will begin to feel real, won't it, when you have filled out one of those?"

* * *

THE girl's wits swam again. She picked up the book of long, slender leaves, and examined it curiously. Here, at her finger tips, would be the test—the test of the impossible dream these two old men, her employer, Graydon, and his friend, Eggleston, were pulling her into. She clutched at an obvious excuse to postpone what she was convinced would be the tumbling down of the house of cards that was being built for her.

"I've never had to write out one of these," she protested. "I'm afraid I'd get it twisted."

The man who had been watching from the window came abruptly into the room. A sign, merely a meeting of the eyes, passed across the girl between him and the banker. Joanna turned sharply when she realized a new figure was standing almost beside her. She knew, instantly, that she had been right in feeling an additional presence in the room. When she looked up into the newcomer's face a sudden fear, a sense of danger, tingled along her nerves. She had met many men in whose slightest approach she always recognized a challenge and a raid against her battlements. Unconsciously she stiffened in her chair. But Eggleston spoke calmly.

"I have forgotten to present Mr. Brandon. He is very close to me, in a manner, and is interested in your extraordinary circumstances—of which I had told him. He begged me to let him pay you his compliments."

Brandon bowed, easily, his manner marking him immediately, in Joanna's mind, as one who could make devotions gracefully at any kind of feminine shrine. She reflected that he would be the sort that would dance well and say things that fitted the music.

"But I am going to ask Miss Manners if I may not do more than offer my congratulations," Brandon said, smiling down at her. "Perhaps she will allow me to help her draw her first check. That will be something I shall always remember—when Miss Joanna has taken her place among the hill tops."

* * *

DAZED again by the imminence of the test, Joanna obeyed him silently, the letters made by her pen running together in a black mist as he pointed out the place for her signature, the date, and—the amount. After one or two attempts she signed her name to his satisfaction and her own. Then she wrote in the date—as supplied by Brandon.

"And now," Brandon said, softly, almost caressingly, "the amount."

She looked across the table, at Eggleston. He nodded. "Any amount you need—or that you would like to carry away," he said.

A wild impulse stirred Joanna's blood. She would make the test a real one-puncture the bubble with one stroke of her pen. Her fingers firm, now, a light of determination in her eyes. She would demand a sum which would—well, something would happen then!

Her pen shaped the line: "One hundred dollars!"

Brandon laughed. He lifted the check, so laboriously—and, then, defiantly, written out. He read the amount aloud. A twinkle came into the eyes of the banker at the other side of the table, but he said nothing.

"Let's try it again," Brandon said, looking down into the puzzled face of the girl. "A hundred dollars will hardly buy you—what shall you buy first, wasn't it dancing pumps, you said? Well—surely you will want more than one pair. Here, let me fill in another check for you."

He tore the paper he held, crumpled it, and tossed it aside. Pulling the check book to his own hand he filled in the money line.

"Ten thousand dollars!"

"There," he said as he placed the paper for the girl to sign. "That will make a better beginning for you!"

The banker touched his bell. A messenger responded almost immediately.

"You will have this cashed at once," the banker ordered the messenger.

"It is the first draft upon the new account of Joanna Manners. And bring the money here. She will want it immediately."

(To Be Continued.)

(Copyright, 1925, H. L. Gates)

A Million Dollars

WHAT would you do if somebody suddenly left you a million dollars??

The Times is offering $100 in prizes for the best answers to this question written in 300 words or less.

Joanna, whose story appears on this page, was left a million. Read about what she did with it.

The first prize is $50; the second, $20; the third, $10; the fourth, $5; the fifth, $3, and there are twelve prizes of $1 each.

Send your letter to the story editor of The Times so it will reach him on or before Nov. 10.

GLORIA THE FLAPPER WIFE

Miss Briggs Resigns Her Position in Dick's Office.

THE STORY SO FAR

Gloria Gordon, beautiful flapper, marries Dick Gregory, a struggling lawyer. Her idea of marriage is fun and fine clothes . . . but no work or children.

She refuses to do her own housework, and hires a maid. But Dick has to let the maid go. Gloria has swamped him with debts for clothes and parties.

She becomes infatuated with an out-of-work actor, Stanleye Wayburn, and follows him to New York. But he spurns her. Then she tries to get a job on the stage as a chorus girl and fails. Discouraged, she comes home to Dick. He takese her back, but not as his wife.

Gloria begins to suspect that he is in love with his secretary, Susan Briggs. At last she wrings from Miss Briggs a confession that she is in love with Dick, and insits that Dick discharge her. When he refuses, she goes home to her mother.

Dick puts his house up for sale and goes to live with his father and mother. He sends Gloria $50 weekly, but she returns it to him, and goes to work. Her employer makes love to her and she resigns her position. She hasn't sufficient courage to go out after another job.

Finally she makes up her mind to go home—to her own home. She gets the key of the house from Miss Briggs, buys some groceries and goes. After she has eaten her lonely supper, she makes up her mind to telephone Dick and beg him to come to her. But Dick's mother answers the phone, and advises Gloria not to communicate with Dick any more. Gloria realizes that Dick's mother wants him to divorce her.

By Beatrice Burton

CHAPTER LXVII

MOTHER GREGORY turned away from the telephone to meet Dick coming in from the back yard. "Why, I thought you'd gone!" she said in surprise, "and I just told a fib without knowing it. . . . Gloria called up, and I said you'd gone out for the evening."

Dick considered. "I guess it's just as well you did," he said after a time, "we don't get anywhere, talking things over. It's just a waste of time."

His mother drew a long breath that caused all the black jet beads to heave on her vast bosom. "I certainly am glad to hear you say that!" she declared. "Your father and I have been afraid you'd go back to her, all along. She's not the woman for you, Dick, and never was!"

Dick twirled his hat in his hands. "I came back here for my brief case," he said. "Have you seen it?"

His mother walked into the living room and returned with it in her capable hands. "A place for everything and everything in its place," she quoted. "If you'd only put that brief case on the ball table you'd always know where it was! . . . Where are you going?"

"Down to the office," Dick answered shortly.

His mother followed him out onto the wide side-porch that overlooked the driveway and the back yard.

"Now, don't be silly and call Glory up," she said, as he bent to kiss her good-by.

"She probably didn't want to say much of anything, anyway," Dick answered, "but I think I'll give her a ring and see what she wanted."

He resented his mother's advice. Didn't she realize that he was a grown man, well over thirty? Or did mothers always feel that way about their sons—that they were still little boys, even when their hair turned gray?"

At the first drug store Dick stopped and went in to telephone his wife at her mother's house.

"Why, Glory's not here!" Mrs. Gordon said, when she answered the phone. "Don't you know where she is?"

"How should I know?" Dick asked helplessly. "When did she leave the house?"

"About five o'clock."

"Well, she called me about an hour ago," Dick said. "When she comes home ask her to call me at my office, will you?"

He climbed into his car and drove downtown at break-neck speed, so as not to miss Gloria's next telephone message when she called again. That is, if she did call again. . . .

He unlocked the door of his office and went in. Miss Briggs was sitting at her desk, with her long white hands draped over the keys of her typewriter. She looked as if she had been sitting that way a long time.

"I thought I told you not to work late these hot nights, Susy!" Dick said severely, closing the outer door behind him.

"I'm not working," Miss Briggs answered, dully. "And it's not late—only eight o'clock."

As she spoke a clock somewhere across the roofs of the city chimed eight.

"Has Mrs. Gregory called up here tonight for me?" was Dick's next question.

Miss Briggs shook her smooth brown head. "No," she said, almost inaudibly.

eyes moved as she watched him take off his hat and hang it up. He picked up his brief-case from the chair where he had laid it and turned toward his private office.

Sue Briggs could see that there was a sort of restlessness upon him. He seemed to be waiting feverishly for something vital—stupendous.

"Be sure to call me if she does phone," he said, as he went into his office.

"Call up Mrs. Gregory's mother and ask if she's there, please," he said. "You know the number, don't you?"

Miss Briggs knew the number. She had called it scores of times for Dick during the months he had been engaged to Gloria....It had always hurt her abominably to call that number. It hurt her now....like an old wound. But she called the number in a brisk, cheerful voice.

"No, she hasn't come in," she reported to Dick. "Her mother says she doesn't know when to expect her."

Dick ran his hand through his dark hair. "But, good Lord! Where is she?" he asked, unaware that he spoke aloud.

Susan Briggs cleared her throat.

"Mrs. Gregory came into the office this morning to see you," she said, huskily.

Dick wheeled. "Why didn't you tell me?" he asked sharply. "Where was I when she was here?"

"You had just gone out to lunch," Susan Briggs answered, "and.... and I forgot to tell you about it."

A telltale blush mounted to her face. She had not forgotten to tell Dick!....She hadn't wanted to tell him about Gloria's visit. And Dick knew it.

She looked at him with her unspoken misery in her eyes.

"I suppose I ought to tell you something, Mr. Gregory," she said, after a moment. "I was just going to telephone you about it when you came in tonight...."

Dick waited silently for her to go on.

"I don't know whether I should have done it....but I gave Mrs. Gregory the key to your house today," she said at last.

"Did she ask you for it?" Dick asked.

Susan Briggs nodded.

"Well, I'll bet that's where she is, then....at the house!" Dick exclaimed. His eyes lighted.

"I wouldn't worry," Sue Briggs answered dryly. It took all of her nerve, her gallantry, to say those three small words in just that tone.

From under her lashes she saw Dick go into his office. She heard the creak of his swivel chair as he sat down in it. Then there was a long silence . . . She knew that he was making up his mind whether to go to his wife or not . . his wife who was waiting for him in the house that was his and hers.

Not daring to move, Susan Briggs sat there. She knew that the happiness of all her life depended upon whether Dick stayed there at the office or went to Gloria that night. . . . . And so certain was she of his decision that presently she began to put on her hat to go home. As she stood before the mirror tucking a stray wisp of hair behind her ear, Dick came out of his office. He carried his hat and his inevitable brief case was under his arm.

"Good night, Susy," he said in a matter-of-fac voice, as he went out. He did not notice that she made no answer.

Miss Briggs stood there where he had left her, with her hands still holding the brim of her hat. She did not move until the sound of his retreating footsteps died away down the corridor of the building.

Then she opened the drawers of her desk and took all the things that were hers from them. Pitifully few they were. Tablets and pencils, a small box of talcum powder, a face towel and an old candy box full of odds and ends.

She looked around the room where she had worked for so many years ....as if she were trying to print it on her memory. And yet she knew it was the one place in the world that she never would be able to forget!

She took off her hat with a jerky, impatient movement, and sat down at her desk. After a moment she put a sheet of clean white paper into her typewriter and began to write:

"Dear Mr. Gregory:" she began and could go no further.

What could she say to him? The truth was impossible. She couldn't write to tell the man she loved that she wasn't going to work for him any more because he was in love with his wife and not with her!

She couldn't tell him that her heart was broken and that there never would be any happiness anywhere for her again. And yet that was the truth!....Anything else was a lie.

Well, then, she would have to tell him a lie.

She raised her hands above the machine, held them poised there an instant, and then wrote rapidly:

"I am taking this opportunity to tell you that I am resigning my position at once, for one where I will receive a larger salary.

"Sincerely yours,

"SUSAN BRIGGS."

She neither dated it nor sealed it ....just laid it in the wire basket on Dick's desk where he would be sure to see it first thing in the morning.

As she turned to go out of his office she brushed against his old office coat hanging against the wall. It smelled of the tobacco he smoked in that villainous pipe of his. The sleeves of it still held the shape of his arms. . . .

Susan Briggs put her arms around it, hugging it close to her breast, and laid her cheek against its rough tweed surface. Her mouth twisted and a tear slid from under her closed eyelids.

Suddenly she loosened her hold of the coat and let it swing back into place. She hurried out of the office.

In the outer room she picked up her belongings, snapped out the lights, and went.

A cleaning woman was mopping up the floor of the corridor. Behind her was a small girl with enormous black eyes and a mop of straight black hair. As Susan Briggs passed her she held up her doll for her to admire.

"See Dolly?' she said. Miss Briggs brushed passed her and went on a few steps. Then she turned around and saw the small girl's eyes. They were the eyes that all children have for strange and sudden cruelties . . hurt and bewildered.

Susan ran back and pressed a nickel into the child's small grimy palm.

"Poor baby!" she said. Her eyes were blinded with tears as she went down the stairs and out of the building.

(To Be Continued)

Puzzle a Day

22	27	26
29	25	21
24	23	28

Jack Dempsey is in training for a possible prize fight in 1926. Part of this training consists in jog-trotting for a few hours daily. His sparring partners must do the same.

One sparring partner started 3½ hours before Jack Dempsey, running six miles an hour. Jack followed on the same road trotting eight miles an hour.

How long must Jack run before he can catch up to his sparring partner?

Last puzzle answer:

This is one successful cost accountant's answer submitted on the civil service examination paper. In 8 different rows 3 across, 3 down, 2 diagonally, 75 is the total. Other answers can be found by turning the square around making 22, 29, 24 the top row; 27, 25, 23, the second; 26, 21, 28, the third row; or interchang-

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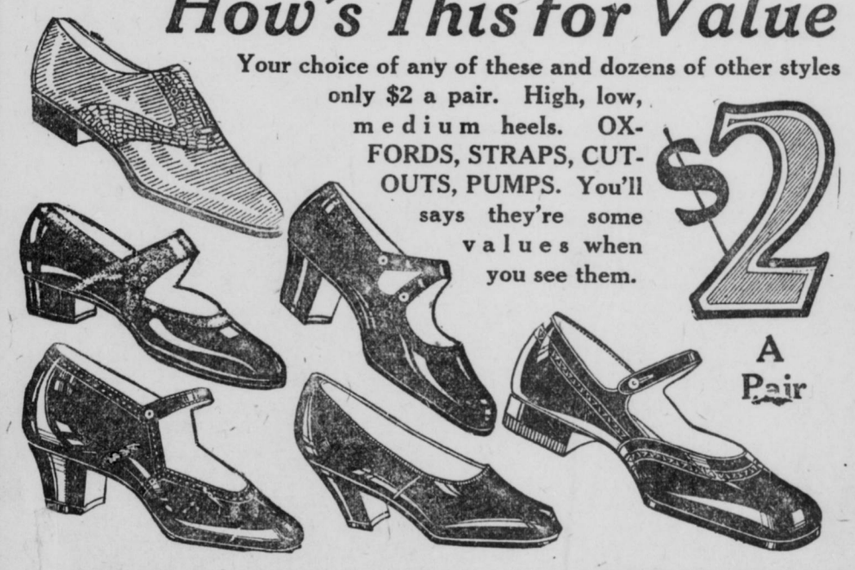

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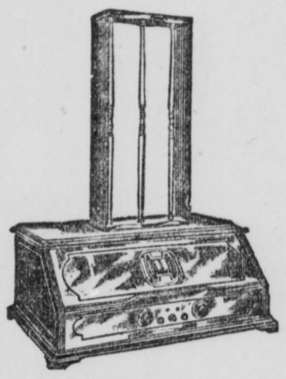

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$1.00 Houbigant's Ideal Toilet Water, bulk, ounce ....79¢
$2.00 Piver's Azurea Toilet Water.$1.74

Face Powders
$1.00 Coty's L'Origan Face Powder ..84¢
50c La Blache Face Powder .....39¢
50c Java Rice Face Powder .....39¢
$1.50 Ambre Royal Face Powder.$1.24
25c Woodbury's Facial Powder .19¢
50c Pompeian Face Powder .....39¢
75c Boncilla Powder .....59¢

Deodorants
Odorono— 29¢, 49¢ and .....79¢
25c No Odor .....21¢
25c Mum .....19¢
Amolin, 19¢ and 39¢

Lotions
35c Hess Witch Hazel Cream ..29¢
35c Frostilla Lotion .....27¢
Ayers' Moth and Freckle Lotion .75¢
50c Orchard White .....39¢
50c Hind's Honey and Almond Cream.39¢
50c Jergen's Lotion .....39¢

Shampoo
15c Amami Shampoo for 13¢ a package; 2 for .....25¢
50c Mulsified Cocoanut Oil and Palmolive Shampoo, each..39¢
35c Lemon Cocoa Rinse Soap, pound...29¢
Packer's Liquid Tar Shampoo .....45¢

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