



Lida Larrimore writes

# Two Keys to a Cabin

**CHAPTER II**—While the girls talk the mystery man returns. Gay, surprisingly though, introduces the man to her. He is John Houghton, a young doctor whom Gay had known in previous years. Soon after arriving at the cottage Gay discovered his identity through an old monogrammed sweater. Immediately aggressive, Gay asks him by what right he is in the cabin. His right, she finds, is greater than her own. He, too, possesses a key, but more than that, is held to it from his Uncle John, Gay's godfather. Gay is a high school graduate, and he states courteously that he will leave. Looking at him in the doorway, her old feelings return. She knows that he is more necessary to her than is Todd Janeway, the man she is to marry.

**CHAPTER III**—Before he leaves, John goes for a walk. When he returns he finds Gay sitting before the fireplace. They begin talking on a more friendly basis, and she asks him to reconsider his decision to leave. The next morning brings a different feeling, and John decides to remain for his vacation—one more week.

**CHAPTER IV**—The night before Gay and Kate are to return home to New York John gets an urgent request to call at a nearby farm. Gay accompanies him while he cares for the patient. Returning to the cabin at a late hour, John stops the car. He tells Gay that he loves her, and she admits that he is necessary to her happiness.

**CHAPTER V**—Meanwhile, worried by her absence, Kate has called Todd Janeway in New York. She knows that Gay and John feel a strong attachment for each other, and wants Todd to come to Maine where he can talk to Gay. Todd arrives while Kate is alone. She breaks the news to him. Todd, warm hearted and generous, is heart-sick but refuses to become melodramatic.

**CHAPTER VI**—Gay and John, who have been canoeing, return to the cabin, there find Todd. John leaves temporarily and Gay tells Todd that she has fallen in love with John. Todd, understanding that it is unavoidable, tells her he is still her best friend. Gay realizes that Todd will always be her friend, and that if she ever needs help she has but to turn to him.

**CHAPTER VII**—It is Christmas and Gay is home in New York, awaiting John's arrival for the holidays. She meets him at the station, and they go to her home to be met by Gay's mother and stepfather, Mr. and Mrs. Robert Cameron. John likes her better, but is ill at ease in the presence of Kitty Cameron. Gay's mother is an unusual woman. Frequently divorced, she remains on friendly terms with her former husbands. She divorced them because she grew bored by their company.

"You want to believe that, don't you? I am, a little, I guess. But I wouldn't be satisfied to shut myself off from life as he does. There's something of Mother in me and a great deal of Grandfather, but nothing of Aunt Flora," humor shone in her eyes again, "if that's encouraging as it should be."

He laughed reluctantly. Her face lifted to his, in the dimming glow of the sunset, was very grave.

"When we talked in Dad's study, you were thinking of your work."

"Yes," he admitted, disconcerted by her penetration.

"You are afraid for your work." She waited and then went on. "Don't you know I'll never interfere with that, that it will be my pleasure to help you? Not that I am a noble and self-sacrificing character but," her voice faltered, "but because—I love you."

"I love you," he stepped her to him. Their lips met. But though she clung to him, though her cheek, cold and wet with snow, lay against his and she whispered soft endearments, he felt something lacking in the embrace. Each misunderstanding, each prolonged explanation blunted a little the sharp ecstasy they had felt at the cabin, when their lips met, when, her cheek against his she whispered soft endearments. She drew away from him and he made no effort to hold her. They walked on, breaking a path through the grove, closer now, but not united. When they spoke their voices were gentle, their glances meeting, separating, questioned but received no answer. They came out of the grove into the open again.

"That's the Janeway place."

John looked across the sloping expanse of snow to the white stone house which stood on a rise overlooking a series of terraces which descended to a small irregular lake.

"No, no, Todd's father had the Patroon's house moved up on the site of the original house."

"Patroon?" he questioned, only vaguely familiar with the word.

"The ancestor to whom the land was granted," she explained but her voice was absent. "They're coasting," she said.

John's glance turned from the rambling stone house, washed over with faint pink light, standing serene among evergreens and the bare lofty branches of trees, toward the direction in which she was gazing. Figures in bright colored ski suits toiled up the slope which extended from the lake to the high wall marked with hemlocks which delineated the boundary of the estate. As he watched, one of the figures raised an arm in greeting and a welcoming shout came ringing through the clear frosty air.

"There's Todd!" Gay's arm slipped from his. She took a few running steps forward. "Let's coast with them," she called back over

# Babson Says---

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otherwise, there is nothing to interfere with home building. I, therefore, forecast that residence construction in 1941 will show an increase of nearly 20% over 1940.

Presumably, it will cost a little more to build a house in 1941 than it has in the past few years; but there is a reasonable available supply of building materials. Besides, painters, carpenters, plumbers, and masons are primarily interested in their year's income rather than their hourly wage. Therefore, if they can be sure of finding work every day they should be content with present wages. Another thing: During World War I, there were no such available funds as there are today. It was then impossible for the building government money for the pouring of homes. All the conditions are entirely different now. Hence, I disagree with those who say that home-building will be shut off in 1941.

**What About Congress?**

1941 will witness a different Congress than has ever been seen before. This is a very rash statement; but you wait until the year is over. It will be neither a brave Congress nor a rubber-stamp Congress. It will be a paralyzed Congress. It just will not know what to do, or what not to do, except to spend money. It will want to help Great Britain and yet sees so much havoc ahead for both Great Britain and Europe that it will dread getting into the mood. Certainly Congress will be in no mood to vote for declaring war against Germany, Japan or any other nation. It will be bewildered and afraid to "fish, cut bait, or go ashore."

The new Congress is a conservative body, although it is democratic. It not only dreads war for its own sake, but believes that if we enter World War II, this will end up with a dictator. Really, more over, is not merely "third term" campaign talk. There is a latent dread of this among the labor and farming elements as well as businessmen. All groups are beginning to see that special legislation—starting with "protective" tariffs fifty years ago—has led from one thing to another until the cure is worse than the disease. They wonder if the answer may not be to wipe all out and start over again.

**What About Living?**

Perhaps the most important figures for readers to watch in 1941 are those

ner snouicer, then stopped and turned. "Shall we?" she asked, hesitatingly. "Would you enjoy it?"

"If you would," he replied, conscious of the constraint in his voice, "and I—we aren't intruding."

She returned to him, slipped her hand under his arm.

"Idiot!" she said. A half-smile curved her lips. Her eyes, lifted to his face, were very gentle. "John! Don't you know—?"

"Of course I know," he smiled, and saw her half-smile widen and deepen. "I'm rather good with a toboggan. Let's go coasting."

The sled sped down the runway glittering with a sheen that was faintly blue in cold moonlight.

"Hold tight!" Todd shouted back over his shoulder.

"I'm holding!" Gay tightened her grip around his waist. The words seemed to be torn from her lips and fled backward as the speed of the sled accelerated. Rushing sled stung her face and half closed her eyes. It was freedom, it was exciting.

"Here's the camel's hump!"

The sled rose and dipped. Gay laughed, gasping. She leaned over around Todd's back and looked ahead through squinting eyelids. The wall rose ahead of them, the dark hemlocks outlined in snow. She closed her eyes as Todd made the slithering turn. The sled tilted, spilling them off into the snow. They lay where they had fallen, laughing, gasping, struggling for breath. Todd scrambled up.

"All right!" he asked and pulled her to her feet.

"All right." He dropped her hands. She stood braving the snow from her ski suit. "I've never gotten over the feeling that sometime we're going to crash into that wall again."

"Do you remember when we did?"

"I should. I still have the scar."

"It was your fault. You jerked the rope."

"It wasn't. You didn't make the turn in time."

They broke into laughter.

"I suppose we'll be arguing that question when we're eighty," Todd said. "Breath okay? Can you make the climb now?"

"Oh, no. Todd's father had the Patroon's house moved up on the site of the original house."

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on the cost of living. During World War I, the cost of living increased greatly; but the prices of farm products went up with the prices of manufactured goods. Since then, however, the prices of farm products have fallen 60%, while the prices of manufactured products dropped only 30%. Prices may increase slightly more during 1941, but need not do so if no group kicks over the applecart.

We are now asked to supply Great Britain with food and goods; while during World War I, we had to supply France, Italy, Russia, Japan, and other nations in addition. The airplanes, which England needs most, do not take a large amount of raw materials. This applies as well to many of our other exports, although not to the ships which England must build here. Concerning food products, which England will need in large quantities, we already have an excess. Certainly there is no fear of a shortage in 1941 of sugar, which in 1920 sold at 22 cents a pound; or wheat, which in 1918 sold at \$2.30 per bushel. Perhaps most important of all is that we have learned about controlling prices.

**What About Wages?**

In certain lines such as tool makers, shipbuilders, and plane makers, there will be wage increases in 1941. If by chance the number of unemployed is reduced from 7,500,000 to a normal figure of 4,000,000, then other wage increases are inevitable. Generally speaking, however, the cost of living should be the answer to the wage question. If the government acts sanely about taxes and if employers are reasonable about profits, then improved manufacturing processes should keep down the average cost of living. Certain materials such as metals, for which there is a great foreign demand, will increase in price; but other items, like cotton, the export of which has been severely cut, should show little change in price.

In short, if we will be reasonable and keep down the cost of living, most wage workers will not ask for more money. It is true that labor leaders usually feel they must get something for their union members each year in order to hold their jobs as labor leaders and collect dues from members. In 1941, however, these leaders will have a good excuse and a fine alibi for not doing this. They can "pass the buck" to the government and to Mr. Hitler! I am very serious about this. Let us all whether employers or wage workers, act in 1941 as if they were in the army, whether or not we have in a uniform.

**Higher Pay Rolls—Fewer Strikes**

Total pay rolls will be bigger in 1941 than ever before in our history. Even today with 7,500,000 unemployed, total pay rolls are higher than at the peak of the past period of prosperity, and much greater than during the silk shirt era of World War I. There are three reasons for this: (1) The United States has 20,000,000 more people. (2) The working week has been reduced from 48 to 40 hours. (3) Hourly wages have increased in nearly every line. Also, inventors and research engineers are making our dollar go further. Hence, when turning his pay envelope into food, clothing, and shelter, the man with a job is better off than ever before.

I do not believe any sensible labor leader, wage worker, or employee is going to think of striking during 1941. If the cost of living goes up, then let wages be amicably adjusted correspondingly. I surely forecast no industry-wide strikes during 1941. As to the Communistic element, this is declining. Even the most radical know what has happened already to labor unions and their leaders in every country but the United States. I believe labor will show appreciation for its blessings by being extra fair during 1941.

**Farm Income Uncertain**

Ordinarily, farm income from marketing and benefit payments in 1941 should exceed the 1940 figure of around \$9,000,000,000, but I cannot promise this. Weather is a very unpredictable and important factor. Exports will be so severely cut and such large surpluses already exist that I am not optimistic on farm prices. Yet, if the cost of the things which the farmer must buy is kept down, he should be at least as well off in 1941 as in 1940. Interest rates will be in his favor, and taxes should not hurt him. There will be no new gadgets, such as automobiles, refrigerators, and radios, offered to his family during 1941 which he must buy! Furthermore, if Germany and Great Britain begin to use arsenic next summer to kill each other's crops, U. S. farmers may save the situation and really prosper. Considering all things, I think the farmers' cash income in 1941 may exceed 1940 by \$450,000,000, or about 5%, despite the reduced exports of cotton, wheat, tobacco and fruits.

All of this means that present benefits to farmers will continue throughout 1941 at about \$200,000,000. In addition to the existing reasons for such benefits to continue, there is the additional pressure of South American diplomacy. The people of South America have only wheat, cattle, and other agricultural products to sell. We must help them sell them to keep their good will. This, however, puts a real handicap on U. S. farmers. If our farmers are to accept this burden, it surely is up to the rest of us to help them carry it. Hence, farm benefits will be more logical in 1941 than ever before.

**Foreign Trade Outlook**

Foreign trade will be irregular during 1941. If allowed to take its natural course, it will slowly but steadily decline. Every now and then, however, something gives it a shot in the arm. Any hypodermic has a stimulating effect for awhile. The recent \$100,000,000 loan to China and the illusions of loans to South America are illustrations. If we repeal the Johnson Act, allowing loans to Great Britain this will boost foreign trade for a while. While the summer months and even September, 1940,

showed constant slumps, October and succeeding months have shown improvement.

**Business and Taxes**

Every cloud has a silver lining. The need of huge taxes by the government insures good business. We cannot pay taxes without profits, and we cannot get profits without good business. But you say "The government takes 50% of the profits one year, but does not share the loss another year." This is true to a certain extent. Hence, to get out of debt and avoid future losses should be one aim of every businessman in 1941,—except those to whom the government is allowing heavy plant charge-offs.

When computed on an invested capital basis the Excess Profits Tax applies only after 8% is earned. Have you ever figured what 8% will give you when compounded annually? For instance, \$5,000 at 8% compound interest would amount to over \$50,000 in 30 years. When you multiply the amount by 10 or 100, the result is stupendous. Moreover, it makes little difference to a conservative investor or businessman whether this 8% goes into dividends, or to plant improvement or to debt reduction. I once asked Thomas A. Edison who was the world's greatest inventor. He flashed his eyes and replied "That chap who invented compound interest!"

**Outlook for Utilities**

Although the eastern railroads should do better during 1941, so many banks and investors are waiting for a chance to unload, I do not foresee much prospect of a boom in railroad stocks. As for utility stocks, the situation is only a little better. The increase even in normal taxes will hurt the utilities more than any other group. Utilities, moreover, cannot raise their rates, at least during 1941. Therefore, the increase in normal taxes from 20% to 24% or more, comes out of the stockholders. This is not the case in many industries where the increase in normal taxes can be absorbed by higher prices of finished products. The only hope is that the increased consumption of electricity will offset this tax increase or else that the commission will be more lenient as to depreciation.

**Bonds and Industrial Stocks**

High-grade, long-term, low-coupon bonds are today in the same dangerous position as were the blue-chip stocks in 1929. They can move in only one way; and that is to die. May not an investor be crazy to tie up his money at 2% or even 3%, for thirty, twenty, or ten years? There is justification for an insurance company, which knows that in 1960 it will need so much money and can base its premiums on a 2% rate, to buy these bonds, but a bank or private investor has no right to do so. Also, I am not very keen for second grade bonds except in special cases with which I personally am fully acquainted.

On certain groups of industrial stocks, however, I feel bullish. Stocks of companies having real assets in the ground look good to me. These include oils, coppers, pulps, chemicals, and certain steels. Insurance stocks appear to be a safe group with good prospects,—especially the fire insurance companies which are building up a conservative casualty business. During the inflation era following World War I, insurance stocks stood up almost the best of any group. Some of the banks and investment trusts, where the assets can be bought at a discount of nearly 50%, also look attractive. I believe 1941 will see very much higher prices for certain stocks.

**Consumer Lines Active**

Severe inflation would hurt shopkeepers; but 1941 will not see such. Certainly, the 1941 total volume of retail sales should exceed anything which this country has ever seen. With industrial activity continuing to rise, good merchandisers should prosper. This will also help service businesses and professional men. All down the line almost everyone should be in clover. Collections should be exceptionally good, while installment sales will reach great proportions. Main street, from the Atlantic to the Pacific, will be wide open with music, lights, and bill boards galore! The U. S. will witness a shortage of only two things,—parking space and character.

Existing inventories should show profits in themselves; while money properly spent upon promotion and advertising should pay handsome dividends. Salesmen who have been doing their missionary work during the past few years should now cash in with the biggest commission checks since 1929. Newspaper advertising, especially, should be upped at least 15%. Let me add here that the recent political campaign and war news has caused many consumers to become so upset by the radio, that they are now returning to their newspapers.

**CONCLUSIONS**

There really is only one thing which troubles me about 1941. It is that our prosperity may make us less dependent upon God. Whom we need now more than ever. The material destruction facing Europe and England—terrible as it will be—may develop there a spiritual awakening of tremendous value. History shows that the rebirth of nations has come through adversity—never through prosperity. Hence, we must be on our guard that America with its material wealth is not left the most pagan of all nations.

Making life easy does not make it better. Avoiding war does not insure against disaster. More money does not mean more self-control. Automobiles, electric refrigerators, and radios will not take the place of self-reliance, self-denial, and the willingness to co-operate for the common good. We all know that the great need of the entire world today is more of the Christlike spirit,—of wisdom, sacrifice, and charity. Let us emphasize this during 1941, as otherwise our security and prosperity may be our temptation and our downfall.

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