

# His Grandma Wife

How a Man to Save a Fortune Was Obligated to Wed His Grandmother.

By BRADFORD C. ALMY

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I was in Switzerland and about to climb the Jungfrau when a bundle of letters and newspapers were handed me. While waiting for my guides I tore open the wrapper of the papers and, scanning one of the journals, noticed a marked item stating that my grandfather, Sherman Wellesley, aged eighty-five, had married and died the same day.

In a twinkling I was deposed from a position of heir expectant to a great fortune—I did not know what. My grandfather had bitterly opposed my propensity to travel and especially to climb mountains. I was his only descendant, and he had long endeavored to induce me to settle down to the care of the millions which he had willed me. He lived in constant terror lest I should make a slip on one of my climbs, go several thousand feet down over a precipice and the fortune that had been accumulating during his life time would go begging. In other words, it must be left to charity.

His intention in marrying was plain to me. He could not have a heir other than myself, but he could have a wife. He had doubtless lost all patience with me and at the last moment married some woman who would supply my place as an heir.

I hesitated what to do, but, looking up at the glittering top of the white mountain, forgot for the time all about the fortune I had lost, and, my guides being ready, I started on what proved my last ascent. On returning to my starting point, Interlaken, I left for home. As soon as I landed I wrote my new grandmother asking for information as to her husband's disposition of the property. By return mail I received this reply:

Your grandfather, being taken suddenly ill, concluded to destroy the will leaving you his sole heir, not having confidence that you would settle down and attend to the property. Having but an hour or two to live, there was no time to make a detailed will. His brain, always quick to work, solved the problem in this wise: Having great confidence in me, he married me on his deathbed and signed a will comprised in a few words leaving me all his property. He, however, exacted a promise from me that if you desired to marry me I would take you for a husband.

"Pshaw! Marry my grandmother!"

Well, all depended upon what kind of a woman she was. A hope sprang up in my breast that she might be of a suitable age for me and passably good looking. I wrote her that I would run up for a conference and politely assured her that if she was not favorably impressed with me I would release her from the verbal condition by declining to marry her. This, I flattered myself, was a very foxy way of putting it, my real object being to decline to take a wife with a fortune if I didn't like her.

I was doomed to a terrible disappointment. I found my grandmother a veritable grandmother. She was sixty-five years old, fat, bald and not a tooth in her head that was her own. I cursed myself for a fool to have declined to comply with my grandfather's wishes during his life, for now that the blow had fallen I realized my folly. It was evident that to save the fortune I must marry an old woman, and even then she would own the property till her death, and I should have to ask her for every penny I spent.

Having taken sufficient time to make up my mind what course to pursue, I sounded her as to whether I could marry her, take an allowance and spend my time anywhere but with her, she said she would think it over, and I had hope. But the next day I was informed that such a course would not be carrying out her late husband's wishes. He had desired that I should take care of the property.

The medium through whom I received this answer was Agnes Dorchester, my grandmother's secretary, a young woman not quite my age. Indeed, I was obliged to transact everything through this girl, and it was not long before I saw plainly that Mrs. Wellesley was completely under her thumb, his added to my chagrin. Another ad stepped in between me and the fortune I had been brought up to expect would be mine, and I was not even at liberty to deal directly with that person.

Having discovered where the power lay, there was nothing for me to do but endeavor to gain such points as I labored to make through his possessor. I invited Miss Dorchester to a conference, in which I played my best card—an attempt to induce her to persuade her mistress to fulfill her promise, allow me a stated income and permit me to live abroad.

"Mrs. Wellesley," she said in reply to this proposition, "would not have an intrusted with this matter were not that she was to be implicitly trusted with carrying it out. Your grandfather's object was to make a man of one who was wasting his talents in globe trotting."

While I was disappointed, I was amused. Even this girl, whom I had run by disliking, saw that I was not fit to be trusted with a fortune—a tune of which she herself held the management.

I spent some time at my grandmother's endeavoring to bring her to some

terms. She declined all my proposals, adhering to her late husband's intentions. She would fulfill her promise and would not consent to any subterfuge to get around it. A month passed, and I was about to give it all up and go away when Mrs. Wellesley herself came to me with a proposition.

"I sympathize with you heartily," she said, "in being obliged to give up a fortune or take with it an old woman like myself. I will tell you what I will do. I am as attached to Miss Dorchester as if she were my daughter. She is of suitable age for you and a woman of rare good sense. I can safely trust her to carry out your grandfather's intentions toward you. If she will have you and you will have her I will make a will leaving my property to you both jointly, giving her meanwhile control of the income."

"But I don't know that I like Miss Dorchester," I exclaimed, taken aback at this offer. "Then after a pause, 'Will she consent to the plan?' 'That is for you to find out.' 'I had no hope that Miss Dorchester would marry me simply to gain a fortune, and in any event I should have to live with her and carry out my grandfather's wishes. But anything rather than beggary, I went to the young lady, told her of Mrs. Wellesley's proposition and asked her to be my wife."

What did she do but toss her nose in the air and decline to have anything to do with such a proposition. I left her furious. She would rather give up a fortune than be my wife. I spent the next twenty-four hours in inventing imaginary ways of torturing her. The upstart!

We all know that a woman scorned becomes a fury. There is no such adage about a man, but there should be. "A man scorned is soon conquered." I resolved that I would make Miss Dorchester love me, then toss her aside as a wax doll.

In a few weeks I had softened her so far as to receive a proposition from her.

"I cannot bear," she said, "to stand between you and a fortune. I feel that it will be impossible for Mrs. Wellesley to carry out your grandfather's intentions toward you. I will agree to her proposition to marry you provided you will promise to go away and not trouble me."

I had secured terms that in the beginning I would have considered very acceptable. But what did I consider them now? An insult.

"Are you aware," I said, the color rising to my cheek and a spark glittering in my eye, "that you are by no means flattering?"

"But I supposed what you wish is to go abroad and break your neck climbing mountains."

"Oh!" I exclaimed ironically. "In that case you would not be troubled with me further."

"And death would release you from living with a wife you had married for convenience."

In this retort I fancied I could detect something womanly—something of pain. I was surprised. I went to her and laid my hand on her arm. I was not repulsed.

"I think," I said, "that you could carry out my grandfather's wishes. At any rate, try. I will do all I can to help you."

"To retain your fortune," she said, pouting.

"And become a loving husband."

The evening before the wedding, when I was a hundred miles from my intended bride, I was thrown into a wild state by the receipt of the following telegram:

You must marry your grandmother, after all, or lose your fortune. AGNES.

What new complication could have arisen? Why could not those lawyers be certain of anything? I had become violently in love with Miss Dorchester and would not in any event give her up. I replied:

Grandmother be hanged! I will marry you tomorrow.

I could not get a train till early the next day, but after a sleepless night at 5 a. m. was steaming toward my bride that was to be. On my arrival I hesitated whether to go at once to see her and discover the meaning of her telegram, but there was little time, and my mind was made up as to the marriage, so I dressed for the wedding before setting out. I dashed up to the house in a carriage, alighted and hurried up the steps. Agnes was standing in a front window in bridal array, her face radiant with happiness. Rushing into the room where she was, I caught her in my arms.

"What's the matter?" I asked, breathless.

"You're going to marry your grandmother."

"No, I'm not. I'm going to marry you."

"I'm your grandmother." Her eyes were dancing a hornpipe.

Then I saw it all. My grandfather had married her instead of the old woman. She had been playing a game with me. My grandfather in the presence of death had hit upon the expedient of marrying the girl who had been supplying my place by devoting herself to him. This would make her inheritance stronger in law, though he left a will in her favor telling her that it was his wish that she should marry me and make a man of me.

But she had no mind to make a business transaction of the matter. She had therefore put an old woman forward to personate her as the widow while she stood in the background. The old woman had nothing else to do with the matter except to receive a handsome salary. I had been completely duped, but had become so impressed with the ability and good sense of my real grandmother that the moment I was piqued I was hopelessly in love.

Synopsis of the Annual Statement of the FRANKFORD MARINE, ACCIDENT & PLATE GLASS INSURANCE COMPANY, of Germany, on the 31st day of December, 1909, made to the Insurance Commissioner of the State of Oregon, pursuant to law:

Amount of capital paid up (Statutory Deposit, N.Y.)	\$250,000.00
INCOME.	
Premiums received during the year	1,190,860.08
Interest	47,868.03
Income from other sources received during the year	4,213.03
Total income	\$1,242,941.14
DISBURSEMENTS.	
Losses paid during the year	\$638,822.04
Policy Free	4,213.03
Commissions and salaries paid during the year	343,910.89
Taxes, licenses and fees paid during the year	20,634.61
Amount of all other expenditures	57,224.01
Remittance to home office	21,043.20
Total expenditures	\$1,085,867.78
ASSETS:	
Value of stocks and bonds owned	1,230,150.00
Cash on banks and on hand and in hand of trustees	30,556.50
Premiums in course of collection and in transmission	187,080.85
Interest and rents due and accrued	13,001.85
Total assets	\$1,479,089.20
Less special deposits in any State (if any there be)	—
Total assets admitted in Oregon	\$1,479,089.20
LIABILITIES.	
Gross claims for losses unpaid	\$346,882.53
Amount of unearned premiums on all outstanding risks	309,720.74
Due for commission and brokerage	48,933.91
All other liabilities	13,300.00
Voluntary Contingent Reserve	170,000.00
Total liabilities	\$978,837.18
Total insurance in force December 31, 1909	791,767.11

BUSINESS IN OREGON FOR THE YEAR.	
Total risks written during the year	—
Gross premiums received during the year	37,835.54
Premiums returned during the year	4,062.20
Losses paid during the year	21,879.64
Losses incurred during the year	21,879.64
Total amount of premiums outstanding in Oregon December 31st, 1909	—
U. S. Manager and Attorney.	
Statutory resident general agent and attorney for service: Rodgers, Hart Gibson & Co., General Agent; Jas. D. Hart, Attorney for Service, 146 Second Street, Portland, Ore.	

Synopsis of the annual statement of the UNITED STATES CASUALTY COMPANY, of New York City, in the State of New York, on the 31st day of December, 1909, made to the Insurance Commissioner of the State of Oregon, pursuant to law:	
CAPITAL.	
Amount of capital paid up	\$500,000.00
INCOME.	
Outstanding Dec. 31, 1908	141,098.25
Premiums written during the year	1,043,256.73
Total	1,784,354.98
Interest, dividends and rents received during the year	92,485.09
Profit on sale of stock and bonds	38,905.80
Income from other sources received during the year	162.80
Total income	\$1,915,909.27
DISBURSEMENTS.	
Losses paid during the year, including adjustment expenses, etc.	678,700.89
Amount declared during year, \$155,000.00 (stock, \$100,000.00; cash, \$55,000.00); dividends paid during the year on capital stock	152,432.50
Commissions and salaries paid during the year	630,725.32
Taxes, licenses and fees paid during the year	31,933.45
Amounts of all other expenditures	109,409.02
Loss of sale of stocks and bonds	78,052.18
Total expenditures	\$1,600,340.36
ASSETS.	
Value of real estate owned	5,000.00
Value of stocks and bonds owned	2,020,717.00
Loans on mortgages and collateral, etc.	294,000.00
Cash in banks and on hand	60,105.25
Premiums in course of collection and in transmission	156,634.30
Interest and rents due and accrued	14,081.53
Total assets	\$2,559,538.17
Less reserve for reinsurance in companies not admitted in New York	12,867.77
Agents credits	123.18
Less special deposits in any State (if any there be)	32,940.95
Total assets admitted in Oregon	\$2,526,567.22
LIABILITIES.	
Gross claims for losses unpaid in process of adjustment	\$276,342.43
Additional special reserve for claims	100,000.00
Amount of unearned premiums on all outstanding risks	748,771.90
Due for commission and brokerage	43,857.63
All other liabilities	77,375.17
Total liabilities	\$1,246,347.22

Total premiums in force December 31, 1909		\$1,461,322.97
BUSINESS IN OREGON FOR THE YEAR.		
Total risks written during the year	\$214,850.00	
Gross premiums received during the year	2,283.31	
Premiums returned during the year	205.30	
Losses paid during the year	1,734.25	
Losses incurred during the year	1,734.25	
Total amount of risks outstanding in Oregon, December 31, 1909	1,187.50	
United States Casualty Company, J. J. MEADOR, JR., Assist. Sec. Statutory resident general agent and attorney for service: JOHN H. BURGARD, Portland, Ore.		

Synopsis of the annual statement of the UNITED STATES BRANCH SUN INSURANCE COMPANY OFFICE, of London, in the Kingdom of Great Britain, Eng., on the 31st day of December, 1909, made to the Insurance Commissioner of the State of Oregon, pursuant to law.	
CAPITAL.	
Amount of capital paid up	—
INCOME.	
Premiums paid during the year in cash	\$3,077,118.90
Interest, dividends and rents received during the year	167,449.34
Income from other sources received during the year	19,541.86
Total income	\$3,250,101.10
DISBURSEMENTS.	
Losses paid during the year	\$1,423,766.66
Dividends paid during the year on capital stock	—
Commissions and salaries paid during the year	863,266.26
Taxes, licenses and fees paid during the year	70,885.27
Amount of all other expenditures	685,528.50
Total expenditures	\$3,044,446.69
ASSETS.	
Value of real estate owned	\$271,000.00
Value of stocks and bonds owned	3,175,245.30
Loans on mortgages and collateral, etc.	25,000.00
Cash in banks and on hand	209,846.21
Premiums in course of collection and in transmission	425,073.85
Interest and rents due and accrued	40,633.70
Total assets	\$4,236,798.06
Less special deposits in any State (if any there be)	21,620.00
Total assets admitted in Oregon	\$4,215,178.06
LIABILITIES.	
Gross claims for losses unpaid	\$244,000.00
Amount of unearned premiums on all outstanding risks	2,665,967.52
Due for commission and brokerage	71,542.82
All other liabilities	71,542.82
Total liabilities	\$2,981,579.34
Total insurance in force December 31, 1909	\$482,452,755.00

BUSINESS IN OREGON FOR THE YEAR.	
Total risks written during the year	\$2,070,408.00
Gross premiums received during the year	48,037.35
Premiums returned during the year	12,065.20
Losses paid during the year	13,718.38
Losses incurred during the year	13,718.38
Total amount of risks outstanding in Oregon, December 31, 1909	4,000,139.00
Sun Insurance Office, of London, By J. J. GULE, U. S. Manager. Statutory resident general agent and attorney for service: P. E. GEROUUD.	

Synopsis of the annual statement of THE STANDARD ACCIDENT INSURANCE CO., of Detroit, in the State of Michigan, on the 31st day of December, 1909, made to the Insurance Commissioner of the State of Oregon, pursuant to law:	
CAPITAL.	
Amount of capital paid up	\$500,000.00
INCOME.	
Premiums received during the year	\$2,459,945.44
Interest, dividends and rents received during the year	136,377.97
Income from other sources received during the year	38,245.33
Total income	\$2,634,568.74
DISBURSEMENTS.	
Losses paid during the year including adjustment expenses, etc.	\$663,178.57
Dividends paid during the year on capital stock	57,500.00
Commissions and salaries paid during the year	855,355.08
Taxes, licenses and fees paid during the year	67,946.00
Amount of all other expenditures	98,948.90
Total expenditures	\$2,062,928.58
ASSETS.	
Value of real estate owned	\$ 5,250.00
Value of stocks and bonds owned	2,615,164.95
Loans on mortgages and collateral, etc.	302,588.80
Cash in banks and on hand	153,407.43
Premiums in course of collection and in transmission	336,631.79
Interest and rents due and accrued	23,015.80
Total assets	\$3,526,058.78
Less special deposits in any State (if any there be)	25,450.00
Total assets admitted in Oregon	\$3,500,608.77
LIABILITIES.	
Gross claims for losses unpaid	\$674,347.98
Amount of unearned premiums on all outstanding risks	824,088.15

Due for commission and brokerage		98,888.85
All other liabilities		70,852.17
Reserve for contingencies		150,000.00
Total liabilities		\$1,828,357.15
Total premiums in force December 31, 1909		\$1,097,964.44
BUSINESS IN OREGON FOR THE YEAR.		
Total risks written during the year	—	
Gross premiums received during the year	11,819.51	
Premiums returned during the year	1,809.65	
Losses paid during the year	5,172.41	
Losses incurred during the year	5,172.41	
Total amount of premiums outstanding in Oregon, December 31, 1909	—	
The Standard Accident Insurance Co. By E. A. LEONARD, Sec. Statutory resident general agent and attorney for service: GEORGE S. RODGERS, 146 Second St., Portland, Ore.		

Synopsis of annual report of the HORTICULTURAL FIRE RELIEF OF OREGON, Salem, Oregon, on the 31st day of December, 1909, to the Insurance Commissioner of the State of Oregon, pursuant to law.	
MUTUAL.	
INCOME.	
Premium fees received from members	\$57,403.80
Less reinsurance premiums	1,238.72
Return premiums	900.74
Total	\$2,150.46
Leaving net amount received from members	55,264.34
Received from rents, \$9.35; interest, \$81.38	90.63
Total income	\$55,354.97
DISBURSEMENTS.	
Losses, \$27,797.73; adjustment, \$71.90	\$26,369.63
Commissions, \$9,117.28; inspection and surveys, \$128.20	9,245.58
Office salaries, \$2,500.00; traveling exp., \$300.90	2,700.90
Office employees, \$795.50; office rental, \$453.40	1,248.90
Office equipment, \$633.50; adv. and printing, \$357.60	1,291.10
Postage, fuel and other expenses	921.61
Total	\$41,777.72
LEDGER ASSETS.	
Mortgage security loans	\$15,100.50
Cash on hand and in deposits	11,231.91
Premium notes	353.16
Reinsurance	1,000.00
Postage	73.47
NON LEDGER ASSETS.	
Interest due and accruing	\$ 650.85
Assessments, not over 90 days due	18,406.26
Assessments, over 90 days due	1,347.64
Furniture, stationery, printing, etc.	961.15
Contingent 30 per cent. liability of members	30,000.00
Gross assets	\$70,164.94
NON ADMITTED ASSETS.	
Furniture and fixtures	\$ 961.15
Assets over 90 days due	1,347.64
Bills receivable, unsecured	331.16
Contingent 30 per cent liability of members	30,000.00
Total	\$32,629.95
Total admitted assets	\$46,534.99

Gross claims for losses, unadjusted		\$1,500.00
Commission due or accrued to agents		609.47
Inspection		90.00
Legal services		156.55
Unearned premium liability		\$2,440.02
Total liability		\$31,629.71
INSURANCE.		
Amount of risk, December 31, 1908	\$2,003,428.00	
Amount added during 1909	3,615,921.00	
Total	\$5,619,349.00	
Amount terminated during 1909	1,160,126.57	
Gross amount at risk, December 31, 1909	4,459,222.43	
Amount reinsured	167,879.00	
Net amount at risk, December 31, 1909	\$4,291,343.43	
JOHN PEMBERTON, Pres. E. H. ANDERSON, Sec.		

Total risks written during the year		\$2,070,408.00
Gross premiums received during the year	48,037.35	
Premiums returned during the year	12,065.20	
Losses paid during the year	13,718.38	
Losses incurred during the year	13,718.38	
Total amount of risks outstanding in Oregon, December 31, 1909	4,000,139.00	
Sun Insurance Office, of London, By J. J. GULE, U. S. Manager. Statutory resident general agent and attorney for service: P. E. GEROUUD.		

Synopsis of the annual statement of THE STANDARD ACCIDENT INSURANCE CO., of Detroit, in the State of Michigan, on the 31st day of December, 190	
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