

SOME ACCIDENT INSURANCE

By M. QUAD
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One day there appeared in the village of Highlands a stranger who gave his name as Bacon and his business as opening an agency for the London and Liverpool Cash Down Accident Insurance company.

Mr. Bacon looked prosperous. He was smiling and suave. He shook hands with everybody and hoped their wives and children were well.

He attended church the first Sunday he arrived.

On Thursday he attended a sewing society and made himself agreeable to the ladies.

On Saturday he called on the two ministers and handed them \$5 each to be sent to the heathen of Africa.

Monday morning Mr. Bacon was ready for business. He had tucked right along that his insurance differed from any ever presented before, but had refused to give off particulars. He would now do so with the greatest of pleasure.

"It will be a waste of time," said the landlord of the inn. "We carry fire insurance here, but none of the other kind. You can't give it away."

"I shall hope to do considerable business here," was the confident reply. "This morning in driving a nail you hit your thumb with the hammer."

"Yes; I was just foot enough."

"You have it tied up in a rag, but it will be sore for a couple of weeks."

"Yes, damn it."

"Do you know how much cash you would have drawn this very day had you been insured with me?"

"Not a red cent."

"Ten dollars, sir. I told you this English company was different from any we have. It looks almost entirely after the small accidents and cases of temporary illness. There are no blanks to fill out. There are no affidavits to be made."

"I never heard of a company like that," said the landlord.

"There is only one company in the world, and that is the Cash Down. It permits its agents a latitude that no other insurance company does. For instance, if I had explained its plans to you yesterday you'd have taken out a policy at once."

"I dunno about that," was the reply. "And when you washed your thumb this morning you'd have held it out to me and asked, 'Mr. Bacon, how much cash are you going to allow me on that?'"

"And I'd have taken a brief glance at it and replied, 'Mr. Boniface, that nail is worth \$10 to you, and here's the cash.'"

Not a person was asked to insure. Mr. Bacon simply watched and waited. Deacon Pilgrim fell off a load of hay and injured his knee. The doctor advised him to hang around the house for four or five days and rest it. Mr. Bacon went to see the deacon and the knee and said:

"Yes, your knee may be all right in a few days, but if you had a policy in my company I should say to you:

"Deacon Pilgrim, when a man comes to fifty years of age injures his knee it may get well in a week, or it may take a month. I shall insist that you accept this \$20. This is \$5 a week for four weeks."

"But why in tarnation haven't I heard about such a company?" shouted the deacon.

"Because I'm not saying much yet. I look upon it as my fault that you haven't got a policy, and I insist on making good to you."

"Shoot! You got to pay me \$20?"

"Here's the money, deacon."

"But meddle 'tain't quite right to take it!"

"Don't you worry about that! The Brits have to show the Yankees that some things can be done as well as others. When your knee is quite well we'll talk about a policy."

Mrs. Glazier, wife of the town constable, leaned over the pigpen to empty a pail of swill into the trough, and she fractured a rib.

"My dear sir," said Mr. Bacon to the victim's husband, "I propose to be liberal about the settlement."

"But what have you got to do about it?" was asked.

"You may have heard that I am an agent of the Cash Down Accident Insurance company?"

"I believe I did hear somebody say so, but my wife was not insured with you."

"And why not? Because I had not called on you and explained the liberal policies we issue. For instance, they contain what we call the 'pig clause,' which permits every holder, man or woman, to bend over a pigpen as often as they wish. Your wife will be disabled for at least four weeks. It was my fault. Here is \$20 for you."

"By thunder!"

"Yes, sir; that's the way we English do business."

"But—but"

"Say no more now. By and by we'll talk about a policy."

And after two or three more cases like the above, he was ready to talk and did talk. He talked so well that he sold insurance to 250 different people at three times its value.

And when the first accident happened to a policy holder Mr. Bacon said out:

And when they hinted for the company it couldn't be found.

And those who had been swindled mobbed those who hadn't been.

Something for nothing always leads to something.

A Tragedy of Errors.

Scene 1. Early morning in young woman's boudoir. The young woman is inspecting an expensive white suit.

"This suit needs cleaning. I'll just call up the cleaners and have them call for it." Places bundle by the door.

Scene 2. Same—morning in relative's room in same house. Relative is inspecting a white and black suit.

"I believe I'll have this suit dyed black." She calls a cleaning establishment operated by a man whose last name is the same as the name of the men who keep the shop where the young woman intends to send her suit.

Scene 3. Wagon stops in front of house and driver rings doorbell.

"Package for —?" he asks, and the maid, seeing the bundle left near the door by the young woman, hands the driver the package. The package goes to the establishment, which has order to dye a suit black.

Scene 4. The white suit is dyed and the package is returned.

Scene 5.

—Indianapolis News

A Case of Repentance

By MARGARET C. DEVEREAUX

We have usually presumed that repentance must come before death.

Eleanor Blake lost her father when she was a little girl, and her mother took for a second husband one William Markland, a widower with a son, at the time of the marriage twelve years older than his stepister. The widow was very poor, and Mr. Markland was rich. His son, Joseph, was a singular youth, sometimes under the influence of pure and noble emotions and sometimes apparently swayed by the devil himself. When he was in the former condition he was very kind to Eleanor, but when in the latter he seemed to hate her.

Eleanor was a favorite with her stepfather and he hoped when she grew to be a woman she would marry his son, for he was aware of the latter's Dr. Jekyll and Mr. Hyde disposition, and he believed that she would be able to tide him over his evil periods, but he only wished for this; he did not attempt to bring it about. Eleanor's mother died when she was fifteen years old, and after being made again a widow Mr. Markland's affection for his little stepdaughter was much enhanced. His son's periods of wickedness seemed to be increasing on him and were a source of distress to his father.

Then Joe Markland, when Eleanor was seventeen years old, delighted his father by showing evidence that he was falling in love with his stepister. Eleanor, however, seemed to regard him only as a brother, but as such was extremely fond of him. He asked for a different love, and when she told him that it was not possible for her to give it to him he fell into one of his wicked states and treated her shamefully.

Joe Markland disappeared one day and was not seen at home again for a long while. Meanwhile his father failed in health, and Eleanor was his sole comfort. She considered it her duty as well as her preference to remain single and to minister to him, though she had many suitors. All this time no one knew where Joe Markland was till a few months before his father died, when Eleanor received a letter from him evidently written in one of his angelic moods. He regretted that she could not love him, but did not blame her. He wrote to ask her forgiveness for the way he had treated her.

Eleanor wrote that his father could not live long and begged him to come home and give the invalid what comfort he could during the short time that remained before death. Joe wrote that he would come at once, but though only a few weeks were needed for the journey, he did not arrive for several months. He reached home the day his father died, and it was perhaps as well that he did not arrive sooner, for though he showed no outward signs of his mood to those who did not know him well, he was, nevertheless, in one of his devilish conditions. His father was barely able to bid him goodby and whispered to him that he hoped he would some day secure Eleanor for his wife. Joe took charge of the household and household affairs till after the funeral, when a search was made for the will. No will was found, Joe, being sole heir at law, took possession of the property and told Eleanor that if she would marry him he would turn over the management of it to her. Eleanor refused. Galled possibly knowing as she did that her stepfather desired the match, she might have yielded, but she saw that Joe was at the time not his better self.

Joe Markland remained at home long enough to put his estate under a competent manager, whom he directed to pay his sister \$50 a month and permitted her to remain in the home.

One morning looking out of an upper window she saw her stepbrother coming. Though some distance from her, he appeared bedraggled. He was walking rapidly, and she had scarcely seen him when she heard him at the door. She ran down to meet him, but he was not where she had expected to find him. Thinking he had entered before her, she went into the living room. There stood Joe with a heavenly look on his face, such as she had often seen there when he had become repentant. She was about to spring toward him when she noticed that he was dripping with water. And singularly enough there was a salt odor about him. She ran out of the room to get something in which to wrap him till he could change his clothing, and when she returned with a blanket she had snatched from a bed Joe was not there.

What had become of him? She was about to run into the hall to look for him when she noticed on a table a folded document. She took it up and found it soaked with water. Clinging to it was a fine strand of seaweed. The paper was found to be a will of William Markland, leaving all his property to his stepdaughter, Eleanor.

Eleanor was found lying on the floor in a swoon, and an illness followed. When she recovered she said that she had found the will in the attic under a leak in the roof. Soon after this news came of the death of Joe Markland. He had been drowned trying to swim across an inlet on the coast of Tasmania.

Had he stolen the will while his father was lying dead, possibly in the same room with him?

Superstitions of Sailors.

Sailors are full of superstitions. You cannot shake them. You would find it practically impossible to convince sailors that ill luck does not cling to a vessel whose name has been changed, or that a craft whose name ends up in "a" does not rest under an evil spell. Persist and you will be asked about the Victoria, sunk in the Mediterranean; the Stella, lost off the Channel coast of America; the Cobra, a destroyer, which broke her back on her maiden voyage in the North sea, and the Samaria, burnt in the harbor at Malta. Of course there are hundreds of vessels afloat which bear the unlucky final letter and in which it is safer to travel than on the railway, but the list of losses is a formidable one.

Then sometimes it is a member of the crew to whom a particularly evil influence is attached; sometimes it is a passenger. But if you want to see a sailorman shiver with superstition let there be some hitch in the solemn ceremony of launching. It nearly breaks the sailor boy's heart. London Tit-Bits.

London Shops and Clerks.

In the stores in London the clerks first attracted my attention, but I may say the stores and shops themselves, after New York, seemed small and old. New York is so new. The space given to the more important shops is so considerable. In London it struck me that the space was not much and that the woodwork and walls were dingy. One can tell by the feel of a place whether it is exceptional and profitable, and all of these were that, but they were dingy. The English clerk, too, had an air of civility—I had almost said servility—which was different. They looked to me like individuals born to a condition and a point of view, and I think they are. In America any clerk may subsequently be anything he chooses (ability guaranteed, but I'm not so sure, that this is true. In England, anyhow, the American clerk always looks his possibilities—his problematic future. The English clerk looks as if he were to be one indefinitely.—Theodore Dreiser's "A Traveler at Forty"

Phantom Hounds.

Canon Doyle's "Hound of the Baskervilles," a "fearsome animal," is said to have its origin in the legends of packs of spectral hounds which are popular in various parts of England and Wales. In the north of England these apparitions are known as "Goblin's hounds," in Devon the "Wisk," "Yest" or "Heath hounds," in Wales "Cron Anaw" or "Cwn Wybil" and in Cornwall the "Devil's Dandy dogs." They are supposed to be evil spirits hunting the souls of the dead. Generally they are only heard and seem to be passing swiftly along in the air, as they usually choose cloudy nights for the pursuit of their prey. Their yelping is said to be terrific, resembling the note of a bloodhound. All of which tends to show that the origin of these legends of goblin hounds is to be found in the terrifying noises made by flocks of wild geese.

An Arabian Feast.

In a description of an Arab feast in honor of a visiting dignitary the North African News gives the following as the "main features" of the meal, which is spoken of as having been "a regal repast."

"A sheep roasted whole and filled with pistachio nuts; the national 'couscous,' the dish both of rich and poor, served up with roast chicken and ornamented with a wreath of hard boiled eggs cut in slices. Then 'chikouka,' composed of capscums, tomatoes and eggs beaten up with oil and lemon juice; cakes spread with butter and honey; artichokes dressed like Spanish onions, but prepared with the plants of bean flowers, cakes of semolina, kneaded with dates, and pastry of various kinds seasoned with sugar and the essence of rose and jasmine."

Value of the Echo.

In one region not far from Detroit there is an echo which makes loud tones heard so clearly that persons living on either side of the depression where the echo works have learned to subdue their voices so that the echo may not be aroused and so that not every one within a quarter mile may hear all they may say. This makes for quietness and peace in the neighborhood. This in turn affects the dispositions of the persons affected; and thus, you see, the echo becomes a blessing for which many a family and many a neighborhood would gladly and liberally pay.—Exchange.

Walking Backward.

A very difficult walking feat was accomplished in England in 1823, when a well known pedestrian named Lloyd undertook for a bet to walk thirty miles backward in nine hours. This he succeeded in doing, with fourteen minutes to spare, on the road between Bagshot and Portsmouth.

Books.

Books are not made for furniture, but there is nothing else that so beautifully furnishes a house. Give us a house furnished with books rather than furniture.—Henry Ward Beecher.

Two Men.

Ella—You say she has driven two men insane? Bella Yes. She killed two. Ella—What about the other? Bella—She married him!—Cornell Widow.

Dramatic.

"All the world's a stage" and there are some people who are giving vaudeville performances without knowing it.—New Orleans Picayune.

He Fulfilled the Conditions

By ESTHER VANDEVEER

Cyrus Mudge was an Indianian six feet four inches high. Having inherited some means and desiring to see the world, he went abroad. In Paris he met Joel Halsted, a fellow townsman, who introduced him to Jules Labouder, and he kindly consented to pilot the two Americans among the sights of Paris and the vicinity. One day after having visited Versailles the trio returned tired and hungry, and Labouder led the way to a cafe in the Champs Elysees for dinner.

How these two plain inhabitants of the western world ever secured the services of so elegant a gentleman as Labouder to show them about is a mystery, though possibly the fact that Mudge paid the bills had something to do with it. Seeing that Mudge was unaccustomed to the tone of high life in Paris, the Frenchman took Halsted apart and told him he feared that his friend might through ignorance put him to the blush. But Halsted quieted his fears, and the three continued the sightseeing copartnership.

During the dinner in the cafe in the Champs Elysees a party sat at the next table to Mudge and his friend, one of whom was a dapper gentleman five feet five inches high, with a waxed mustache and imperial, who seemed to be the center of attraction of those with him. When Mudge arose from his chair this gentleman turned to look at him with wondering eyes. When Mudge finally finished going up toward the ceiling the Frenchman exclaimed loud enough for all to hear: "La tour d'Effel!"

Now, Mudge was sensitive on one subject—his height. He knew that the Frenchman had said something derogatory, but not understanding French, was not aware that he had been compared with the Eiffel tower. He glared at the man who had criticized him, supposing the remark to be more in sultry than it really was; then, making one step, he covered the distance between himself and his critic and taking him by the coat collar, held him dangling in the air for a moment, then let him gently down on the floor.

The Frenchman's face was as red as a turkey cock's comb, and his eyes fairly scintillated sparks. Labouder's countenance was equally expressive, though in a different way.

"What have you done?" he cried to Mudge. "Do you know who that gentleman is?"

"That swart chap? Why, I reckon on he's a dwarf escaped from a dime museum."

"He is M. Garnier, the best swordsman in France."

"That doesn't make any difference to me. I'm not a soldier."

The outraged Frenchman whipped out a card with his name on it and flung it down on the table before Mudge. Labouder picked it up and joining the other party, held a conversation in French, which his friends did not understand. Presently he returned and said that he had endeavored to explain that Mudge was an American unacquainted with the manners and customs of Europeans and tried to excuse him on that ground. He had finally induced M. Garnier to accept an apology.

"Apology for what?" asked Mudge.

"Mon dieu! For holding him up in the air like a jumping jack!"

"Didn't he insult me first?"

"He simply compared you to the Eiffel tower."

"He didn't, did he? If I'd known that I wouldn't have let him down so easy."

"Then if you will not apologize you must fight."

"Fight? With that little chap? Why, I'd eat him up in two minutes!"

"My dear M. Mudge, you do not understand. You must fight him under the code."

"What's the code?"

"Why he'd challenge you. Therefore you have the choice of weapons—pistols, foils, any weapon you like. You also have the choice of the time and the place of the combat."

"Oh, I have, have I? Well, I choose fists. I to stand on the ground, my enemy to fight me through a second story window. I don't want to take any advantage of him because he isn't as tall as I am. He can't help his shortness any more than I can help my lowness."

"Monsieur, you do not understand our Parisian customs. You cannot fight with the fists. The code does not allow. The weapons must be something that will kill."

"M. Labouder," Mudge replied, "I consider it my duty under the circumstances to fight this M. Garnier. But since you say that, according to your code, I can choose time, place and weapons I choose any place in the Seine where the water is exactly five feet five inches deep, the weapon to be pickaxes."

The Frenchman gasped. Then he protested. But Mudge was not to be moved from his position. It complied with the conditions of the code as it had been explained to him. What if it did give him an advantage of a clear sight above water, while his antagonist's eyes were below the surface? Was he not entitled to such advantage?

Finally Labouder was satisfied since Mudge was ready for a fight to the death, though in a peculiar way. It is needless to say that the duel did not take place.

A Gentleman.

"On the whole, the finest gentleman I have ever met," says a writer in the Unpopular Review, "was the Japanese Samurai and art critic, the late Okakura Kakuzo. I recall as vividly his courteous and expectant silences as I do his always eloquent and brilliant discourse. Indulgent to the small talk of others, he declined to share it. If he ever gave utterance to a mere prejudice or to any petty personal concern it was not in my hearing. He appeared to husband himself until the talk should take a wide impersonal range, and then his comment was fervent and illuminating. A noted American poet critic has somewhat similar habits. His prolonged silences are comfortable, even deferential, his rare speech instinct with sympathetic understanding with men and books and nature. The late John LaFarge, who was in congenial society a continuous talker, offered an interesting equivalent for reticence in the attentiveness of his touch and in a beautiful perception of the kind of sympathetic response you would have made had you not been better occupied in listening to him. He had what most free talkers signally lack, perfect tact."

Titles to Land.

On what just basis can I claim exclusive right to a part of the limited surface of the earth? "No man made the land," said Mill. "It is the original inheritance of the whole species." No matter how far we delve into the past, we can find no just title to the private ownership of land. Blackstone admits that "there is no foundation in nature or in natural law why a set of words upon parchment should convey the dominion of land." "Whilst another man has no land," says Emerson, "my title to mine, your title to yours, is at once vitiated." And Herbert Spencer maintains that the titles all rest on force, fraud or cunning. When Edward I. sent his commissaries to inquire into the existing judicial franchises in 1278 Earl Warrenne flung a rusty sword on the table and cried: "This, sirs, is my warrant. By the sword our fathers won their lands when they came over with the conqueror, and by the sword we will keep them."—F. W. Garrison in Atlantic.

The Chain of Lakes.

North Missouri's famous hunting ground, known as the Chain of Lakes, having resisted all attempts to drain and cultivate, has been allowed to return to its natural state. The Chain of Lakes is wilderness surrounded by rich farming land, towns and good country roads. This section was the original happy hunting ground for the Indians of the west. On the banks of the Charton river, at the edge of the lake territory, they pitched their wigwams, built a stone fort or dam and put up an ingenious fish trap, for there were no game wardens in those days. That trap, repaired and strengthened from time to time, was inherited by white men who followed the Indians and operated half a century. Then the game wardens, attracted by the ancient fish trap's fame, went over to the river and blew it up with dynamite.—Argonaut.

European Monkeys.

One of the rarest of living creatures is undoubtedly a European monkey. The only place on the continent where these animals may be found is on the rock of Gibraltar. They are of the type known as Barbary apes and are about the size of a terrier dog. A most noticeable feature is that they do not possess tails. Only about twenty of the apes exist, and only by incessant protection and artificial feeding in the species preserved. Many theories are advanced as to how these apes first came to Gibraltar. A popular idea is that a subterranean passage exists between the rock and the adjacent coast of Africa, and that the monkeys passed to and fro, but the more matter of fact theory that they were originally imported by some merchant is probably correct.—London Answers.

His Foot In His Mouth.

Another one of the things a fellow says as a compliment and then realizes that it isn't, is this—reported by a post-card helper:

"I was so grateful for your thoughtfulness in writing me about my poor husband's terrible accident!" exclaimed the pretty widow.

"Not at all, not at all!" stammered the family friend. "I was only too glad to have the opportunity!"—Exchange.

Cricket.

Cricket seems always to have been played in Britain. The first mention of it is found in a manuscript of the thirteenth century. The name comes from the Saxon "cric" or "cryc," a crooked stick, an obvious reference to the bat with which it is played.

Guatemala.

Guatemala is about as large as Louisiana. The planters are the most influential element, and they sell their products for gold and pay their labor in depreciated currency.

Korea's Plum Blossom.

Korea displays the plum blossom on her stamps. It is the royal flower of her last dynasty a dynasty which reigned for 500 years, until the Japanese wrested it away.

Had the Last Word.

"Pa had the last word in an argument with me, as usual, last night."

"The last word, as usual?"

"Yes; he apologized again."—Detroit Free Press.

Chickens are long in coming out of unaided eggs.—German Proverb.