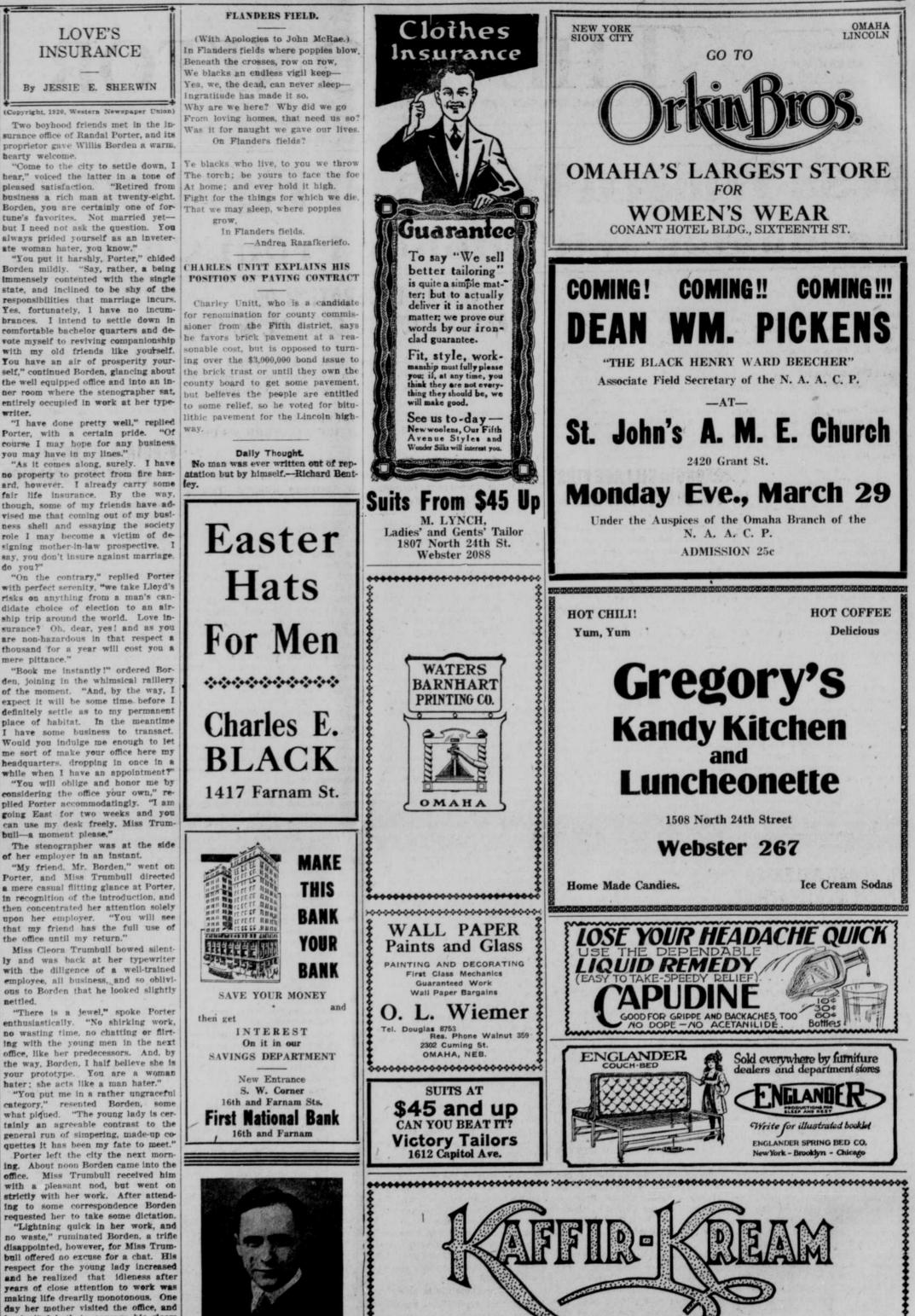
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THE MONITOR



LOVE'S A LIFE'S ROMANCE INSURANCE By WALTER J. DELANEY

(Copyright, 1920, Western Newspaper Union) It was no joyous elopement or

ardent love adventure. Very rationally Arnold Brant and Eugenie Vaile met fifty miles from her home, had gone to an obscure clergyman, and a train across the continent within bound in wedlock, as hurriedly parted. tune's favorites. Not married yet-

he kissed her good-by. "You wouldn't wait. You would ste woman hater, you know." have it so," she sighed. "I hope it is for the best."

"The knowledge that you are mine, all mine," returned Arnold Brant, state, and inclined to be shy of the "will inspire me to make a business Success !

The train flashed away, the bride waved an adieu through a mist of tears. Before noon she was back at home, passing into the house of her brother Hartley, with whom she lived and no one was the wiser.

Hers had been a strange experience. Almost from her baby days she had been dominated by her brother's will. He had one thought in lifeto make money. A cold, unsympathetic being, he chilled all the sweetness out of the life of Eugenie, and when she was seventeen forced her into marrying Peter Wynne.

The latter was a man with prospects, which Hartley magnified. The cheerless honeymoon lasted less than a month and then Wynne went to the far North to develop some mining property. It turned out a complete fiasco, and a year later word was received that Wynne was dead. Before that event Eugenie pined in solitude until, at a neighbor's home, she met Arnold Brant. There was no impulse of disloyalty to Wynne, but a deep, unspoken love existed between those two

When the news came of the death of Wynne, both Brant and herself knew that the self-seeking Hartley, would never sanction their Valle union. Brant had the offer of a posttion in Australia. He induced Eugenie to consent to the secret marriage. And when they parted at the steps of the altar and possible years of parting faced them, Eugenie was supremely happy, for she had found love at

Only one letter Eugenie received from Brant, telling that he was about to start into the most remote part of the country and that, if his purpose succeeded, he would return with sufficient means to win him the approbation and recognition of her mercenary brother

Then to Eugenie came an appalling discovery. The full details of the Illness and death of Wynne arrived. The first news had been premature. He was mortally ill, but survived for several months. Acting upon the initial intelligence, Eugenie had wedded Brant fifteen days before the demise of her first husband.

The later ceremony was illegal, and she was simply a widow and the man she cherished as her life's mate was no more than an utter stranger.



Two boyhood friends met in the insurance office of Randal Porter, and its proprietor gave Willis Borden a warm. bearty welcome.

been united in marriage. The hear," voiced the latter in a tone of The torch; be yours to face the foe new husband had just time to catch pleased satisfaction. "Retired from At home; and ever hold it high. business a rich man at twenty-eight. Fight for the things for which we die, the hour, and those two, so hurriedly Borden, you are certainly one of for- That we may sleep, where poppies "In two years, dear," he said, as but I need not ask the question. You always prided yourself as an inveter-

"You put it harshly, Porter," chided

immensely contented with the single responsibilities that marriage incurs. Yes, fortunately, I have no incumbrances. I intend to settle down in comfortable bachelor quarters and devote myself to reviving companionship with my old friends like yourself. You have an air of prosperity yourself," continued Borden, glancing about the brick trust or until they own the the well equipped office and into an inner room where the stenographer sat, entirely occupied in work at her typewriter.

"I have done pretty well," replied Porter, with a certain pride. "Of course I may hope for any business you may have in my lines."

"As it comes along, surely. I have no property to protect from fire hazard, however. I already carry some fair life insurance. By the way, though, some of my friends have advised me that coming out of my business shell and essaving the society role I may become a victim of designing mother-in-law prospective. I say, you don't insure against marriage, do you?"

ley.

"On the contrary," replied Porter with perfect serenity, "we take Lloyd's risks on anything from a man's candidate choice of election to an airship trip around the world. Love insurance? Oh. dear, yes! and as you are non-hazardous in that respect a thousand for a year will cost you a mere pittance.'

"Book me instantly!" ordered Borden, joining in the whimsical raillery of the moment. "And, by the way, I expect it will be some time before 1 definitely settle as to my permanent place of habitat. In the meantime have some business to transact. Would you indulge me enough to let me sort of make your office here my headquarters, dropping in once in a while when I have an appointment?" "You will oblige and honor me by

considering the office your own," replied Porter accommodatingly. "I am going East for two weeks and you can use my desk freely. Miss Trum bull-a moment please.

The stenographer was at the side of her employer in an instant.

"My friend, Mr. Borden," went on Porter, and Miss Trumbull directed a mere casual flitting glance at Porter, in recognition of the introduction, and then concentrated her attention solely "You will see upon her employer. that my friend has the full use of the office until my return."

Miss Cleora Trumbull bowed silentwas back at her typewriter ly and

She at once wrote to Brant, trusting to the letter finally reaching him however remote he might be from eivilization.

A year went by and there was no indication that Brant had received the letter.

There was an old man named Mark Denvir who had been a power in the business world, but now a helpless invalid. Hartley had cultivated him in the hopes of utilizing his past prestige for his own benefit. One day he came to Eugenie astounding her with an offer of marriage from Denvir.

"It means independence for you," represented the subtle schemer, "for he will not live long."

Engenie shrank from the proposal. but the artful and persistent Hartley finally overcame her opposition. A seeming plaything of destiny, forgotten, at least neglected by the only man she had ever loved, Eugenie consented to the sacrifice for her brother's sake.

Denvir died within a month. Hartley made a fortune, died before a year was over, and Eugenie was at last truly independent, but she considered her wealth as mere dross, for it failed to bring her happiness.

Another year passed by, Amid her self-enforced solitude Eugenie found no surcease to the vague longing for the peace of mind and contentment fate had so cruelly denied her. A stray item in a newspaper, citing the liscovery of a man named Arnold Brant in another city, detailed his being removed to a hospital from a wretched tenement room where he had lain down to die amid poverty, illness and despair.

It was Eugenie who had hastened to the side of the fever-stricken man, who, after days of weary watching, met the first intelligent words of the convalescent. She was the confidante of his terrible struggles in an unfriendly wilderness, culminating in the utter failure of all his plans. It was Eugenie who joined in his tears, whilst sobbing out the pathetic story of her own unhappy life. And then-Not at the altar this time, but beade that humble cot, those two were mony that promised to result in the gratulations will be in order, for

aged for, and so truly deserved.

with the diligence of a well-trained employee, all business, and so oblivious to Borden that he looked slightly nettled.

"There is a jewel," spoke Porter enthusiastically. "No shirking work, no wasting time, no chatting or filrting with the young men in the next office, like her predecessors. And, by the way, Borden, I half believe she is your prototype. You are a woman hater; she acts like a man hater."

"You put me in a rather ungraceful category," resented Borden, some what plqued. "The young lady is certainly an agreeable contrast to the general run of simpering, made-up coquettes it has been my fate to meet."

Porter left the city the next morning. About noon Borden came into the office. Miss Trumbull received him with a pleasant nod, but went on strictly with her work. After attending to some correspondence Borden requested her to take some dictation.

"Lightning quick in her work, and no waste," ruminated Borden, a triffe disappointed, however, for Miss Trumbull offered no excuse for a chat. His respect for the young lady increased and he realized that idleness after years of close attention to work was making life drearily monotonous. One day her mother visited the office, and he invited both to assuage his gloom by forming a theater party.

At the end of two weeks Porter re turned. Borden met him at the depot. His face was so jubilant, his manne so spirited that Porter wondered what caused his excessive exhilaration. "I say, Porter," he observed, as they

proceeded toward the office, "you will have to dispense with the services of Miss Trumbull."

"Why, what do you mean?" in quired the astonished Porter. "And you had better cancel that

love insurance, or you may have to pay it."

"Cancel 1t?" repeated Porter vaguely.

"That's it," nodded Borden, all joy ous smiles. "I don't want a good friend like you to lose a thousand dollars. I'd like to make you a present of ten, for you have been the means of showing me a new road to happiess and peace both had so Cleora has consented to become my

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