THE SETTLE

By MILDRED WHITE.

Cynthia paused before the doorway of the old house and looked up at its desolate windows. She had known the time when these windows were trim with white curtains, the shining glass reflecting firelight within. As workmen came past, removing old mahogany furniture, a whim seized her to go in through the open door and inspect the straggling rooms, with their unexpected corners.

Soggy fall leaves, which had lately been luxuriant and green, carpeted the veranda floor; Cynthia thought, as she stepped inside, that the leaves were an emblem of that life which had, until the last, made the rambling dwelling a place of comfort. The springtime of the woman's life had been green and generous with promise; now, even as the leaves, it lay broken and wasted.

The stairs echoed to her tread as she went on to the long hall above. From this hall rooms branched out perplexingly and she hesitated selecting her way. Here, a white marble mantel beckoned from its inviting nook near the green latticed bow-window; there, an outer balcony promised a view of the tangled garden beneath. But Cynthia went down three steps, to a second hallway, on to a twisting turn, resting at length on a wooden settle at the end. The place was delightfully surprising. She thought how easily one might keep house for one's self in one or two of the great spreading rooms. Cynthia loved to keep house. Now, she was boarding.

Presently, as she sat, she began to dream of the old house, peopled with forms of her fancy. Some way, always in the center of these happy dream people she herself moved, dispensing hospitality. The fire beneath the marble mantel of the living room glowed cheerily. Late crysanthemums were heaped upon it. Then, with a tremulous laugh into the shadows of the hall, Cynthia came back from her dreaming to a realization of her own small room at the city boarding house.

Following the sound of her broken laughter came quickly another step. Some one else had paused, perplexed at that last twisting way, undecided how to continue. The unexpected sight of her apparently decided the man, for he advanced, hat in hand, toward the settle.

"Pardon the intrusion," he began. "I thought the house vacant."

"So it is," Cynthia told him. "I strayed in, following an impulse."

"Interesting old place," the man said pleasantly; "don't let me interrupt your inspection."

"I am not exactly inspecting," she said.

Looking into his kind, shrewd eyes, Cynthia was moved by a second impulse—a need of fellow sympathy, perhaps, for the hardness of the world. She herself could hardly have explained the impulse.

"I came," she added abruptly, "to think things over. To put myself, as it were, in place of the woman who has been dispossessed of the home of her lifetime. To wonder just what I should do in her place."

"Dispossessed?" asked the man. Uninvited, he seated himself on the settle.

Cynthia nodded.

"She carried the mortgage as long as she could, and then it was foreclosed. There had been an invalid father for years, you see, her youth was—tied. But she made little money go a very long way; she was planning to make the old house pay for itself, when—" Cynthia's tender face hardened—"a brute of a man foreclosed the mortgage. He'd been waiting his chance for years, wanted to build a big apartment on the land. So the poor woman had to get out. I"—she brushed the tears from her eyes—"it's a tragedy to me," Cynthia explained. "You see, I knew her well."

The man drew a notebook from his pocket and held it up to the light.

"Ruth Vail was the former owner of the property, I believe," he said.

"You knew this man who foreclosed?"

"I saw him," Cynthia replied, "just once. A red-faced bully who made no allowance for woman's helplessness in his dismissal." Her indignation ended in a sudden smile.

"I hoped," said Cynthia, "that I might meet that man here today to give him an illuminating glimpse of his own character. Gain and greed have killed all humanity in him."

The stranger rose from the settle and stood looking down upon her.

"You may be right," he said, thoughtfully. "Sometimes that is so; but this red-faced bully of whom you speak was but the owner's agent fulfilling what he thought to be his duty. The despicable creature to whom you refer is—myself. I held that mortgage; that I was not informed of this particular instance of foreclosure does not excuse me. My man is ordered to take always what is mine. Now that you have relieved my blindness will you take upon yourself the pleasure of going to your friend and telling her from me that she is to be reinstated here, with promise of being undisturbed, until she has the advantage of a good start?"

Cynthia arose.

"You can't mean—" she began shakily. She paused.

"I—am Ruth Cynthia Vail," she told him.

The man smiled enigmatically.

"You looked very much at home upon that settle," he said.

The Uplift.

A senator, apropos of the huge quantity of army meat which it was proposed should be sold to the packers for less than half the price paid them by the government, said:

"Why sell this meat to the packers? Would it not be better to sell it to consumers direct and thus aid in reducing the cost of living?"

The senator added bitterly:

"The high cost of living! We heard a lot about the uplift movement to be expected as the result of the war, but we didn't expect the uplift to be concentrated on prices."

CLINIC HAS PROVED WORTH

Organization Established by Boston Firm Well Worthy of Imitation by Other Employers.

A pioneer medical clinic, established 15 years ago to protect the health of 600 employees, and gradually enlarged and expanded until it now cares for a total of 2,700—that is the record proudly held today by a well-known Boston firm. At the time of its organization the medical director was in charge of the clinic in the capacity of director and visiting nurse. Now the clinic is in charge of a practicing physician and surgeon, assisted by three full-time graduate nurses.

During the influenza epidemic of last winter, over 350 employees were treated per day, with only six deaths during the entire course of the dreaded disease. All cases were given careful individual attention and, in instances where no family doctor was in attendance, immediate arrangements were made for medical care.

It is the policy of the nurses in the clinic to advise all employees with whom they come in contact to be insured, an activity which the firm itself handles through an employees' organization. The purpose of such advice is to secure insurance for all employees in order that they may receive its benefits after one week's illness.

This arrangement does not place a premium upon the employees' being ill, and at the same time the clinic cooperates in the matter of insurance.

A dental clinic is in a formative state and, no doubt, will be established in a short time. The plan and method of administration and organization is simply in the making, but it is safe to say that the dental clinic will be as efficient as the medical clinic.

The Modern Hospital, in describing the clinic, says that it has fully proved its value in protecting the health of the employees of this particular company and merits the commendation and imitation of other mercantile and industrial establishments.

SEEMINGLY NO AGE LIMIT

Applicants for Divorce Are by No Means Always in the Days of Their Callow Youth.

There is no age limit to divorce. In Oregon a woman at the age of eighty-two years is suing for a decree from her husband, who is a callow stripling of seventy-one summers. This seems to be another case of too much mother-in-law, as the wife asserts that her husband's love has been alienated and undermined through the work of his mother, who is now ninety-four years old and who never did like her, anyhow. They have been married some ten years now, and the wife said that when the husband took her money to buy an auto for his mother and wouldn't let his wife ride in it, she knew that his love was dead. When she remonstrated the husband coldly informed her that she could leave the house. When the wife said that the home was her own and bought with her own money the husband replied that might be so, but he had thoughtfully had the deed recorded in his own name. Now she has to appeal to the courts. It is rather rough when a bride of eighty-two has to compete with a ninety-four-year-old mother-in-law for the affections of her husband.

"LIFE SAVING IS RED CROSSAIM"

Most Important Work of Peace Is Welfare of People, Says Dr. Farrand.

ORGANIZATION MUST GO ON

Co-ordination of All Movements to Conserve Humanity and Prevent Disease Is After-War Task.

"The efficient organization which the American Red Cross built up to meet the demands of war must not be permitted to slip back into inactivity," said Dr. Livingston Farrand, chairman of the Central Committee of the American Red Cross who is touring the country to place the proposed peace work squarely before the people. His tour was outlined to carry the message into all states as a forerunner of the Third Red Cross Roll Call, to be conducted from Nov. 2 to 11 for 20,000,000 annual memberships and $15,000,000.

Most Diseases Preventable.

"The war has accentuated and sharpened our realization that the greatest contributing factor in disturbing the happiness of mankind is the question of physical well-being, the problem of health and disease," Dr. Farrand said. A large portion of the disease of the world is preventable, and the people naturally are looking to organizations that are able to help and guide; that are built on lines that beget confidence.

"The organization best equipped for this purpose is the American Red Cross. States and municipalities must conduct this campaign and the local Red Cross organizations are operating units. For the last ten years leaders in health work have sought an organization capable of co-ordinating the various local activities into a massed movement which would produce results. That organization is the Red Cross.

Nursing Program Developed.

Are we not going to take advantage of this opportunity to better humanity? We have here an organization that represents every national interest; that knows no party and no creed; that has attached to it every type of man, woman and child in the United States and we propose to put this energy behind the great movement to co-ordinate and bring together these varied interests so far as possible.

"The biggest activity which the Red Cross has undertaken in this field is the great public nursing program. The entire movement for public health depends upon the adequate development of the public nurse."

GEN. PERSHING GIVES $10,000 TO RED CROSS.

The last act of Gen. Pershing before he left France for the United States was to turn over to the American Red Cross 94,625.40 francs, about $10,000, to be used by the Red Cross for the care of French orphan children who had been "adopted" by the Red Cross. A chaplain attached to Gen. Pershing's staff visited the Red Cross headquarters and saw the work which was being done for the children. Apparently he had carried a report to the commander in chief, and the check was the result.

A Foreign Ship.

Homer L. Ferguson, president of the chamber of commerce of the United States has stirred up the patriots over the reproduction of a foreign ship being on our twenty-dollar bills. Making a speech recently, and seeking to impress his auditors with the fact that this country has entirely too few ships, he whipped out a twenty-dollar bill and declared:

"Why, even the ship reproduced on this bill is one that was taken over by this country during the war. It flies the American flag, all right, but it is a foreign-built ship."

Examination proved he was absolutely correct. The ship has four funnels, and there never has been a four-funneled ship built in this country for our foreign trade.

The Mean Man.

Everybody knows the story about poor Tom Sharkey, who electrified the loungers in his saloon one day by saying heartily, "Well, boys, what are we going to have?" And then, as the loungers gathered round the bar, he added, "Rain or shine?"

Representative Gordon Lee of Chickamauga told a story of a similar kind about a mean man at Atlantic City. Some friends visited him on a hot evening and after they had sweltered a while in the sitting room he said:

"'Well, friends, could you stand some refreshments?'

"'We certainly could!' the visitors replied, and they moistened their dry lips in pleasant anticipation.

"'Then,' said the mean man, rising, 'we'll open this window. There's promise of a breeze.'"