

**FAIR-  
GERY.**

**Insurance Office—  
Alleged Decap-  
tation Government Regard-  
locks in Assets.**

Dec. 29.—The grand jury which has been investigating the New York Life Insurance company returned indictments charging forgery in the third degree against George W. Perkins, formerly vice president of the company and a member of J. P. Morgan & Co., and Charles S. Fairchild, formerly secretary of the treasury, president of the New York Security and Trust company, and a member of the finance committee of the insurance company. Mr. Perkins was in court when the indictments were announced. He entered a plea of not guilty and gave bond in the sum of \$10,000, his sureties being J. Pierpont Morgan, Jr., and Cleveland H. Dodge. Mr. Fairchild is in Europe.

The court assured Mr. Perkins that a double surety was not necessary, but he replied that he preferred it.

Six indictments were returned against each of the two defendants, but all are based on the transaction known as the "Prussian loan," the specification as to forgery being alleged falsification of bookkeeping entries. It is asserted that certain railway stocks were transferred by the insurance company to the Security and Trust company in order to comply with the Prussian law, but that the transfer was not bona fide. The grand jury coupled with the indictments a presentment in which it placed itself on record as convinced that Messrs. Perkins and Fairchild were "influenced by a desire to benefit the policyholders." The grand jury further says the indictments were returned only under a strict interpretation of the law as laid down by District Attorney Jerome.

**DEATH OF A. J. CASSATT**

**President of Pennsylvania Railroad  
Victim of Acute Heart Malady.**

Philadelphia, Dec. 29.—Alexander J. Cassatt, president of the Pennsylvania Railroad company since 1899, died suddenly here.

The announcement of his death was made from his office in the following bulletin:

"Mr. Cassatt died suddenly of heart disease at 1 p. m. The symptoms were those known to the profession as the Stokes-Adams syncope, and, as is often the case, under these circumstances, death was instantaneous."

Mr. Cassatt died in his city residence, surrounded by the members of the family. He had been ailing ever since he returned last September from his summer home at Bar Harbor, where he had contracted whooping cough from his grandchildren.

Some months ago Mr. Cassatt made changes in the organization of the company which put new duties on some of the higher officials. Among these was Samuel Rea, third vice president, and it was suggested at the time that the act was equivalent to placing Mr. Rea in line for promotion. Pending the election of a successor, First Vice President Green will assume charge of the railroad company.

Aside from being the head of the Pennsylvania railroad, Mr. Cassatt was president of six other companies and a director in twenty-three concerns, principally transportation companies, banks and trust companies. His wealth is estimated at between \$50,000,000 and \$75,000,000.

**RAILROADS AWAIT OVERTURES**

**Western Companies Will Not Act Under Present Demand of Men.**

Chicago, Dec. 29.—The probability of serious trouble between the forty-two western railroads and their employees, who have demanded a 15 per cent increase in wages, is more likely. The managers of the roads affected met and decided that no action would be taken until the trainmen made fresh overtures. Meanwhile representatives of the Brotherhood of Locomotive Firemen and Brotherhood of Locomotive Engineers from each of the roads, met to await a reply to their demands. They had known that the managers were to meet and awaited an expected invitation to a conference, but none was received. The meeting broke up with the threat that "something would be doing pretty quick if we are not recognized."

**Baroness Burdett-Coutts Dead.**

London, Dec. 31.—In commenting upon the death of Baroness Burdett-Coutts, which occurred yesterday, King Edward's statement made a few years ago that he regarded the baroness, after his mother, as the most remarkable woman in England, is echoed in numerous memoirs and editorials in today's London newspapers, which universally deplore the nation's loss in the death of the famous philanthropist.

I can see through the most substantial door in the house as if he were gossamer, though I may have lunched with him the same day."

Loder smiled. "By Jove!" he exclaimed. "Fate must have been constructing this before either of us was born. It dovetails ridiculously. But I must know your colleagues, even if it is only to cut them. You'll have to take me to the house."

"Impossible!"

"Not at all!" Again the tone of authority fell to Loder. "I can pull my hat over my eyes and turn up my coat collar. Nobody will notice me. We can choose the fall of the afternoon. I promise you 'twill be all right."

"Suppose the likeness should leak out? It's a risk."

Loder laughed confidently. "Tush, tush! Risk is the salt of life. I must see you at your post, and I must see the men you work with." He rose, walked across the room and took his pipe from the rack. "When I go in I'm taking I like to go in over head and ears," he added as he opened a tobacco jar.

His pipe filled, he resumed his seat, resting his elbows on the table in unconscious imitation of Chilcote.

"Got a match?" he said laconically, holding out his hand.

In response Chilcote drew his match box from his pocket and struck a light. As their hands touched an exclamation escaped him.

"By Jove!" he said, with a trefal mixture of disappointment and surprise. "I hadn't noticed that." His eyes were fixed in annoyed interest on Loder's extended hand.

Loder, following his glance, smiled. "Odd that we should both have overlooked it! It clean escaped my mind. It's rather an ugly scar." He lifted his hand till the light fell more fully on it. Above the second joint of the third finger ran a jagged furrow, the remainder of a wound that had once laid bare the bone.

Chilcote leaned forward. "How did you come by it?" he asked.

The other shrugged his shoulders. "Oh, that's ancient history."

"The results are present day enough. It's very awkward, very annoying!"

Loder, still looking at his hand, didn't seem to hear. "There's only one thing to be done," he said. "Each wear two rings on the third finger of the left hand. Two rings ought to cover it." He made a speculative measurement with the stem of his pipe.

Chilcote looked irritable and disturbed. "I detest rings. I never wear rings."

Loder raised his eyes calmly. "Neither do I," he said, "but there's no reason for bigotry."

But Chilcote's irritability was started. He pushed back his chair. "I don't like the idea," he said.

The other eyed him amusedly. "What a queer beggar you are!" he said. "You waive the danger of a man signing your checks and shy at wearing a piece of jewelry. I'll have a fair share of individuality to study."

Chilcote moved restlessly. "Everybody knows I detest jewelry."

"Everybody knows you are capricious. It's got to be the rings or nothing, so far as I make out."

Chilcote again altered his position, avoiding the other's eyes. At last, after a struggle with himself, he looked up.

"I suppose you're right," he said. "Have it your own way." It was the first small, tangible concession to the stronger will.

Loder took his victory quietly. "Good!" he said. "Then it's all straight sailing?"

"Except for the matter of the—re-remuneration," Chilcote hazarded the word uncertainly.

There was a faint pause; then Loder laughed brusquely. "My pay?"

The other was embarrassed. "I didn't want to put it quite like that."

"But that was what you thought. Why are you never honest—even with yourself?"

He poured in the water with excited haste.

"What shall we drink to?" he said. Loder methodically mixed his own drink and filled the glass. "Oh, to the career of John Chilcote!" he answered.

For an instant the other hesitated. There was something prophetic in the sound of the toast. But he shook the feeling and held up his glass.

"To the career of John Chilcote!" he said, and then he burst into a laugh.

**CHAPTER VII.**

IT was a little less than three weeks since Chilcote and Loder had drunk their toast and again Loder was seated at his desk.

His head was bent and his hand moved carefully as he traced line after line of meaningless words on a sheet of foolscap. Having covered the page with writing, he rose, moved to the center table and compared his task with an open letter that lay there. The comparison seemed to please him. He straightened his shoulders and threw back his head in an attitude of critical satisfaction. So absorbed was he that when a step sounded on the stairs outside he did not notice it, and only raised his head when the door was thrown open unceremoniously. Even then his interest was momentary.

"Hello!" he said, his eyes returning to their scrutiny of his task.

Chilcote shut the door and came hastily across the room. He looked ill and harassed. As he reached Loder he put out his hand nervously and touched his arm.

Loder looked up. "What is it?" he asked. "Any new development?"

Chilcote tried to smile. "Yes," he said huskily. "It's come."

Loder freed his arm. "What? The end of the world?"

"No. The end of me." The words came jerkily, the strain that had enforced them showing in every syllable.

Still Loder was uncomprehending. He could not or would not understand. Again Chilcote caught and jerked at his sleeve. "Don't you see? Can't you see?"

"No."

Chilcote dropped the sleeve and passed his handkerchief across his forehead. "It's come," he repeated. "Don't you understand? I want you." He drew away, then stepped back again anxiously. "I know I'm taking you un-awares," he said. "But it's not my fault. On my soul, it's not! The thing seems to spring at me and grip me!" He stopped, sinking weakly into a chair.

For a moment Loder stood erect and immovable. Then, almost with reluctance, his glance turned to the figure beside him.

"You want me to take your place tonight, without preparation?" His voice was distinct and firm, but it was free from contempt.

"Yes; yes, I do," Chilcote spoke without looking up.

"That you may spend the night in morphia—this and other nights?"

Chilcote lifted a flushed, unsettled face. "You have no right to preach. You accepted the bargain."

Loder raised his head quickly. "I never"—he began. Then both his face and voice altered. "You are quite right," he said coldly. "You won't have to complain again."

Chilcote stirred uncomfortably. "My dear chap," he said, "I meant no offense. It's merely—"

"Your nerves, I know. But come to business. What am I to do?"

Chilcote rose excitedly. "Yes, business. Let's come to business. It's rough on you, taking you short like this. But you have an erratic person to deal with. I've had a horrible day—a horrible day." His face had paled again, and in the green lamplight it possessed a grayish hue. Involuntarily Loder turned away.

Chilcote watched him as he passed to the desk and began mechanically sorting papers. "A horrible day," he repeated, "so bad that I don't face the night. You have read De Quincey?" he asked, with a sudden change of tone.

"Yes."

"Then read him again and you'll understand. I have all the horrors without any art. I have no 'ladies of sorrow,' but I have worse monsters than his 'erocodille.'" He laughed unpleasantly.

**[TO BE CONTINUED.]**

**Three Killed in Steel Works.**  
Pittsburg, Jan. 2.—Three men were killed and three fatally injured by the explosion of a steam pipe in the Schoen Pressed Steel Car works at McKee's Rocks, a suburb of this city.

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A Jany Medicine for Busy People. Brings Golden Health and Renewed Vigor. A specific for Constipation, Indigestion, Liver and Kidney Troubles, Pimples, Eczema, Impure Blood, Bad Breath, Stomach Bowels, Headache and Rheumatism. It's Rocky Mountain Tea in tablet form, 35 cents a box. Genuine, made by HOLLISTER DRUG COMPANY, Madison, Wis. GOLDEN NUGGETS FOR SALLER PEOPLE

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