

## FIRE INSURANCE.

**Full Amount May Not Be Paid Even When Loss Is Complete.**

In a fire insurance policy the sum insured merely marks the maximum liability accepted by the insurance company and determines the premium to be paid. It is not in any way admitted by the insurance office as a measure of the value of the property insured.

If I have a life policy for \$5,000, says a writer in the Nineteenth Century, my heirs can, on proof of my death and their title, receive at least \$5,000, possibly more if there are bonuses. If I have a ship and I insure her with marine insurance companies for \$5,000, I can recover the full \$5,000 at once should my ship be totally lost.

But if I insure my house against fire for \$5,000 I cannot recover \$5,000 unless I can prove the house to be worth fully that sum. All that I am entitled to demand is the actual value of my house immediately before it was burned, and I must give every assistance to the insurance company in order that the actual value may be justly determined.

By statute the insurance company has the power to reinstate that house, as far as the sum insured will go, instead of paying me anything. In practice, compensation is usually agreed and paid in cash without recourse on either side to the right of reinstatement, but in no case am I entitled to more than the actual value of my house as it existed just before the fire.

## PATENTS ON INVENTIONS.

**Must Be in the Names of the Actual Inventors.**

The law provides for the granting of patents only to the actual inventor of the patented invention, and a patent granted in the name of any one else is invalid. For this reason it is essential that the application for patent be made in the name of the one whom the law regards as the inventor. In some factories it is the custom to patent every invention in the name of the president of the company. This frequently happens because the company has been built up on inventions made by the president or other officer, and as a matter of pride the president wishes to see all patents issued in his name.

This is a dangerous thing to do in the case of inventions which were conceived by the employee independently of the officer, such as inventions wholly worked out by employee without suggestion or assistance from the officer, for if in a suit brought under such patent it were shown that while the patent was granted in the name of the officer the invention was actually made by an employee the patent would be declared invalid, and usually a suit would not have reached such a stage until it was too late to go back and patent the invention in the name of the real inventor.—Edwin J. Prindle in Engineering Magazine.

## PUNY EAST INDIANS.

**The Native Born of English Parents Are a Sorry Lot.**

"The queerest sight you see in India is the native born," said the sailor. "The native born is the thinnest, softest, laziest, sallerest thing in the way of a white man that was ever invented."

"And he is the proof that England won't never colonize India. For the English can't live in India, you see. The moist heat of that there land, with its nights of 110 degrees and its noons of 130 or worse, takes the strength and backbone out of an Englishman, gives him liver trouble and makes a complete wreck of him."

"If he goes back home, he may recover his health. If he stays in India, he don't never recover it. If he has children born in India, those children are called native born, and for poor, little, puny, spiritless critters they're the limit."

"If them native born English have children in their turn—well, that third generation of native born has none, at least. It is a generation of idiots, paralytics, cataplexies, cripples. If you was to see an army of native born of the third generation, you'd think you had the rams sure."

"Let England get out of India. She does the Indians only harm, and what she does for herself is to turn tall, strong, bloomin' young colonists into them skinnny, yellin', whimperin' speckers what you call native born."—St. Louis Globe-Democrat.

## Useless Noise.

"Johnny, dear," called Mrs. Ferguson from the foot of the stairway, "it's 6 o'clock. Time for you to get up."

"All right, maw," answered Johnny. Then he curled himself up for another nap.

"Talk about your useless noises!" he muttered sleepily.—Chicago Tribune.

## Makes Him White

"Jimmy's got a great scheme to get out o' school on nice days."

"How does he work it?"

"He goes out an' washes his face, an' the teacher thinks he's ill an' sends him home."—Philadelphia Inquirer.

## The Masquerader

(Continued from Page Three.)

### CHAPTER XI.

HERE was a silence, an uneasy break, after Loder spoke. The episode of the telegram was, to all appearances, ordinary enough, calling forth Eve's question and his own reply as a natural sequence, yet in the pause that followed it each was conscious of a jar, each was aware that in some subtle way the thread of sympathy had been dropped, though to one the cause was inexplicable and to the other only too plain.

Loder watched the ghost of his message grow whiter and thinner, then dissolve into airy fragments and flutter up the chimney. As the last morsel wavered out of sight he turned and looked at his companion.

"You almost made me commit myself," he said. In the desire to hide his feelings his tone was short.

Eve returned his glance with a quiet regard, but he scarcely saw it. He had a stupefied sense of disaster, a feeling of bitter self commiseration that for the moment outweighed all other considerations. Almost at the moment of justification the good of life had crumbled in his fingers, the soil given beneath his feet, and with an absence of logic, a lack of justice unusual in him, he let resentment against Chilcote sweep suddenly over his mind.

Eve, still watching him, saw the darkening of his expression and with a quiet movement rose from her chair.

"Lady Sarah has a theater party to-night, and I am dining with her," she said. "It is an early dinner, so I must think about dressing. I'm sorry you think I tried to draw you into anything. I must have explained myself badly." She laughed a little to cover the slight discomfiture that her tone betrayed, and as she laughed she moved across the room toward the door.

Loder, engrossed in the check to his own schemes, incensed at the suddenness of Chilcote's recall and still more incensed at his own folly in not having anticipated it, was oblivious for the moment of both her movement and her words. Then quite abruptly they obtruded themselves upon him, breaking through his egotism with something of the sharpness of pain following a blow. Turning quickly from the fireplace, he faced the shadowy room across which she had passed, but simultaneously with his turning she gained the door.

The knowledge that she was gone struck him with a sense of double loss. "Wait!" he called, suddenly moving forward. But almost at once he paused, chilled by the solitude of the room.

"Eve!" he said, using her name unconsciously for the first time.

But the corridor, as well as the room, was empty; he was too late. He stood irresolute; then he laughed shortly, turned and passed back toward the fireplace.

The blow had fallen, the inevitable came to pass, and nothing remained but to take the fact with as good a grace as possible. Chilcote's telegram had summoned him to Clifford's inn at 7 o'clock, and it was now well on toward 6. He pulled out his watch—Chilcote's watch, he realized with a touch of grim humor as he stooped to examine the dial by the light of the fire—then, as if the humor had verged to another feeling, he stood straight again and felt for the electric button in the wall. His fingers touched it, and simultaneously the room was lighted.

The abrupt alteration from shadow to light came almost as a shock. The feminine arrangement of the tea table seemed incongruous beside the sober books and the desk laden with papers—incongruous as his own presence in the place. The thought was unpleasant, and he turned aside as if to avoid it, but at the movement his eyes fell on Chilcote's cigarette box with its gleaming monogram, and the whimsical suggestion of his first morning rose again. The idea that the inanimate objects in the room knew him for what he was, recognized the interloper whose human eyes saw the rightful possessor, returned to his mind. Through all his disgust and chagrin a smile forced itself to his lips, and, crossing the room for the second time, he passed into Chilcote's bedroom.

There the massive furniture and somber atmosphere fitted better with his mood than the energy and action which the study always suggested. Walking directly to the great bed, he sat on its side and for several minutes stared straight in front of him, apparently seeing nothing; then at last the apathy passed from him, as his previous anger against Chilcote had passed. He stood up slowly, drawing his long limbs together, and recrossed the room, passing along the corridor and through the door communicating with the rest of the house. Five minutes later he was in the open air and walking steadily eastward, his hat drawn forward and his overcoat buttoned up.

As he traversed the streets he allowed himself no thought. Once, as he waited in Trafalgar square to find a passage between the vehicles, the remembrance of Chilcote's voice coming out of the fog on their first night made itself prominent, but he rejected it quickly, guarding himself from even

an involuntary glance at the place of their meeting. The Strand, with its unceasing life, came to him as something almost unfamiliar. Since his identification with the new life no business had

drawn him east of Charing Cross, and his first sight of the narrower stream of traffic struck him as garish and unpleasant. As the impression came he accelerated his steps, moved by the wish to make regret and retrospection alike impossible by a contact with actual forces.

Still walking hastily, he entered Clifford's inn, but there almost unconsciously his feet halted. There was something in the quiet immutability of the place that sobered energy, both mental and physical; a sense of changelessness—the changelessness of inanimate things, that rises in such solemn contrast to the variability of mere human nature, which a new environment, a new outlook, sometimes even a new presence, has power to upheave and remold. He paused, then with slower and steadier steps crossed the little court and mounted the familiar stairs of his own house.

As he turned the handle of his own door some one stirred inside the sitting room. Still under the influence of the stones and trees that he had just left, he moved directly toward the sound and, without waiting for permission, entered the room. After the darkness of the passage it seemed well alight, for, besides the lamp with its green shade, a large fire burned in the grate and helped to dispel the shadows.

As he entered the room Chilcote rose and came forward, his figure thrown into strong relief by the double light. He was dressed in a shabby tweed suit; his face looked pale and set with a slightly nervous tension. But, besides the look and a certain added restlessness of glance, there was no visible change. Reaching Loder, he held out his hand.

"Well?" he said quickly.

The other looked at him questioningly.

"Well? Well? How has it gone?"

"The scheme? Oh, excellently!" Loder's manner was abrupt. Turning from the restless curiosity in Chilcote's eyes, he moved a little way across the room and began to draw off his coat. Then, as if struck by the levity of the action, he looked back again. "The scheme has gone extraordinarily," he said. "I could almost say absurdly. There are some things, Chilcote, that fairly bowl a man over."

A great relief tinged Chilcote's face. "Good!" he exclaimed. "Tell me all about it."

But Loder was reticent. The moment was not propitious. It was as if a hungry man had dreamed a great banquet and had awakened to his starvation. He was chary of imparting his visions.

"There's nothing to tell," he said shortly. "All that you'll want to know is here in black and white. I don't think you'll find I have slipped anything. It's a clear business record." From an inner pocket he drew out a bulky notebook and, recrossing the room, laid it open on the table. It was a correct, even a minute, record of every action that had been accomplished in Chilcote's name. "I don't think you'll find any loose ends," he said as he turned back the pages. "I had you and your position in my mind all through." He glanced and glanced up from the book. "You have a position that absolutely insists upon attention," he added in a different voice.

At the new tone Chilcote looked up as well. "No moral lectures!" he said, with a nervous laugh. "I was anxious to know if you had pulled it off—and you have reassured me. That's enough. I was in a funk this afternoon to know how things were going—one of those sudden, unreasonable funks. But now that I see you"—he cut himself short and laughed once more—"now that I see you, I'm hanged if I don't want to prolong your engagement."

Loder glanced at him, then glanced away. He felt a quick shame at the eagerness that rose at the words—a surprised contempt at his own readiness to anticipate the man's weakness. But almost as speedily as he had turned away he looked back again.

"Tush, man!" he said, with his old indignant manner. "You're dreaming. You've had your holiday, and school's begun again. You must remember you are dining with the Charringtons to-night. Young Charrington's coming of age—quite a big business. Come along. I want my clothes." He laughed and, moving closer to Chilcote, slapped him on the shoulder.

[TO BE CONTINUED.]

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