

ALASI

A little thought of doubtful kin
Came hound himself my heart within,
And spied about, and furled his wings,

THAT UMBRELLA.

Patter! pat! pat! The rain was pouring
down on the glass portico. A sudden
storm had swept up out of a clear
sky. Every one was caught unawares.

Thus prompted by Satan, I put forth
my hand toward the umbrella. At the
moment I perceived, like a stage vil-
lain, that I was observed. In fact, I
was not alone.

"I don't mind a wetting," I answered
heroically. "Pray take it. You can
send it back here at your leisure" (Dawson
could not have much more than finished
his soup).

"I couldn't think of it," she repeated.
"You will get soaked through."

"Perhaps," I ventured to suggest, "our
roads lie the same way. It's a large um-
brella." And I opened it. It was not a
very large umbrella, but how could I
know that?

"I go this way," said she, with a mo-
tion of her head westward.

"My way," I cried. "Come, this is
providential."

"If you wouldn't mind taking my
arm," said I, "we should be better shel-
tered."

"Oh, perhaps we should. Thank you!"
And she nestled quite close to me. We
walked along, talking. My left shoulder
got all the drippings, but somehow I was
indifferent to that.

"Are you sure you are thoroughly
sheltered?" I asked.

"Perfectly," she answered. "But
you're not, I'm afraid. You're too kind.
Mamma will be so grateful."

"I liked this simple friendliness."
"I thought there was no chance of
rain today. You are more careful, Mr.
Dawson."

"I could not repress a little start.
'You know my name?'"

"It's on the umbrella—half an inch
long," she said. "I couldn't help read-
ing it."

There it was—"Joshua Dawson, 4 Cal-
ceolaria Villas, West Kensington, W."
Somehow the address annoyed me—I
myself live in St. James street.

"A strange way to make acquaintance,
isn't it?" she asked, with a coquettish
glance.

"Delightful. But you haven't allowed
me to make acquaintance with you yet.
Haven't you your name anywhere about
you?"

"My name is Lydia Lovelock," she
said. "Don't you like it? It's prettier
than yours."

"Certainly prettier than Joshua Daw-
son," said I, wishing Dawson had chanced
to be a duke.

"Joshua Dawson isn't pretty," she ob-
served, with candid eyes; "now, is it?"

"Then you wouldn't take my name in-
stead of yours?" I asked, to keep up the
conversation.

Dawson. When I was 50 yards off, I saw
him under the portico. The manager
and four waiters stood round him in dis-
consolate attitudes. One or two of his
remarks—he was talking very loud—
reached my ears. I changed my mind.
I would wait till he was calmer. I
turned away, but at that instant Dawson
caught sight of me. A second later
he was pouring the story of his wrongs
into my ear.

Here came my fatal weakness. I let
him go on. He took me by the arm and
walked me off. I could not escape him,
and all the way he thundered against
the thief.

"If it costs me £20, I'll bring him to
justice!" he declared. Really I dared
not break it to him just yet.

Suddenly from round a sharp corner
there came upon us—almost running in
to us—Lydia Lovelock herself, with
Dawson's umbrella in her hand. He
had been narrowly scanning every um-
brella we passed. He scanned this one
and cried, darting forward:

"My umbrella!"

With a little scream Lydia turned and
fled. Dawson was after her like an ar-
row. I pursued Dawson. Why, oh,
why, did she run away? Surely she must
have recognized me.

It was a very quiet street we were run-
ning up, and our strange procession at-
tracted little notice. The chase was soon
over. I caught Dawson just as he caught
Lydia. For a moment we all stood pant-
ing. Then Dawson gasped again: "My
umbrella! Thief!"

Lydia seemed very agitated. Of course
I came to her rescue. Avoiding Daw-
son's eye, I hastily told my shameful
tale. Lydia's face brightened, but still
there was apprehension in her looks.

"This lady, believe me," I said, "is en-
tirely blameless. Of course she thought
the umbrella was my own. My sole con-
solation, Dawson, is to think that had
you been in my place you would have
done the same."

"I don't see," remarked Dawson rudely,
"why it consoles you to think me a
thief."

I preserved a dignified silence.

"However," he continued, "if this
young lady has quite finished with my
property, perhaps she will be good enough
to give it me back."

Lydia did not take the hint. She clung
to the umbrella.

"If—if you would be so kind," she
stammered, "as to lend it to me for to-
day—the weather is still threatening—I
would return it tomorrow."

"Your request, madam, is a modest
one," answered Dawson sarcastically,
"but, as you observe, the weather is
threatening, and I want my umbrella.
Kindly give it me."

"Really, Dawson, to oblige a lady"—I
began.

"Why don't you buy her an umbrel-
la?" sneered Dawson.

"If she would accept it, I should be"—
I stopped. To my surprise, Lydia laid
her hand on my arm and said: "Oh, do,
please! And may I keep this till we get
to the shop?"

I did not understand her, but we turned
round and began to walk, looking for a
shop. She was a very strange girl. She
lagged behind. I had to wait twice for
her. Once she took a turning as though
to leave us, and when I called her back
she pouted.

Suddenly Dawson looked up.

"It rains," he said.

"Put up the umbrella," said Dawson
roughly.

"Let the lady have it," said I indig-
nantly.

"We'll share it," grinned Dawson.

"You can get wet."

But Lydia did not put it up.

"The rain's not much," she faltered.
It was now pouring. With a mutter-
ing oath, Dawson snatched the umbrel-
la from her. Lydia shrieked and ran awa-
like a frightened rabbit—ran at the top
of her speed up the street again.

"Stop, stop!" I cried. "Stop, my dear
Miss Lovelock."

"Holy powers!" exclaimed Dawson.
He had opened the umbrella. As he did
so there was a thud on the pavement—
two, three thuds. In amaze I looked
down. There lay a silver cigarette case,
two purses and a gold watch. Dawson
burst into maniacal laughter as he point-
ed at Lydia's retreating figure. "That
girl could run."

For a moment I stood dumfounded.
What a revelation! Dawson chuckled in
satanic glee. Sadly I stooped down and
picked up the purses, the cigarette case
and the watch.

"Great Scott!" I cried, and my hand
flew to my waistcoat pocket.

It was my watch!

I did not prosecute Lydia because I
could not have overtaken her, and for
other reasons. It was altogether too
sad, too disheartening, too disappoint-
ing a discovery. Dawson, however, ob-
served that it seemed to him an excel-
lent example of poetic justice in real life.
—St. James Gazette.

Treatment For a "Wild Hair."

A "wild hair" is the most annoying
freak of nature a man can be afflicted
with. It grows in from the eyelid, in-
stead of out, and constantly brushing
against the eyeball sometimes causes an
irritation that results in the loss of
sight. To pull it out gives only tempo-
rary relief, since in a few weeks it comes
back as well grown and strong as ever.
The only way to kill it is to destroy the
sac from which it springs. This is done
by means of the electric needle, which
is pressed into the sac and a current
turned on. A sharp prick is felt, and the
hair is forever dead.—St. Louis Globe-
Democrat.

Odd Ways of Shaking Hands.

The black kings of the African coast
press your middle finger three times as
a sign of salutation, the Japanese takes
off his slipper, while the Laplander pushes
his nose vigorously against you. In
Hindustan they salute a man by taking
him by the beard, while the people of
the Philippine islands take your hand
and rub their face with it. The king of
Ternate rises to receive his subjects, and
they sit down to salute him.—F. H.
Stauffer in Kate Field's Washington.

RISKS TAKEN ON LIFE

INSURANCE MAY NOW BE SECURED
IN MANY QUEER FORMS.

Blizzards and College Educations, Floods
and Automatic Sprinklers, Loss of Cattle
and Loss of Incomes Are All Provided
For by Many Schemes.

President Eliot of Harvard recently
suggested a practical scheme by which
parents might insure a college education
for their sons and daughters. It was
proposed that the parent should pay to
some reliable insurance company a cer-
tain sum annually, beginning with the
third year of the child's age, the com-
pany guaranteeing to pay the child, be-
ginning with his eighteenth year, the
sum of \$400 per annum for the next four
years. To the mind of the layman there
was an attractive novelty about this
scheme, although it is in fact only a
new way of proposing a very attractive
form of contract offered long ago by life
insurance companies under the title of
"deferred annuities."

The fact that college educations may
be insured suggests the constant multi-
plication of all kinds of insurances.
Fifty years ago this country knew very
little about insurance of any kind save
the simple contracts of insurance against
death and fire. Today there are various
forms of accident insurance, marine in-
surance, insurance against blizzards,
hurricanes and floods, live stock insur-
ance, plate glass insurance, steam boiler
insurance, insurance against burglars,
mail matter insurance and, queerly
enough, insurance against damage from
automatic sprinklers, which are them-
selves a part of insurance against loss
by fire.

Nearly all of these schemes are the
outgrowth of Yankee ingenuity, save in
the case of insurance against live stock,
which, according to Paul du Chailu, did
a flourishing business in Iceland 600
years ago. Many of the other forms of
insurance owe their origin to special
calamities, against the recurrence of
which shrewd business men proposed to
take chances. Insurance against floods,
for example, originated with the Ceme-
nauigh disaster in the spring of 1889, and
insurance against cyclones began just
after the town of Grinnell, Ia., was de-
vastated in 1893.

One of the most interesting forms of
insurance is the accident business, in
which the companies make their profits
on broken bones, cracked skulls, taran-
tula and snake bites, sprained muscles
and scalded bodies. A man in Syracuse
recently broke his arm, and 20 days
later, having failed to take precautions,
he died of pneumonia. The court held
that he died of an accident, and the in-
surance company in which he held an ac-
cident policy had to pay. Another man,
who lived in Morristown, N. J., got up
in the night to close a window. While
walking across the room in the dark he
struck his shin on a chair. Inflammation
developed, followed by grave compli-
cations, and the man died after hav-
ing had his leg amputated. The insur-
ance company contested that he had
neglected to take proper precautions in
not lighting a candle before crossing the
room, but the court held against this
theory, and the company paid the loss.

The court of appeals of this state re-
cently affirmed a ruling of the supreme
court in the case of J. M. Paul, who was
suffocated in his sleeping room by escap-
ing gas. Both courts held that he died
from an accident. These rulings tend
to show that there is no little differ-
ence of opinion as to what constitutes
an accident.

In England the courts hold views as
to the meaning of the word "accident"
that differ widely from the interpreta-
tions of the American courts. The court
of appeals in England, for example, re-
cently decided a case of a farmer who
was killed by a bull in crossing one of
his fields. It was the opinion of the
court that the man incurred an obvious
risk in crossing the field in the presence
of the bull; that any man taking reason-
able precautions would not have incur-
red such a risk, and that his death was
not due to an accident, as implied by
that term in his policy.

Another English case was that of Cole
versus Accident Insurance company.
Cole went to his barn one night to get
some medicine which he kept there. A
gust of wind blew out his candle, and in
the dark he took from the shelf a bottle
of corrosive sublimate, of which he took
a large dose. The court held that this
was not a case requiring the accident
company to pay any loss, though it is
hard to see why it was not an accident
pure and simple.

Life insurance, while apparently a very
simple undertaking per se, is sometimes
employed in abstruse and complicated
business methods. Some of the heirs of
the late I. V. Williamson, who died in
Philadelphia in March, 1889, have re-
cently resorted to a novel contract in life
insurance for the purpose of realizing
on an estate that according to the terms
of the will would not have been theirs
until 1899. Mr. Williamson left an es-
tate valued at \$11,163,822, of which \$6,
000,000 was placed in trust to accumu-
late for 10 years, when it was to be dis-
tributed equally among 35 relatives, if
they survived. Six of these relatives de-
sired, however, to realize at once on their
inheritance, and it was accordingly pro-
posed to gratify their desire by an issue
of \$100,000 bonds for each person.

These bonds are secured by an as-
signment of \$110,000 of each person's in-
terest in the estate, or \$600,000 in all.
As, however, each inheritance depends
upon survival until April 1, 1899, the
bonds are further guaranteed by an in-
surance of \$100,000 on each person's life,
issued by a prominent New York com-
pany and paid up to that date. These
policies have been in turn assigned to the
trustees of the collateral security for the
benefit of the bondholders, and the said
trustees will issue \$600,000 in debenture
bonds, paying interest thereon out of
funds deposited with it for that purpose.
—New York Times.

AN UNUSUAL ANÆSTHETIC.

A Dentist's Experience With a Woman and
an Aching Tooth.

The drummer had told a commercial
story, and the dentist, who had been ex-
tracting much pleasure therefrom, fol-
lowed with a professional yawn.

"At one time in my early practice in
a country town," he said, "there came
to me a very nervous woman to have a
tooth extracted. She carried on so that
I could scarcely get her into the chair,
and as soon as I put the forceps near her
month she screamed and bounced
around so I couldn't do anything with
her. After two or three visits, each
worse than the other, I suggested that I
take her to the nearest large town, where
a dentist administered gas. Well, the
tooth hurt her so that at last she con-
sented, and I took her there, about 25
miles by rail.

"I went armed with a pair of forceps
as a matter of habit, and when we got
to the place and she saw the gas bag and
other appliances she had them again
worse than before, and I had to give it
up and take her back home. I was thor-
oughly provoked and felt like taking a
club to her, but she had money and was
paying for her foolishness, so I tried to
restrain my feelings. About 10 miles
out from town as the train was plugging
along about 20 miles an hour, and she
was holding her jaw and I was holding
mine, in the seat beside her, we struck a
broken rail, and the last thing I knew
we were rolling down an embankment
and being piled up at the bottom in a very
promiscuous fashion. I don't know how
it came about, but I wasn't hurt much,
and when my senses were fully restored
I dragged my patient out through a
window and laid her on a bank near by.
She was pretty badly bruised and had
been knocked senseless, and as I was en-
deavoring to restore her a brilliant
thought occurred to me. The next mo-
ment I had out my forceps, and the next
I had out the confounded tooth. Two
hours later one of the physicians who
had been summoned had restored her to
consciousness, and as she opened her
eyes and saw me standing by her side
she clapped her hand to her jaw and ex-
claimed:

"Oh, doctor, I knew it would be ter-
rible, but I didn't think it would be so
bad as that. However, though, it is out
at last."

"Then she went to sleep, and it was a
week before she knew the real facts in
the case."

"Did she pay you anything extra?"
queried the drummer doubtfully.

"No," smiled the dentist, "but the rail-
road company did—\$5,000—and I got
half."—Detroit Free Press.

Where Iron Is Sacred.

Among the Baralongs, a great African
people, iron is a sacred object. They are
expert workers in metal, which they still
smelt from its native ore by the most
primitive methods ever devised by man.
This art was to them in former days a
source of wealth, influence and power
and the legend is that when people did
not know the value of the stones found
in their brooks a "wise man" saw a
vision. The spirit of his chief stood be-
side him and said, "Gather stones and
burn them to make spears." The sage
thought it was a dream and that the
chief was hungry, so he sacrificed an ox.
But the vision returned, and the chief
looked sorrowful. He stood a long time,
and at last said:

"My son, why do you not obey your
father? Go to the river, gather stones
and make a hot fire. After that you will
see iron with your eyes."

The sage was greatly frightened and
feared some calamity, but dared not re-
fuse. When he had made a hot fire, iron
came out of it, and then he knew the
chief had taken pity on his children. He
told his son the secret before he died,
but he was a vain coxcomb, and wish-
ing to show his own wisdom made iron
in the presence of strangers, and so the
secret of the art was lost to his tribe,
but they have always continued to re-
gard iron as sacred above all other met-
als.—Million.

Wisconsin's Indians.

In 1836, when Wisconsin was orga-
nized as a territory, the civilized tribes of
Indians living in Wisconsin were the
Brothertowns, the Stockbridges and the
Oneidas. The two former were located
on Lake Winnebago, in Calumet county.
By acts of congress all the Brother-
towns and a part of the Stockbridges
were made citizens of the United States.
The uncivilized Indians were the Potta-
watomies and the Winnebagoes.

We live in what was the Menomon
Indian country in 1836. At that time
they could muster at least 2,000 war-
riors. Now they are civilized. They
furnished many excellent soldiers for
the Union army, and that service accel-
erated the civilization of the tribe. Prob-
ably they could not now furnish over
300 men fit for military service.

The Chippewas diminish less rapidly,
but the Pottawatomies are nearly ex-
tinct in this state. The Winnebagoes
were sent to Nebraska, but several bands
returned and have homestead lands in
northwest Wisconsin. They do not pro-
gress much in the direction of civiliza-
tion.—Appleton (Wis.) Crescent.

Merriment at a Funeral.

Merriment is regarded as out of place
at a funeral, yet an inhabitant of Mont-
gaillard, who had been dubbed the "Mis-
anthrope" on account of his gloomy and
reserved disposition, inserted a clause in
his will to the effect that any of his re-
lationships who should presume to shed
tears at his funeral would be disinherited,
and on the other hand he who laughed most
heartily was to be his sole heir. He fur-
ther gave directions that neither his
house nor the church was to be hung
with black cloth on the day of his burial,
but both were to be decorated with flow-
ers and green boughs, while, instead of
the melancholy tolling of bells, the cere-
mony was to be accompanied with
drums, fiddles and fifes. There is reason
to believe that the funeral was con-
ducted in exact accordance with these
peculiar instructions.—Exchange.

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