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THE HAND OF FATE.

Intolerant skepticism and intolerant belief are only the two extremes of the same thing. There is a fanaticism in unbelief not less absolute than the fanaticism which established the inquisition or lighted the fires of Smithfield. La Harpe, the celebrated materialist, is said to have fought a duel with a friend, who had asserted the existence of his own conscience. Such a skeptical fanatic was I at the date of the events I am about to relate. I was president of a society for the suppression of superstition. I believed in nothing beyond the ken of my five senses. I was a furious enemy of dreams, omens and presentiments, and ghosts and spirits. I was not likely, therefore, to have been misled by superstitious credulity or perverse imagination in regard to the circumstances.

I was living in bachelor lodgings in a quiet street in the upper part of the city. I went little into society and had few friends. I spent most of my evenings, consequently, in the seclusion of my room, with no company but my books.

One autumn evening I reached home at a late hour, but feeling no desire to sleep, I lighted my lamp and sat down by the table for the purpose of finishing a volume which I had been reading. It was a dissertation on a favorite subject of mine, namely: The physical causes of dreams and apparitions, the author tracing all spectral appearances to illusions brought about by disordered nervous functions. I was deeply interested and read on steadily until after midnight.

Suddenly, and without warning, my light flickered and went out. For a moment the room was in intense darkness. I had drawn the curtains before the windows, and the fire in the grate had died down long before. Just as I was on the point of impatiently rising to light my lamp, I was nailed to my chair by a strange phenomenon. Against the opposite wall of my room a faint glow of light began to appear. In shape it was like the circular patch which is thrown by a camera upon a screen. It continued to increase in brilliancy till the whole room was a glare of light equal to noonday. It was as if a circular window had been cut in the wall, admitting the full power of the sun.

For an instant I held me dumb and motionless; then I arose, and going to the wall placed my hand upon the patch of light. I observed that my hand cast no shadow, and that, therefore, the light did not come from behind. Puzzled, but by no means alarmed, I went back to the chair, calmly resolved to watch the matter to its conclusion.

For a moment the light remained clear and steady; then a slight mist seemed to overspread it. Out of the mist, by slow degrees, a picture was evolved. There was a wide, deep river, crossed by a railroad bridge, in the foreground. I could see here and there a vessel drifting idly with the tide, for it appeared to be a still, warm day. In the distance the hills looked blue and hazy. There were white clouds in the sky, and at a distance the smoke from a town on the river bank rose lazily into the air.

I could not and memorize every detail—the color of the wooden trestle of the railroad bridge, the shape and number of the signal boards; the peculiar arrangement of the telegraph wires. In fact, I could have sworn that I sat before an open window, looking upon a material landscape of real sky, earth and water. I noted, too, particularly, a weak spot near the center of the bridge. The bed of the river seemed to have warped and several of the sleepers were decayed and loosened. I even said, unconsciously:

"There will be a terrible accident at that point some day."

While I was gazing at the apparition with sensations impossible to describe, I observed the smoke of an approaching train. It rushed swiftly around a curve and upon the bridge with unabated speed. I was conscious of a feeling of intense interest in it. I felt very much like a person witnessing a drama with light-wrought emotions, breathlessly watching the action which is drawing to ward the tragic denouement.

On came the train. I counted the cars; there were sixteen—four of red, two of yellow and the remainder of a deep red. I saw on their sides the words, "Northern New York and Canada R. R." I saw that the engine's number was 12, and that the engineer, leaning out of the window toward me, was a large man with a red face and heavy black beard.

As the train came upon the bridge there seemed to be a sudden jar and stoppage. The engine leaped into the air like a frightened horse and rolled off the bridge, followed by six of the cars. There was an intense movement of alarm and horror, a shower of fire and a cloud of steam which for a moment hid everything from sight.

A moment afterward my attention was irresistibly drawn to two figures struggling in the water. One was a girl, very young and beautiful, attired in a gray traveling suit. She had lost her bonnet, and her long fair hair was floating upon the water.

The other figure was that of a man, whose appearance gave me a shock of strange surprise. I seemed to recognize him, though his face was turned away. At first he seemed to be making preparations to strike out vigorously toward the shore. Then he seemed to catch sight of the young girl, for he turned and swam-ming toward her, supported her on one arm, while with the other he kept both of them afloat.

At this moment I caught sight of his face. I started up and uttered a shout of absolute terror. It was my own face, white and stern with excitement and resolution that I saw before me.

As if my voice had broken the spell, the light, landscape, wrecked train and struggling swimmers disappeared like a flash of lightning. I rubbed my eyes and looked around. The light was burning as brightly as before. The book I had been reading had slipped from my hand to the floor. I perceived then I had been merely dreaming a vivid dream.

To say that I was not startled would be untrue. I was very much moved, but it was neither with superstitious fear nor the slightest faith. Here, I thought, was a good opportunity to put my favorite theories into practice. I had dreamed a dream of such distinctness and detail that it might be readily be supposed to be a fore-warning. That it would prove to be nothing of the sort I was perfectly convinced. I would write down the circumstances, and when the event had proven them wholly false, use the whole as a knock-down argument against all faith in any fore-warning whatsoever. In further investigation I confessed that I was somewhat perplexed. I found that there was such a railroad as the Northern New York and Canada, that the cars were of the color seen in my dream. I found furthermore, on conversing with a person who had traveled over the route, that the road crossed the Black river on a trestle bridge, and that, viewed up the river, the landscape would appear about as I had seen it.

I was by no means convinced, however. I might have heard of the railroad in question, and forgotten the fact. The color of the cars was such as is common to railroads. The landscape may have borne only a general resemblance to the Black river; moreover, my description of the one seen in my dream could at most have given a few salient points, such as hills, water, a distant town and a trestle bridge, common to a hundred other regions in the country.

Moreover, I could imagine no reason why I should travel over the route. My parents live in Northern New York, but in visiting them my course would be at least a hundred miles east of the Black river.

The winter passed by with no renewal of my strange dream, and the occurrence of no circumstance bearing upon it, and the whole matter passed out of my memory.

One morning I received a telegram from home to the effect that my father had been taken dangerously ill, and that his physician despaired of his life.

Skeptical as I was, I was no infidel in the matter of my family affection. I made my preparations in haste, and took the night train for my father's home. On arriving at Utica, I learned that a freshet had washed out the track of the regular line, and that I should be compelled to take a branch road a score of miles farther west.

My dream now occurred to me. I was traveling near the region I had dreamed of. One accident had forced me nearer to it than I had any reason to anticipate. But I was not foolish enough to suppose that any set of circumstances would bring about the fulfillment of my vision. During the night the train halted at a large town on the line and the passengers were informed that another transfer would be necessary. The rains which had destroyed the track of the regular line had also thrown down a bridge on the branch.

As I alighted in the dark and made my way to the train in waiting I admit that I was very much startled to read upon the side of the cars the words I had seen in my dream, "Northern New York and Canada R. R." I counted the cars; they were sixteen in number—four yellow and twelve red.

My philosophy was considerably shaken. It seemed as if an irresistible hand were forcing me to the fulfillment of my dream. But I was still stubborn in my unbelief.

I resolved to investigate the matter still further, and satisfy myself that I simply met with a series of coincidences. Freshets might occur on railroads without the special intervention of destiny. Cars might be of a certain color and number without proving dreams to be true.

At the earliest peep of dawn I went through every car on the train, earnestly scanning the passengers' faces. I was looking for the girl in the gray traveling suit. I was highly elated to discover that no such person was on board. Here was one point in my favor.

But very shortly this one point was opposed by two others of a very startling kind. During a halt in the forenoon I alighted and went forward to the engine. There upon the bra's plate on its side was the number 12. And as the engineer leaned from his window I was stunned to recognize the man in the dream, the red face and black whiskers.

I went back to my seat in a maze of wonder and dread. My incredulity was oozing out at my finger ends. Just as the train was about to start a carriage drove furiously up to the station and a late passenger was assisted aboard one of the forward cars as the wheels began to move. It was a woman, whose face I could not see, for she wore a veil, but her dress was of a light gray color and her figure that of a young girl.

By this time I was thoroughly unnerved. I dared not go forward and endeavor to catch a glimpse of the girl's face. I feared to see the face of my dream. I threw myself back into the corner of my seat and fell into a moody reverie. But, meantime, I gathered from the conversation of two of the passengers in the seat before me that we were to cross the Black river before noon on a trestle bridge.

Presently the landscape on either side began to look strangely familiar. I caught glimpses of hills in the distance that seemed not new to me. A moment

later, as the train passed through a cutting and came in sight of the river I started up in terror. I beheld the landscape of my dream. The wide, deep current, the hazy hills, the trestle bridge, the pale, blue sky with its motionless clouds, the dropping sails of the vessels aloft and the distant town with its dim vapor rising into the air—I had seen them all before.

I was now prepared for the full realization of my dream. The last thread of unbelief had broken. I sprang out upon the platform as the train ran upon the trestles and waited breathlessly for the crash I knew was coming.

The train ran on smoothly until it reached the center of the bridge, then there was a hideous jar, an explosion, a chaos of shouts, shrieks and crashes, and I found myself in the water, swimming for life.

In an instant I remembered the conclusion of my dream. I turned about, and there, within a dozen feet of me, floated the figure in gray, with her long hair spread out upon the water and her beautiful eyes turned toward me in terrified appeal. My dream had not told me whether I was to escape, or die in the attempt to rescue the girl. But I never thought of that, I swam toward her, and passing my arm about her, struck out toward the shore.

It was a long and desperate struggle. The river was wide and the current swift. I could make little progress with my inert burden. I struggled on, growing weaker and weaker with every stroke. Presently I saw a boat pulling toward us. I uttered a shout and was answered. In another moment my companion was drawn into the vessel, and utterly overcome by my terrible efforts, I sank back into the water insensible.

When I awoke to consciousness I was lying in bed and some one was bending over me. It was a woman, and she was weeping; I could feel her tears falling upon my forehead as she brushed back my damp hair. Presently the mist cleared away from my sight, and I recognized the young girl whom I had rescued—the girl I had seen in my dream. She uttered a cry of joy when she saw that my eyes were open. She seized my hand and pressed it convulsively.

"Thank heaven!" she said, "you will live."

"Yes," said I, with a feeble smile, "since it is of importance to you."

"I should never be happy again," she sobbed, "if you were to die after what you have done for me."

Being still very ill, yet anxious to reach my father, I resolved to get on at once. Finding me determined to proceed, my young friend insisted upon accompanying me the short distance I had to go. It is needless to relate the details of the remainder of my journey; how, when I arrived, I found my father in a fair way to recovery, or how, in the natural course of events, I fell in love with my beautiful nurse.

When I returned to the city with my young wife, my friends discovered that I had left my old skepticism in the depths of the Black river. I disavow my connection with the "Anti-Superstition Society," not without considerable jeering, which I could afford to forgive. I am now convinced that there are things in this world that our raw logic will not account. My clearest proof is the dear wife whose life I was led to save for myself by the irresistible hand of fate.

ERALS STIMULATION.

Dr. Breunton in the Contemporary Review says:

The anatomist is familiar with the fact that there are two large nerves of sensation known as the "fifth pair," which are distributed to the top of the head and face, and to the mucous membrane of the mouth, nose and eyes. These nerves are connected with the nerves which control the action of the heart and of the blood vessels. By their stimulation, the heart's action may be increased. This explains the fact that application of cold water or cold air to the face is one of the best means of reviving a person who has fallen in syncope. It is a curious fact that people of all nations are accustomed, when in any difficulty to stimulate one or another branch of the fifth nerve and quicken the mental processes. Thus some persons, when puzzled, scratch their heads, others rub their foreheads, and others stroke or pull their beards, thus stimulating the occipital, frontal or mental branches of these nerves. Many Germans, when thinking, have a habit of sticking their fingers against their noses, and thus stimulating the nasal cutaneous branches, while in other countries some people stimulate the branches distributed to the mucous membrane of the nose by taking snuff. The late Lord Derby, when translating Homer, was accustomed to eat branded cherries. One man will eat figs while composing a leading article; another will suck chocolate; and others sip brandy and water. By these means they stimulate the lingual and buccal branches of the nerve, and thus reflexly excite their brains. Alcohol appears to excite circulations through the brain reflexly from the mouth, and to stimulate the heart reflexly from the stomach, even when it is absorbed into the blood. Shortly after it was been swallowed, however, it is absorbed from the stomach, and passes with the blood to the heart, to the brain, and to the other parts of the nervous system, upon which it begins to act directly.

A Brooklyn boy wrote a composition on the subject of the Quakers, whom he described as a set who never quarreled, never got into a fight, never clawed each other and never jawed back. The production contained a postscript in these words: "Pa's a Quaker, but ma isn't."

AGRICULTURAL.

Trees that have a good top-dressing of straw, chip manure, sawdust or shavings will be found growing well during the hot months, while they will ripen up all the new wood well in the fall.

Every farmer should grow plenty of small and orchard fruits. When perfectly ripe they are healthful, and will keep the system in good order; but half-ripe fruit is to be shunned. A nice row of blackberries, raspberries, currants and the like around the garden fence affords substantial enjoyment.

Don't relax any efforts in manure making at any season of the year. If the cows are kept stable at night, dry earth or sawdust may be used for bedding to absorb the abundant liquid droppings made when at grass. Such manure should be abundantly supplied with absorbents, or the hogs will not work it from the heap. They may be encouraged somewhat by punching holes deep into the piles and putting some shelled corn into the holes.

Feeding young pigs is most profitable. A bushel of corn will produce more pounds of increase in weight when fed to a pig three months old. The cost of producing a given weight of pork increases with the age of the swine. If it is desirable to produce an increase of one ton of pork by feeding one hundred swine, that increase will be more cheaply obtained by feeding pigs under six months of age than by feeding those which are a year old and older ones. The man who allows his young pigs to have a scanty allowance of food permits the opportunity for most profitable feeding to slip by and is obliged to produce his pork at an increased cost by feeding when his swine are older.

THE FALL CALF.—For many years I had an idea that a fall calf was hardly worth raising, and I find there are many farmers still of this opinion. After raising both spring and fall calves, I decidedly prefer the latter. My reasons are that I have more leisure to attend to a calf in winter than in summer; there are no flies to torment it, and the milk is richer and keeps sweet. But my principal reason is that spring is a more favorable time to wean a calf than fall. It requires as much care to keep a spring calf thriving the first winter as a fall calf, and thus you have a whole year of special care for the former, while the latter goes on pasture at six months old, and will be past the nursing period by the next winter.

Cabbage for Stock.—Nearly five thousand head of cabbage can be grown on an acre of ground, if the plants are set a yard each way. The size of the heads and weight in tons depends on the manure and method of cultivation, but as high a yield as thirty tons to the acre is not uncommon in New England. They are easily kept during the winter, either by burying the heads in the ground, or by storing them in trenches with roots down and heads up, covering them with straw and boards. The latter method is better where they are to be fed every day. The cutting away of the heads leaves the stalks standing, which sprout in the spring, to furnish excellent greens for the table when such are very scarce. The disposition to market cabbages is generally too strong to permit of feeding them to stock; but if a careful comparison is made between their market value and the benefit derived from them in feeding, no objection will be made for using them for such purpose. Cabbages contain a fair proportion of nitrogen, and the outer leaves are more nutritious than the heart.—[Exchange.]

HANDLING HORSES.—Men differ greatly in the amount of work they can get out of a team of horses, and the animals know this as well as the drivers. Some will sweat and sweat a team when only drawing an empty wagon, while others will drive the same horses before a large load and not wet a hair. This difference is more easily seen than described. Kindness in manner and tone of voice go a great way towards making the load draw easily, the owner's handling of the reins is frequently far different from that of the hired man. We have seen teams kept poor in flesh by the almost incessant worry from an ill-fitting harness, an unhuman jerking upon the bits, or a frequent and injudicious use of the whip. Boys are not exempt from these strictures. Many teams have had their usefulness impaired by a disregard of the feelings of the horses. It is not the well-fed horse only that does the most work and keeps in the best condition; he must also have a kind master, and be treated with a just regard for equine sensibility. —[Agriculturalist.]

About Barbed Wire Fence. In building wire fence the chief requirement is an immovable end post. Several years' experience has taught that an end post needs to be set very firmly, to be of extra size and length, and so well braced that there can be no possible chance for it to be pulled over. The post had best be set three and a half feet from it, so that it may serve for a "foot" for the brace. In carrying wire over the "ups and downs" of the land, it is disposed to "run," and the ends can be made much stronger, and also guarded against this by setting every tenth post 3 feet and tamping it with small stones so to hold it secure. Then in crossing hollows, the tendency of the wire is to "lift," so that in the lowest places extra care should be taken and set one or more posts very deep and secure, so that it cannot be forced by the contraction of the wire. Always use the galvanized wire. Its cost is only one cent per pound more than the painted, which last is in reality no protection to the metal, for it soon peels off, and then to save the wire from rust, it has to be painted, and those only who have painted a barbed wire fence can enter into the spirit of a recital.

Toombs and Lamar Bury Old Animosit-ies in Ben Hill's Grave.

The talk fell upon the funeral of Senator Hill, and Mr. Beck said it was plainly to be seen that while a great many of the people in Georgia did not like Hill, they were all proud of his intellect.

"I didn't look at him," said Mr. Beck; "I never look at dead people when I can help it. I just passed by the coffin; so I don't know how he looked—horribly unnatural, Senator Morgan told me."

"It was a time to bury animosities," he continued. "A great many were put out of sight in Ben Hill's grave. Bob Toombs and Senator Lamar had not spoken since Lamar, in the house, had delivered his eulogy of Charles Sumner. I knew all about it, and it seemed to me absurd that two men each holding an idea he had a perfect right to maintain, should be so near together and not speak; so I said to Lamar: 'Come into my room, Toombs wants to see you.'"

"No he doesn't," said Lamar. "He has no use for me. You are mistaken." "I tell you he does. He asked if you were here; and I gave Lamar a talking to for holding out with his differences. I told him that Toombs was an old man, would probably be dead in a year, and it was folly to keep up the estrangement. So Lamar went in with me, and shortly after we were all three riding about the city of Atlanta with Senator Brown, and Toombs was as happy as a clam."

Speaking further of Toombs, Mr. Beck told how he took pride in holding out the bill of fare, and saying: See! you all put on your glasses to read it, while I can read it without. Yet they say I am blind, or will be very soon," and he talked on about his eyes, which are really of very little use to him, saying that he had lived so long and had so many things come into his life that he could shut his eyes and see more than the young fellows could with their open. He told how the oculists in Paris and New York had advised him to permit no operation with the knife so long as he could see at all, and he said, not without a glimmer of fun, "D—n 'em do you know I believe I will die before I go blind, and so fool 'em 'all yet." —[Washington Corr. Cincinnati Commercial.]

The Cost of Living.

A discussion has been carried on recently by several papers on the cost of keeping house by young married couples. A young mechanic at Springfield, Ohio, writes the following on the subject to the Louisville Commercial:

I married two years ago, at the age of twenty-four, and on a salary of \$22 per week. Of this amount I allowed my wife \$12 per week for household expenses including rent. At the end of the first year she had clothed herself and showed a balance of \$295.75—a saving of \$6 per week. My clothing and necessary expenses in the meantime reaching \$58, making the total amount of necessary expense the first year only \$383.25. For the second year I allowed my wife \$100 additional for clothing; my expenses reached \$75. Of her \$100 she saved \$50 and said she had plenty. The second year closed on July 21, and our settlement showed an additional balance in our favor of \$400 from her allowance. I in the meantime had saved and accumulated nearly \$900. So we put our savings together and last week moved into a little house of our own, which is all paid for except about \$300.

Never at any time have our total expenditures exceeded \$9.30 all told. We think a young couple who cannot live on \$9 a week would make a great failure on \$22. I will add that I am a good liver and our table has always been amply supplied. One thing I should mention, however, is that I had bought nearly \$500 worth of furniture just before our marriage.

Fashionable Babes.

Next to dogs in importance come the babies and their maids. These are a decided feature on the porches of the great hotels. Some of the nursemaids have, on their white caps, two long streamers of gay striped sash ribbon, reaching nearly to the ground behind; others will have a square of diaphanous veiling pinned over their nurse-caps from the front. In one way or another the maid's attire must minister to the whim or the pomp of the mistress.

One particular girl baby, at the "States," rejoicing in the name of Catalina, is carried about on a pillow resting in her nurse's arms, the pillow and the baby's dress being stiff with costly embroidery on a sheer white groundwork, displayed one day over a pink foundation, another day over a blue or lavender, and the maid's dress will be of chintz or gingham of exactly the same shade. Thus baby, pillow and nurse form a symphony in blue, or pink, or purple, as the case may be. This is called the "prize baby" of the "States," and the Union has one nearly as fine. I don't know just why I am sorry for such pampered babies, but I am. Said Emerson, "When I think how I am sparing my boy all that made me—the barefooted chambers and the stern denials of poverty—I know I am making a mistake. But," he added, after a pause, "I cannot help it." —[Saratoga Corr. of the Providence Press.]

"E. H." wishes to know if a large Christmas pudding can be boiled in installments, so that it will be possible to have one ready for a 1 o'clock dinner. The better way is to make a smaller pudding than the recipe calls for, keeping the proportions the same, and then, of course, it will require less time to cook. Or if to meet the requirements of the family you need to make the whole quantity, divide it in two parts and boil in separate kettles.

SHORT BITS.

An idle man is like stagnant water; he corrupts himself.—[Latona.]

The great consulting room of a wise man is a library.—[Dawson.]

In general, pride is at the bottom of all great mistakes.—[Ruakin.]

Life always takes on the character of its motive.—[J. G. Holland.]

Grief counts the seconds; happiness forgets the hours.—[DeFinod.]

Our happiness is but an unhappiness more or less consoled.—[Ducis.]

Keep good company and you shall be of the number.—[George Herbert.]

Adversity borrows its sharpest sting from impatience.—[Bishop Herno.]

A prison is never narrow when the imagination can range in it at will.

Duties and rights are inseparable; one cannot be delegated without the other.

Whoever has loved knows all that life contains of sorrow and joy.—[George Sand.]

Where the mind inclines, the feet lead. Love climbs mountains.—[Arab Proverb.]

Nothing is more dangerous to men than a sudden change of fortune.—[Quintilian.]

Moderesty in a woman is a virtue most deserving, since we do all we can to cure her of it.—[Lingro.]

With God, how short is the step from the greatest evil to the greatest good.—[Rev. S. F. Herron.]

Can one better expiate his sins than by enlisting his experience in the service of morals.—[De Bernard.]

Where life is more terrible than death, it is then the truest valor to dare to live.—[Sir Thomas Browne.]

There are three things that I have always loved and have never understood: Painting, music and woman.—[Fontenelle.]

Newport ladies are dressing very plainly this season. They must do something to distinguish themselves from their maids.

The power of words is immense. A well-chosen word has often sufficed to stop a flying army, to change defeat into victory, and to save an empire.—[E. de Guirardin.]

The Drouth of '49

"Stranger, I take it?" observed an elderly resident the other day as I stopped him and asked if there were any blackberry trees around his way. "I judged so. I was a stranger myself when I first knew here. That was in the summer of '49. Hottest summer ever known in these parts."

"Any warmer than this?" I asked him. "Summit, summit! That summer of '49 the cedar trees melted and run right along the ground. You notice how red that are dust is?"

"Pretty warm," I ventured.

"Why, sir, during the summer of '49 we had to keep meat right on the ice to keep it from cooking too fast, and we had to put the chickens in refrigerators to get raw eggs."

"Where did you get the ice?"

"We had it left over and kept it in b'lin' water! Yes, sir. The temperature of b'lin' water was so much lower than the temperature of the atmosphere that it kept the ice so cold you couldn't touch it with your finger."

"Anything else startling that season?"

"That summer of '49? Well, yes! The Hackensack river began to bile early in June and we didn't see the sky until October for the steam in the air! And fish! fish! They were dropping all over town cooked, just as you wanted 'em! There wasn't anything but fish until the river dried up!"

"What did you have then?"

"The finest oysters and clams that you ever heard of. They walked right ashore for water and they'd drink apple-jack right out of the demijohn! Yes, sir! You call this hot! I feel like an overcoat!"

"What is your business?" I asked of him.

"I'm a preacher," he replied. "By the way, you wanted blackberry trees. Just keep up the thumb-side of the road until you come to the big pasture, and there you will find the trees. Climb up on my goose roost and you can knock down all the berries you want if you can find a pole long enough." —[Brooklyn Eagle.]

Marriage Insurance Gambling.

A picturesque view of the "marriage insurance" system is given by a writer in a Southern paper. He was asked whether he thought the wedding of a certain young lady would take place at the time said to have been set. He gave his opinion and asked the reason for the inquiry.

"Oh," was the response, "I have bought four matrimonial policies of \$3000 each on her, and I'm anxious to know if I'll get my money."

"Does she know of this?"

"Oh, no. That isn't necessary. Anybody can take out a policy on anybody else."

"If you know of a lady that is engaged and will not marry within five months from the time you take a policy on her, you can get any amount on her wedding that you want. I suppose there is \$25,000 or perhaps double that on the young lady I asked you about."

"How does the Company make its money?"

"I suppose it bets on the fickleness of the young folks. No policy will be paid except five months after it is taken out. There are very few couples they think that love each other well enough to marry that will wait five months to marry. If they do, five months of engaged life is full of dangers."