

# Heirs to the Tontine Fund

By  
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Whoever devised the Mutual Tontine found ready soil for planting their policies in and about Ruddendale. At the end of thirty years most of the investors in the scheme were "planted" themselves, as the phrase went, and finally there were only two survivors—Adam Warner and Ezra Moss.

Here was the scheme: One hundred subjects were taken at one hundred dollars each. The surviving members of the syndicate, as it might be called, when fifty had died, were to receive six per cent on their investment annually up to their death. The heirs of the final survivor were to receive the amount in the pool at his demise.

All this figured out a liberal commission for the agent or trustee and for the bank where the funds were deposited. After thirty years all but two members of the original group were dead. It was then estimated that the amount the final survivor would receive would be approximately sixty-five thousand dollars.

But Adam Warner and Ezra Moss seemed to have no disposition to die. It was true that both were now over eighty and were not able to go about much. Warner's heir was a grandson, Cyril Warner, in the navy. All the rest of his relatives had died off. The heir or rather heiresses of Ezra Moss were his widowed daughter, Mrs. Newell, and her only child, twenty and charming, Marcia.

Mrs. Newell was sordid. She hoped to receive the opulent fund at stake. Mr. Moss had no income except six dollars a year, nothing but his contingent dependency. Mrs. Newell did sewing and Marcia taught school. The returns barely kept the household wheels moving. Again, in her anxiety to do all that was possible for the health and comfort of her father, Mrs. Newell spared no expense, which was a serious drain on their limited revenue.

Old Adam Warner lived alone, except for a faithful man servant almost



"Well, What is It?"

as aged as himself—David Nack. This man was terribly jealous of his master. As Warner grew old and feeble, he shut out everybody from the house, he devoted all his time and care to Warner.

One morning the neighbors observed Nack come out of the Warner home in a fearful state of excitement. He was wringing his hands and acting altogether perturbed. Bent on his way to town, he paid no attention to anyone until a closer acquaintance than the others halted him.

"Why, David," spoke this man, "whatever is the matter?"

"It's—I mean—nothing!" stammered Nack, like one distracted over some vital matter and seeking to evade any questioning regarding it. "I'm—I'm in a hurry. Master is—that is, I want to get some medicine for him, so I can't delay."

"You can wait long enough to hear some news that will interest both you and Warner, I reckon," submitted his friend.

"Hey! What's that?" demanded Nack, picking up his ears.

"Ezra Moss."

"What about him?"

"Dead—he passed away early this morning, suddenly, but painlessly."

"Are you sure? Are you sure?" fairly shouted Nack, all a-tremble.

"Miss Newell just told me, and they've sent for the undertaker."

"Then—then!" quavered Nack.

"Your master wins the Mutual Tontine. Sixty-five thousand dollars—whew. That will be great news for his son, Cyril, in the navy."

Nack turned like a shot, homeward bound.

"Hold on!" challenged his friend—

"aren't you going after that medicine?"

"Oh, no. This news of his luck will make my master all well again!"

The news soon spread over the town. All due sympathy was expressed for Mrs. Newell and Marcia, for Mr. Warner had some means and they nothing. Mrs. Newell was bitterly disappointed. Marcia said little, but she was saddened for her mother's sake at the struggle and poverty that loomed ahead for them.

At noon that day a messenger from the bank arrived at the Warner home. He knocked for admission at the well-guarded door. A window was raised overhead.

"Well, what is it?" inquired a cracked feeble voice, and looking up the bank messenger recognized a familiar great shock of snowy white hair and whiskers, a pair of blue goggles the green and white sweater that Adam Warner always wore.

"Oh, it's you, Mr. Warner," cried the clerk. "Well, I've been sent by the bank to officially notify you that, as the last survivor of the Mutual Tontine fund, it is at your order."

"Ye-es, I heard that Moss was dead. Outlived him, eh? and me nigh two years older! Well, I'll come or send for the money tomorrow or next day."

Two days passed by. The morning of the third saw David Nack rushing out of the Warner home to shout out distractedly to his neighbors that his master had just died. The statement was soon verified. Scores viewed the remains. By a strange coincidence the funerals of the two veterans happened within the same week. It was announced that the will of Adam Warner left everything to his grandson, Cyril, who had been telegraphed to and who arrived in time for the obsequies.

He was a well-looking, intelligent young man and made no parade of his wealth. He passed most of his time in the house with old Nack, but one day walking in the village quite eagerly approached Mrs. Newell, who was a little ahead of him with Marcia.

"Madam," he spoke, lifting his cap courteously, "I wish to suggest—"

But Mrs. Newell, still bitter over her great money loss, gave him an icy stare that drove him back dismayed.

"My mother is not feeling herself, sir," Marcia spoke, and in the accompanying glance of regret the embarrassed young man traced a note of apology that drew him towards this possessor of the fairest face he had ever seen.

Village gossip now had it that the Newells were going to remove to the city, where mother and daughter might find more profitable work. It was also rumored that young Cyril Warner was negotiating to buy his release from naval service, preparatory to going into business with the capital he had inherited.

There was a knock at the door of the Newell home two evenings later. Mrs. Newell glanced through the open window to make out the visitor.

"The idea!" she crimsoned, confronting her daughter.

"Who is it, mamma?" inquired Marcia.

"That audacious Warner! Don't answer."

"But it may be a matter of business. Come, mamma, do not let an unreasonable prejudice influence you against this young man, whom people tell me is a fair-minded person," and she proceeded to the door and quite pleasantly invited the caller into the parlor.

"You will pardon my presumption in calling," Cyril Warner addressed Mrs. Newell, his face very pale, his compressed lips telling of a vast internal struggle, "but I am compelled to come. The other day I wished to suggest to you that we divide the fund money. Today, and he placed a black stout wallet on a table. "It is yours—all of it."

"Ours!" cried the astounded lady.

"Yes, madam, by all the rights of justice. Not one penny belongs to me. Good day, madam. You will find sixty-five thousand dollars in that wallet."

He was at the door, down the steps, striding away along the gravelled path. Mrs. Newell was too overcome to follow. Not so Marcia. She reached him, placed a detaining hand upon his arm.

"You must tell us more," she said decisively, "or we shall return the money to you."

Cyril Warner hesitated. Then it seemed as if he allowed Marcia to lead him to a rustic bench. With averted eyes he told her that his grandfather had died twenty-four hours before her own, and David Nack, through mistaken fidelity to the family, had concealed the fact and had impersonated the dead man when the bank messenger came.

The ready, practical mind of Marcia devised a way of keeping this secret. There must be a division of the money. To this Cyril would not consent.

But love untied the knot, separated the confused strands, only to bring those two together in closer bonds, and husband and wife alone knew the real merits of the settlement of the Mutual Tontine fund.

Aurora Borealis.

Many people believe that the aurora borealis is a phenomenon peculiar to modern times. But this is not true. The ancients used to call it chasmata, boldes and trabes, names which expressed the different colors of the lights. The scarlet aurora was looked on by the superstitious barbarians as an omen of direful slaughter; so it is not unusual for descriptions of bloody battles to contain allusions to northern lights. In the annals of Cloon-mac-noise it is recorded that in 688 A. D., accompanying a terrible battle between Leinster and Munster, Ireland, a purple aurora lit the northern skies, foretelling the slaughter.

## PIG IS KNOWN AS A "MORTGAGE-LIFTER"



A Good-Sized Profitable Litter.

(Prepared by the United States Department of Agriculture.)

The pig's place on the farm cannot be filled by any other animal. He is not only profitable when grown as a crop in himself, but some very important places filled by him come from his ability to make use of feeds that would otherwise be lost. Thus he saves waste and utilizes materials around the farm which only he can use and converts these into a marketable product and cash. The pig is known as the "mortgage-lifter," and this appellation is certainly well deserved.

Because of the pig's ability to utilize the grain droppings from steers, the pig often makes steer-feeding operations profitable that would not prove so without his aid. Mumford reports in a summary of ten different experiments that the gains made by pigs fed following steers paid from 0.94 per cent to 16.67 per cent of the feed given the steers. These pigs were thrifty shotes and did not receive additional feed.

Considering the relative economy of the different kinds of live stock, the pig takes a place among the most economical. For the whole fattening period the ox requires 1,109 pounds of dry feed to produce 100 pounds gain; the sheep, 912 pounds, and the pig, 420 pounds.

Among the classes of farm animals the pig ranks second as a producer of human food from a given amount of digestible matter consumed. The milk cow leads in her power to convert crops of the field into human food, with the pig second, poultry following, and the steer and sheep coming lowest.

Feeding pigs on the farm has another value, and that is in relation to soil fertility. The man who feeds his grain to pigs sells a very small



Hogging Down Corn.

amount of fertilizing elements off of the farm as compared with the one who sells grain. Furthermore, in using forage or pasture crops the value of the manure scattered over the field is considerable.

Swine farming, like other branches of live-stock farming, gives employment to labor during the entire year, and enables the farmer to keep hired labor throughout the year and does not congest it at harvest time. The hog is the only farm animal that can safely harvest the corn crop, and this practice is gaining ground from year to year among the most progressive farmers, resulting in no little saving of labor to the breeder who grows his own corn.

Keep Garden Soil Busy.

Even the smallest backyard may be made to yield a supply of fresh vegetables for the family table at but slight expense if two or three crops are successively grown to keep the area occupied all the time. People who would discharge a clerk if he did not work the year round will often cultivate a garden at no little trouble and expense and then allow the soil to lie idle from the time the first crop matures until the end of the season. Where a two or three crop system is used in connection with vegetables adapted to small areas, a space no larger than 25 by 70 feet will produce enough fresh vegetables for a small family. Corn, melons, cucumbers and potatoes and other crops which require a large area should not be grown in a garden of this size. Half an acre properly cultivated with a careful crop rotation may easily produce \$100 worth of various garden crops in a year.

When to Work Soil.

If the garden was not broken in the fall it should be plowed in the spring as soon as the frost is out of the ground. Small areas may be worked with a spade, pushing the blade in to

its full depth and turning the soil to break up the clods. Heavy soils should never be worked when wet. Overzealous gardeners, ready to seize the first warm spell as a favorable opportunity to go out and work the heavy clay soil before it is dry, are not only wasting their energy, but are doing a damage to the soil from which it will take years for it to recover. To determine when heavy soils are ready for plowing a handful of earth should be collected from the surface and the fingers tightly closed on it. If the ball of compacted earth is dry enough for cultivation it will fall apart when the hand is opened.

How to Fertilize.

The soil in the average backyard is not only lacking in plant food, but also has been packed until it is hard and unyielding. To loosen up such soil and make it suitable for garden produce requires that careful attention be given to its preparation. After spading the inclosure thoroughly, the upper three inches should be made fine with the use of hoe and rake. Stones and rubbish should be removed and clods of dirt broken. The surface should be marked off for planting in conformity with the general plan of the garden.

Barnyard or stable manure is the best fertilizer because it furnishes both plant food and humus. An application at the rate of from 20 to 30 tons to the acre of well rotted manure is very satisfactory. This should be applied after plowing or worked with a spade, and distributed evenly over the surface and later worked in with a hoe or rake. On many soils it is advisable to apply commercial fertilizer, especially phosphate, in addition to the manure. An application of 300 to 600 pounds of acid phosphate to the acre is usually sufficient. If additional potash is needed, which is often the case with sandy soils, this may be economically supplied in the form of wood ashes. If the wood ashes are unleached they should be distributed over the garden, using 1,000 pounds to the acre. If they have been wet, or leached, 2,000 pounds should be used. An application of 100 pounds to the acre of nitrate of soda may be used in the spring to start the plants before nitrogen in the manure has become available. It should be borne in mind that commercial fertilizers will not yield good results unless the soil is well supplied with humus. Sod or other vegetation which has overgrown a garden spot may be used to advantage. It should be turned under with a plow or a spade and will aid in lightening the soil and providing humus.

CONSTRUCTION OF NEST BOX

In Cold Climates It Must Be Tight and Warm Enough to Keep Laying Hens Comfortable.

Where poultry houses are too small to accommodate all the fixtures comfortably, some poultrymen practice the plan of having the nest boxes outside of the partition wall. The nest box is made 15 inches wide and the same in height and as long as desired. Partitions are placed to allow 12 to 15 inches for each nest, according to the size of the breed kept. The nest box is attached to the outside of the house with strong hooks and screw eyes. The cover is hinged, and fitted with a pitch sufficient to shed water, and is covered with roofing paper.

In cold climates the entire construction of the nest box must be tight and warm enough to keep the laying hens comfortably on the nest. In hot weather the nest box cover can be slightly elevated to afford a ventilation. In some cases this plan of nest box is quite a convenience as well as a saving of room, as the eggs can be gathered outside the poultry house.

SEEDING AND PLANTING TIME

Farmer Who Starts Just Little Behind Is Almost Sure to Remain So During Entire Season.

It is quite an item to get all the work done in good season on the farm. Especially is this true of seeding and planting.

Of course, there is danger of being too early and the getting of the seed in the ground while it is cold and wet; at the same time, in a great many cases, the farmer who starts in the spring a little behind will nearly always be just a little behind all through the season, and this means, no matter how hard he may work, a failure to secure the best results in the end.

Put on the think-cap at the beginning of the season and wear it right through the year.

## OVEN MUST BE JUST RIGHT

Faults of Cookery That Have to Be Remedied by the Most Careful Attention.

"This would be a fine cake if only my oven had been just right." How often have you heard a friend make that remark and agreed with her too, but did either of you know what that "just right" meant?

Uniformity of heat is a most important feature in successful baking. It requires skill to obtain just the right heat. Not so very long ago a great bread bakery found it necessary to let some of the great ovens cool off. After the fires were rebuilt it was about a week before they could be sure of the uniformity of the bread baked in those ovens. This merely demonstrates to the housewife the necessity for giving time and attention to her oven when she intends to bake.

When the cake comes out of the oven cracked it has been subjected to too great a heat at first. The cake baked so quickly at first that the gases did not have a chance to escape, and finally when formed in enough volume, they broke through the top, leaving a great crack. When the oven is unevenly heated the cake either rises up in the middle or on either side, making it impossible to make an even layer or to frost a loaf cake to advantage. When the cake "falls" it is because the oven has been too suddenly cooled or the cake jarred.

## HOUSEHOLD WISDOM

Hard-boiled eggs chopped fine and mixed with mustard, a little cream and seasoning will make a delicious sandwich.

It is a good idea to save, if possible, a definite sum for furniture replacements. This applies especially to the keeper of a new house.

New blankets should be shaken and soaked in cold water overnight to take out the sulphur dressing and make them more easily washed.

Whenever possible save the green leaves of a head of lettuce for egg salad, while the hearts are kept for the tomato, fruit and other salads.

A weak solution of turpentine poured down the water pipes once a week will drive the water bugs away.

Shabby oak should be brushed over with warm beer and when thoroughly dry polished with beeswax and turpentine.

Furs that have become fat and oily looking about the neck may be made fresh and like new by rubbing the fur the wrong way with a hot iron. Furs that have been wet should never be hung in front of the stove or an open fire to dry.

For mud stains on dresses dissolve a little carbonate of soda in water and with it wash the mud stains. Another plan is to rub the stains with a cut raw potato, afterward removing the potato juice by rubbing it with a flannel dipped in water.

In cold weather put the clothespins in a pan and set in the oven until they are hot. Then the fingers will not suffer when hanging out the clothes, especially if the clothes are rinsed out the last time in warm water.

To clean bamboo furniture use a brush dipped in warm water and salt. The salt prevents the bamboo from turning color.

To clean lamp burners wash them in wood ashes and water and they will come out clean and bright.

If lemons are warmed before they are squeezed nearly double the quantity of juice will be obtained.

If you want to save gas, remember that a sheet of tin placed over the smallest gas jet will heat two flatirons as quickly as if two jets were used. Muslin and cotton goods can be rendered fireproof by putting an ounce of alum in the last rinsing water, or by putting it in the starch.

A mousehole can be effectively stopped for all time by pasting over it a piece of cloth which has been liberally sprinkled with red pepper.

Caramel Custard.

Melt one-half cupful of sugar, add two tablespoonfuls of water and one quart of hot milk. Beat six eggs, add one-half teaspoonful of salt and one teaspoonful vanilla; pour on the hot milk. Strain into a buttered mold and bake one-half hour. Cook this carefully in a slow oven and serve with caramel sauce. It is a delicious dish.

Caramel Sauce.—Melt one cupful of sugar and add one cupful of hot water. Simmer ten minutes.

Cream of Tartar Biscuits.

One quart of flour, two level teaspoonfuls of saleratus, four level teaspoonfuls of cream of tartar; after sifting add butter or lard size of an egg, one and a half cupfuls of sweet milk or more according to quality of flour; knead well until not a particle of flour shows on dough, then roll and cut; bake in quick oven. This amount will make two dozen. When done turn out on a clean cloth to cool.

To Clean Spring Mattresses.

Save all old quilts or wings from hats and use up for working the dust out from the space between the block of wood and spring mattress that runs at each end of the bed. Push the wings or quilt in the space and work up and down until all dust is removed. I have found this works splendidly.

Effective Dishcloth.

In knitting dishcloths it is a good plan to put in several rows of hard-twisted cord. This hard portion will clean many surfaces on which it is not advisable to use scouring soaps or metal.

## THAT SPECIAL MENU

PREPARATIONS FOR THE UNEXPECTED GUESTS.

Always an Easy Matter for the Competent Housewife to Set a Satisfactory Meal Before Her Casual Visitors.

Now, regarding unexpected guests. Could you not plan to have sufficient food so that your guests could have the same as the family if any dropped in at mealtime? Then it would not make so much extra work. I imagine it is because you are a good cook that people drop in, but if they really come to see you, they will not want you to make any extra trouble for them, and if they come just for the good food you serve I should not encourage the habit. I have very few unexpected guests, but when they come they must take "pot luck." It is well to have canned goods in the house for such emergencies, such as salmon, shrimp, tuna fish, fish flakes, meats, chicken, vegetables and relishes and preserves. Cake or cookies and canned peaches or pears are an easy dessert, and if you have sponge or any light cake, lay the peaches on a slice in the serving dishes and cover all with whipped cream. Salmon in butter gravy, canned peas, hashed potato with red pepper and apple pie pudding is an easy dinner, or creamed fish flakes, mashed potato, canned beets, steamed cup cakes with hot lemon or brandy sauce.

Another is delicate ham, canned string beans, baked potato, German tapioca pudding, or ham and eggs, mashed potato, canned corn, hot chocolate, cornstarch pudding with cream. As you live in the country, perhaps it is not always convenient to have fresh meat on hand, but you could buy half a ham and hang it in a cool place, and slice as needed, then boil the piece left when the best is sliced off. For suppers, have escalloped tuna fish, shrimp wiggle, creamed chipped beef or cheese cream on toast, egg cream toast, goldenrod toast, cheese and potato puff. Any of these with bread or hot biscuit, canned sauce, cake, cookies and tea would be good suppers. Bake your one-egg cake in cupcake tins, one tablespoonful to a tin, and keep on hand for desserts. Place them in covered tin in the oven, just long enough to warm through, and serve with egg or liquid sauce.

About breakfasts I do not think I have any new ideas, as I am obliged to have breakfast early every day, Sunday included, so get something easy. I always have cereal, usually rolled oats, then eggs, boiled, scrambled, fried with bacon, poached, scrambled with chopped ham, minced beef or lamb on toast, hash, fish, warmed-over soup, and with dry toast or warmed-over muffins or brown bread and doughnuts or cookies or drop-cakes and coffee, we are satisfied. Once a week I have griddle cakes with sirup, but it takes longer to cook them than anything else I serve.—Boston Globe.

To Wash Willow Furniture.

To clean willow furniture, provide yourself with a coarse brush dipped in strong salt and water, scrub each piece well, then dry with a soft brush. Salt cleans willow and also keeps it from turning yellow. If it is desired to keep the natural light color of the willow, apply a coat of linseed oil.

By this treatment the willow strands of which the piece is woven will lose their dry brittleness and become softer and more pliable, bending under a blow instead of breaking. This treatment has another good effect besides making the chair last longer—it makes it less noisy. A coat of oil allows the strands to slip more smoothly and easily, and therefore more quietly upon each other.

Brawn.

Do you ever make "brawn?" I buy a meaty shank, four or five pounds, boil until quite well done, remove from liquid, put lean meat through meat chopper, add salt, pepper and sage to taste, moisten with beef liquor. Press down hard in dish. Have dish small enough so it will be filled about full. Place a plate over it, weighed down with an iron. Let it stand overnight in a cool place. Slice when cold. Very nice and economical. This with a nice vegetable or tomato soup made of remainder of liquor makes a nice dinner.—Boston Globe.

Savory Bread.

Slightly moisten some neatly trimmed slices of stale bread with herb flavored and well seasoned milk enriched if desired with a beaten egg. Fry either as they are or else dipped in batter, or, again, brushed over with white of egg and rolled in flour, to a bright golden brown in hot dripping or bacon fat, and serve in a pyramid, bordered with fried onions, or on couronne round a central mound of green or other vegetables.

Cheese Omelet.

Dessertspoonful grated cheese, one egg, little pepper and salt, one-quarter ounce butter; put butter in frying pan, beat the egg, add pepper, salt and cheese. Put in the pan and stir round. Cook to a light brown, not solid through, and you have a fine cheese omelet.

Bismarck Oysters.

A layer of hot sauerkraut on a hot plate, several fried oysters next and on top three slices of crisply fried bacon.