

FLOWER ELLIOTT

THE BEST
POLICY

Elliott Flower

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AN INCIDENTAL COMEDY

Naturally, when Harry Beckford married he began to take a more serious view of life. If there is anything at all of thoughtfulness and consideration in a man, marriage brings it out: he begins to plan. He has some one dependent upon him, some one for whom he must provide. That he should trust to luck before was solely his affair; that he should trust to luck now is quite another matter.

In the case of Beckford, as in the cases of most other young men, this feeling was of gradual growth. He was optimistic and happy; his future looked long and bright; he had ample time in which to accumulate a comfortable fortune; but – he wasn't even beginning. He and his wife so enjoyed life that they were spending all he made. It wasn't a large sum, but it was enough to make them comfortable and contented, enough to give them all reasonable pleasures. Later – he thought of this only in a hazy, general sort of way – they would begin to save. There was plenty of time for this, for they were both young, and he had proved himself of sufficient value to his employer to make his rapid advancement practically certain. The employer was a big corporation, the general manager of which had taken a deep personal interest in him, and the opportunities were limitless.

But the feeling of responsibility that came to him with marriage gradually took practical form, perhaps because the girl who sat opposite him at the breakfast-table was so very impractical. She was loving, lovable, delightfully whimsical, but also unreasoningly impractical in many ways. Before marriage she never had known a care; after marriage her cares were much like those of a child with a doll-house – they gave zest to life but could be easily put aside. If the maid proved recalcitrant, it was annoying, but they could dine at a restaurant and go to the theater afterward, and Harry would help her with breakfast the next morning. Harry was so awkward, but so willing, that it all became a huge joke. Harry had not passed the stage where he would “kiss the cook” in these circumstances, and an occasional hour in the kitchen is not so bad when there is a fine handsome young man there, to be ordered about and told to “behave himself.” So even marriage had not yet awakened Isabel Beckford to the stern realities of life.

It was her impracticalness, her delightful dependence, that finally brought Harry to the point of serious thought. What would she do, if anything happened to him? Her father had been successful but improvident: he would leave hardly enough for her mother alone to live in modest comfort; and, besides, Harry was not the kind of youth to put his responsibilities on another. He began to think seriously about cutting expenses and putting something aside, even at this early day. The really successful men had begun at the beginning to do this. Then there came to his notice the sad case of Mrs. Baird, who was left with nothing but a baby. Baird had been a young man of excellent promise and a good income, but he had left his widow destitute. He had put nothing aside, intending, doubtless, to begin that later.

“Just like me,” thought Harry, as he looked at his girl-wife across the table.

“Isn't it frightful?” she asked, referring to the little tragedy contained in the item he had just read to her from the morning paper. “Every one thought the Bairds were so prosperous, too.”

“Every one thinks we are prosperous,” he commented thoughtfully.

“Oh, that's different!” she exclaimed. “You mustn't talk like that or you'll make me gloomy for the whole day! Why, it sounds as if you were expecting to die!”

“Not at all,” he replied, “but neither was Baird.”

“Please don't!” she pleaded. “I shan't have another happy minute – until I've forgotten what you said.”

He laughed at the ingenuousness of this and blew her a kiss across the table; but he did not abandon the subject.

"Baird was a young man," he persisted, "but, with a little care and forethought, he could have left things in fair shape."

"Perhaps we ought to be saving a little," she admitted in a tone of whimsical protest. "I'll help you do it, if you just won't make me blue."

"He hadn't even life insurance," he remarked, "and neither have I."

"Oh, not insurance!" she cried. "I wouldn't like that at all."

"Why not?" he asked.

"Why – why, think how much you could do with the money you'd be paying to the old life insurance company!"

"Wouldn't it be just the same if you were saving it?" he argued.

"Oh, no; not at all," she asserted. "Why, you can get money that you're saving whenever you want it, but life insurance money is clear out of your reach."

"A policy has a cash surrender value," he explained. "Every cent paid in premiums adds to its value, if you want to give it up."

"But then you lose the insurance," she argued with feminine inconsistency.

"Of course," he admitted, "just as you lose your savings when you spend them."

"Oh, but you can get at your savings easier, and it's easier to start again, if you happen to use them," she insisted.

"The very reason why life insurance is better for us," he said. "I want to make sure of something for you that we're certain not to touch while I live."

But she took the unreasonable view of insurance that some young women do take, and refused to be convinced.

"If I should die first," she said, with a little shudder at the very thought of death for either of them, "all the money you'd paid the company would be wasted."

"Not necessarily," he returned. "There might be –"

"Hush!" she interrupted, blushing so prettily that he went over and kissed her. Then he dropped the subject temporarily, which was the wisest thing he could have done. She had the feminine objection to paying out money for which she got no immediate return, but she wanted to please her husband. She was capricious, imperious at times and then meekly submissive – a spoiled child who surrendered to the emotion of the moment, but whose very inconsistencies were captivating. So when she decided that victory was hers, she also decided to be generous: to please him she would make a concession.

"I've changed my mind about insurance," she told him a few days later. As a matter of fact, she had changed her mind, but not her opinions: she was not convinced, but she would please him by accepting his plan – with a slight modification.

"I knew you would see the wisdom of it!" he exclaimed joyously.

"How much insurance did you plan to get?" she asked, with a pretty assumption of business ways.

"Ten thousand dollars," he replied.

"Well, we'll divide it," she said, "and each get five thousand dollars."

"You mean that you'll be insured, too?" he asked doubtfully.

"Of course. Isn't my life worth as much as yours?"

"More! a thousand times more!" he cried, "but – but –"

Her eyes showed her indignation, and he stopped short.

"You don't want me to be insured!" she exclaimed hotly. "You don't think I'm worth it!"

"Why, dearest," he protested, "you're worth all the insurance of all the people in the world, but it isn't necessary in your case. It's my earning capacity that –"

Unfortunate suggestion! There was an inference that she considered uncomplimentary.

“Haven’t I any earning capacity?” she demanded. “Don’t I earn every cent I get? Isn’t the home as important as the office?”

“Surely, surely, darling, but – ”

“Doesn’t a good wife earn half of the income that she shares?” she persisted.

“More than half, sweetheart.”

“Don’t say ‘sweetheart’ to me in the same breath that you tell me I’m not worth being insured!” she cried. “It’s positively insulting, and – and – you always said you loved me.”

Her voice broke a little, and he was beside her in an instant.

“You don’t understand,” he explained. “Insurance has nothing to do with your value to me or my value to you, but there is a more worldly value – ”

“Oh, you’re of some account in the world and I’m not!” she broke in, her indignation driving back the tears.

“Isabel, you’re simply priceless to me!”

“But, if I hadn’t happened to meet you, I suppose I’d be a nonentity!” she flashed back at him. “I’m just a piece of property that you happen to like, and – why, Harry Beckford, men insure property, don’t they?”

“Of course, but – ”

“And I’m not worth insuring, even as property!” she wailed. “Oh, I didn’t think you could ever be so cruel, so heartless! You might at least let me think I’m worth something.”

The young husband was in despair. He argued, pleaded, explained in vain; she could only see that he put a value on his life that he did not put on hers, and it hurt her pride. Besides, they were partners in everything else, so why not in insurance?

“But I wouldn’t want the insurance on your life,” he urged.

“Do you think I’m any more mercenary than you?” she retorted. “I don’t want the insurance, either; I want you – when you’re nice to me.”

“We’ll think it over,” he said wearily.

“I’ve thought,” she returned decisively. “If it’s such a good thing, I think you’re mean not to let me share it with you.” Then, with sudden cheerfulness: “It would be rather jolly and exciting to go together, just as we go to the theater and – and – all other amusements.”

He laughed at her classification of life insurance among the pleasures of life, and then he kissed her again. Her unreasoning opposition distressed him, but resentment was quite out of the question. There was momentary exasperation, and then a little love-making, to bring the smiles back to her face. All else could wait.

It is a noteworthy fact, however, that life insurance takes a strong hold on a man the moment he really decides he ought to have it, and opposition only adds to his determination. He who finds that, because of some unsuspected physical failing, he can not get it, immediately is possessed with a mania for it. So long as he considered it within his reach, he turned the agents away; now he goes to them and lies and pleads and tries desperately to gain that which he did not want until he found he could not get it.

Thus, in a minor degree, the opposition of Beckford’s wife served only to impress on Beckford’s mind the necessity and advantage of some such provision for the future. Perhaps the explanation of this is that in trying to convince her he had convinced himself. At any rate, the subject, at first taken up in a desultory way, became one of supreme importance to him, and he went to see Dave Murray. Dave, he was solemnly informed by a friend who claimed to know, probably had been christened David, but the last syllable of the name had not been able to stand the wear and tear of a strenuous life, in addition to which Murray was not the kind of man to invite formality. He was “Dave” to every one who got past the “Mr. Murray” stage, and it never took long to do that. “Anyhow,” his informant concluded, “you have a talk with him. There isn’t a better fellow or a more upright man in the city.

The only thing I've got against him is that he'll insure a fellow while he isn't looking and then make him think he likes it. But if you want insurance, go to him." So Beckford went, and presently he found himself telling Murray a great deal more than he had intended to tell him.

"The fact is," he explained, "my wife was violently opposed to the idea at first."

"Not unusual," said Murray, and then he added sententiously: "Wives don't care for insurance, but widows do."

Beckford smiled as he saw the point.

"It doesn't do a widow much good to care for insurance, if she objected to it as a wife," he suggested.

"It may," returned Murray. "It isn't at all necessary that a wife should know what's coming to her when she becomes a widow. She may be provided for in spite of herself."

"That would be rather difficult in my case," said Beckford, "for my wife knows just what my salary is, and we plan our expenditures together. It's a pretty good salary, but we have been living right up to the limit of it, so I can't provide for premiums without her knowledge, although I can do it easily with it."

"That complicates matters a little," remarked Murray.

"Besides," Beckford added, "we have been so frank with each other that I should be unhappy with such a life-secret, and, if I acted on my own judgment and took the policy home to her, she says she would tear it up and throw it away."

"I knew a woman to do that once," said Murray reflectively. "Her husband insured his life before going on the excursion that ended in the Ashtabula disaster. A few days later her little boy came in to ask if anything could be done about the policy that she had destroyed."

"I don't think Isabel would really destroy it," said the troubled Beckford, "but it would distress her very much to have me go so contrary to her wishes in a matter that we had discussed."

"It would distress her very much to be left penniless," remarked Murray.

"I think," said Beckford thoughtfully, "I really think, if I had known that she was going to take this view of the matter, I would have insured myself first and talked to her about it afterward. Then the situation wouldn't be so awkward. But I thought that all women favored life insurance."

"Not at first," returned Murray, "but usually there comes a change."

"When?" asked Beckford hopefully.

"When they begin to think of the needs and the future and the possible hardships of the first baby," replied Murray, whereat Beckford blushed a little, even as his wife had done a few days before, for young people do not consider and discuss prospective family problems with the same candor that their elders do.

"Woman, the true woman," Murray continued, "is essentially unselfish; she thinks of others. Careless for her own future, she plans painstakingly for those she loves. The insurance premium that is for her own benefit she would rather have to spend now, but you never hear her object to the investment of any money that is to benefit her husband or children, even when she has to make sacrifices to permit it."

"But that doesn't help me," complained Beckford. "I don't want any insurance on her life; I don't need it, and there is no reason to think that I ever shall need it. It's for her that I am planning, but she won't listen to anything but this dual arrangement."

"I quite understand the situation," returned Murray. "What insurance you are able to take out must be to protect her."

"Precisely; and I never knew before that a woman could be so unreasoningly wilful in opposition to her own interests."

"My dear sir," said Murray, with some feeling, "you have a great deal to learn about women. I have more than twenty thousand dollars charged up to them in commissions that I have lost, after convincing the men interested. But if I can help you to provide for this one perverse sample of

femininity, in spite of herself, I shall feel that I have taken a Christian revenge on the whole sex.” Beckford rather objected to this reference to his wife, but there was nothing of disrespect in the tone, and somehow the quaintness of the sentiment made him smile.

“I wonder,” Murray went on, “if we could refuse the risk without frightening her.”

“I’m afraid not,” returned Beckford, “but” – and a sudden inspiration lighted his face, “couldn’t you put in some restrictions that would frighten her away?”

Murray leaned back in his chair and gave the matter thoughtful consideration. Somehow he had become unusually interested in this young man’s effort to do a wise and generous thing for his wife in the face of her opposition. If the man had been seeking to gain some benefit for himself, Murray would not have listened to even a suggestion of deceit. But the aim was entirely unselfish, and Beckford had brought a letter of introduction that left no doubt as to his responsibility and integrity. Then, too, the situation was amusing. Here were two business men plotting – what? Why, the welfare of their opponent, and that only.

“So many women have beaten me,” said Murray at last, “that I should really like to beat one of them, especially when it’s for her own good. Bring your wife up here, and I’ll see what I can do.”

But here again feminine capriciousness was exemplified. Having apparently won her point, Isabel Beckford began to wish she had lost it.

“I’m afraid,” she said. “Suppose I should find that something frightful was the matter with me? Those insurance doctors are awfully particular, and – and – I’d rather not know it, if I’m going to die very soon.”

“Oh, very well,” acquiesced her husband. “We’ll go back to my original plan and put the whole ten thousand dollars on my life.”

“No, no, no!” she protested. “It would be even worse, if I learned that there was anything wrong with you. I couldn’t bear it, Harry; I couldn’t, really! There wouldn’t be anything left in life for me. Let’s not go at all.”

“That’s foolish, Isabel,” he argued. “I’m all right, and the very fact that I am accepted as a good risk will remove every doubt.”

“That’s so,” she admitted. “We’ll be sure, then, won’t we?”

“Of course.”

“Then we’ll both go,” she announced, with a sudden reversal of judgment. “I hadn’t thought of it that way, but I’ll feel a lot better and stronger when I’m insured, because the companies are so particular, and it will be comforting to know that you are all right. It’s worth something to find that out, isn’t it? And sometimes a family physician won’t tell you the truth, because it won’t do any good and he doesn’t want to frighten you. We’ll go right away and see about it now.”

“Hardly this evening,” he answered, smiling, although he was sorely troubled. “We’ll go to-morrow afternoon.”

“But it’s so long to wait until to-morrow,” she pouted.

He regretted the delay quite as much as she did, for his experience up to date led him to think that there might be another change. First she had refused to consider the matter at all; then she had insisted they should go together; after that she had backed out; next she had demanded he should give up the idea, also; and now she was again determined it should be a joint affair.

“No man,” he muttered, as he dropped off to sleep, “knows anything about a woman until he marries, and then he only learns enough to know that he knows nothing at all.”

Then he mentally apologized to his wife for even this mild criticism, and dreamed that, through some complication, he had to insure the cook and the janitor and the grocer’s boy before he could take out a policy on his own life, and that, when he had attended to the rest, he had no money left for his own premiums, so he made all the other policies in favor of his wife and hoped to thunder that the cook and the janitor and the grocer’s boy would die a long time before he did.

However, she was still of the same mind the next day, so they went to see Murray.

“Of course,” she said, as they were on the way, “if this thing wrecks our happiness by showing that the grave is yawning for either of us, it will be all your fault.”

That made him feel nice and comfortable – so nice and comfortable that he heartily wished he never had mentioned life insurance. Still, he cheered up a little when Murray took charge of matters in a masterly, confident way.

“I understand, Mrs. Beckford,” said Murray, “that both you and your husband wish to have your lives insured.”

“Yes,” she replied, “and for some reason he has selfishly wanted to put all the insurance we can afford on his own life.”

“So he has told me.”

“What right had he to discuss family matters with you?” she demanded with asperity.

Thus Murray was jarred out of his air of easy confidence the first thing.

“Why – why, he didn’t exactly tell me,” he explained, “but my experience enabled me to surmise as much. Most men are like that.”

“I never thought Harry would be,” she said, looking at him reproachfully. “But it’s all right now,” she added.

“Yes, it’s all right now,” repeated Murray. He had intended to argue first the advisability of accepting her husband’s plan, but he deemed it unwise. He had suddenly lost faith in his powers of persuasion, so he resorted to guile. “Of course, you understand that life insurance is hedged about by many annoying restrictions,” he went on.

“I didn’t know it,” she returned.

“Oh, yes,” he said glibly, with a wink at Beckford. “Do you use gasoline at all?”

“Why, I have used it occasionally to take a spot out of a gown,” she admitted.

“Barred!” asserted Murray.

“I can’t do even the least little mite of cleaning with gasoline!” she exclaimed in dismay.

“None at all! It’s dangerous! Might just as well fool with nitroglycerin. People who handle it at all become careless.”

There were indications of a rising temper. That a mean old insurance company should have the audacity to tell her what she could or could not do was an outrage!

“And you can’t use street-cars,” added Murray.

“Can’t use street-cars!” she cried. “What will Harry do?”

“Oh, that rule doesn’t apply to men,” returned Murray calmly, “for men don’t get off the cars backward and all that sort of thing. Street-cars are considered, in our business, a danger only for women.”

“Well, it’s a hateful, insulting, unfair business!” she cried, rising in her indignation. “I wouldn’t let such a contemptible lot of people insure me for anything in the world.”

“But please don’t blame me,” urged Murray insinuatingly. “I want to do the best I can for you.”

“Oh, I don’t blame you,” she returned magnanimously.

“I admit that it sounds unfair,” Murray persisted, “but there was a time when we wouldn’t take risks on women at all, so, even with the restrictions, it’s quite a concession.”

“Oh, very likely, very likely,” she admitted, “but I have too much pride to accept any such humiliating conditions. Harry can do as he pleases,” with dignity, “but nothing could induce me to be insured now. I’m going home.”

Harry took her to a cab, and then returned to Murray’s office.

“Well, it’s settled,” said Murray, with a sigh of relief.

“Yes, it’s settled,” returned Beckford, “but I don’t feel just comfortable about it.”

“She sort of bowled me over the first thing,” commented Murray. “I haven’t quite recovered yet. But it’s her welfare that we’re considering. Better put in your application and take the examination before there are any more complications.”

“Perhaps that’s wise,” admitted Beckford gloomily, for he was not at all at ease about the matter. She had said he could do as he pleased, but there had been something in her tone that was disquieting; she might think there was disloyalty in his patronage of a company that had so offended her. And this was the first cloud that had appeared in the matrimonial sky; in all else there had been mutual concession and perfect agreement.

He was thinking of this when he went home – and found her in tears.

“I know what’s the matter,” she wailed. “I didn’t think of it at first, but I did afterward, and I’ve been crying ever since. I have heart trouble; that’s why he didn’t want to give me a policy.”

“Nonsense!” he protested vigorously.

“Oh, I know it! I know it!” she cried. “He didn’t want to tell me, so he put in all that about street-cars and gasoline. But it’s heart trouble or consumption! Those insurance men are so quick to see things that no one else notices. Why, I could see that he was worried the very first thing!”

Beckford got on his knees beside the bed on which she was lying and tried to comfort her, but she was inconsolable. He insisted that she was the strongest and healthiest woman of her size in the world; that he knew it; that Murray himself had commented on it later; that the company physician, who happened to be in the outer office as they passed through, had spoken of it; that even the clerks were impressed; but he failed to shake her conviction that she had some fatal, and hitherto unsuspected, malady. Finally, assuring her that he would have that matter settled in thirty minutes, he rushed to the nearest cab-stand and gave the driver double fare to run his horse all the way to Murray’s house.

Murray was just sitting down to dinner, but Beckford insisted that he should return with him immediately.

“You’ve got to straighten this matter out!” he told him excitedly. “You’ve got to give her all the insurance she wants without any restrictions! Make it fifty thousand dollars if she wants it! I’ll pay the premiums, if we have to starve!”

“But I can’t give her a policy to-night!” protested Murray.

“You can tell her about it to-night, can’t you?” demanded Beckford. “And you can take her application to-night, can’t you? Why, man, she has convinced herself that she’s going to die in a week! We can settle the details later, but we’ve got to do something to-night.”

“Oh, well, I’ll come immediately after dinner,” said Murray.

“You come now!” cried Beckford. “If you talk dinner to me, I’ll brain you! Insurance has made a wreck of me already.”

“I haven’t been getting much joy out of this particular case myself,” grumbled Murray, but he went along.

The moment he reached home, Beckford rushed to his wife’s room.

“It’s all a mistake!” he exclaimed joyfully. “You – you mustn’t cry any more, dearest, for it’s all right now. Mr. Murray didn’t understand at first – thought you were one of these capricious, careless, thoughtless women that do all sorts of absurd and foolish things on impulse – but he knows better now. There aren’t any more restrictions for you than for me, and he’s waiting in the parlor to take your application for all the insurance you want.”

“Really?” she asked, as the sobs began to subside.

“Really.”

“And there isn’t anything the matter with me?”

“Of course not, sweetheart.”

“Well,” she said, after a pause, “I can’t see him now, because my eyes are all red, but I wish he’d write that out for me. I’d feel so much more comfortable.”

“Indeed he will,” asserted Beckford, “and we can fill out the application in here, and I’ll take it back to him.”

Hopefully and happily the young husband returned to Murray and told him what was wanted. Murray sighed dismally. He had missed his dinner for a woman's whim, and the woman was merely humiliating him. Still, he felt in a measure responsible for the trouble; he ought never to have resorted to duplicity, even for so laudable a purpose. So he wrote the following: "Investigation has convinced me that the restrictions mentioned this afternoon are unnecessary in your case, and I shall be glad to have your application for insurance on the same terms as your husband's."

Mrs. Beckford read this over carefully. Then she read the application blank with equal care. After that she wrote at the bottom of the note: "Insurance has almost given me nervous prostration now, and I don't want to have anything more to do with it. If Harry can stand the strain, let him have it all."

"Give him that, Harry," she said, "and get rid of him as soon as possible, for I want you to come back and comfort me. I'm completely upset."

Murray lit a cigar when he reached the street, and puffed at it meditatively as he walked in the direction of the nearest street-car line.

"What's the matter with nervous prostration for me?" he muttered. "One more effort to defeat a woman who is fighting against her own interests will make me an impossible risk in any company; two more will land me in a sanatorium."

AN INCIDENTAL QUESTION

Dave Murray, general agent, leaned back in his chair and looked thoughtfully at the young man before him.

“So you have run up against an unanswerable argument?” he remarked.

“It seems so to me,” said the inexperienced Owen Ross.

“My dear boy,” asserted Murray, “in the life insurance business the only unanswerable argument is a physician’s report that the applicant is not a good risk. What is the particular thing that has put you down and out?”

“Faith,” replied the young man; “just plain faith in the Almighty. Perhaps, some time in your career, you have run across a religious enthusiast who considers it a reflection on the all-seeing wisdom of the Almighty to take any measures for his own protection or the protection of his family.”

“I have,” admitted Murray, “but generally it has been a woman.”

“This is a man,” said Ross; “a sincere, devout man. If he were a hypocrite, it would be different, but it is a matter of religious conviction – a principle of faith – with him to trust in the Lord. Life insurance he considers almost sacrilegious – an evidence of man’s doubt in the wisdom of his Maker, and an attempt, in his puny insignificant way, to interfere with the plans of the Great Master. To all arguments he replies, ‘The Lord will provide for His children.’”

“And you consider that unanswerable?” asked Murray.

“In his case, yes. Even his wife is unable to move him, although she wants insurance as a provision for the future of the children and was instrumental in getting me to talk to him. How would you answer such a contention as that?”

“I wouldn’t answer it; I would agree with him.”

“And give up?”

“Quite the contrary. While there can be no doubt that he is right as far as he goes, he does not go far enough. I would turn his own argument against him.” Murray leaned forward in his chair and spoke with earnest deliberation. “The Lord provides for His children through human instrumentality. Why should not the man be the human instrument through which the Lord provides for that man’s family? The Lord does not directly intervene – at least, not in these days. If, in the hour of extremity, an unexpected legacy should come to relieve the necessities of that man’s family, he would say the Lord had provided. But it would be through human instrumentality: the legacy, and the method and law by which it reached them would be essentially human. If, when poverty knocks at the door, some generous philanthropist were moved to come to their relief, he would hold again that the Lord had provided; if some wealthy relative sought them out, it would be through the intervention of the Lord; if, through his own wise action, they are saved from want, is he more than the human instrument through which the Lord provides? May not an insurance company be the chosen instrument? I say this with all due reverence, and it seems to me to answer his objections fully. Is it only in unforeseen ways that He cares for His children? Has He nothing to do with those cases in which reasonable precautions are taken by the children themselves?”

Ross, the young solicitor, looked at his chief with unconcealed admiration.

“By George!” he exclaimed, “you’ve got the theory of this business down to a science. I’ll try the man again.”

“It’s not a business,” retorted Murray somewhat warmly, for this was a point that touched his pride; “it is a profession – at least, it lies with the man himself to make it a business or a profession, according to his own ability and character. There are small men who make a business of the law, and there are great men who make a profession of it; there are doctors to whom medicine is a mere commercial pursuit, and there are doctors to whom it is a study, a science, a profession. You may make of life insurance a cheap business, or you may make of it a dignified profession; you may be a

mere annoying canvasser, or you may be a man who commands respect; but, to be really successful, you must have, or acquire, a technical knowledge of the basis of insurance, a knowledge of law, and, above all, a knowledge of human nature, – and even that will avail little if you are not temperamentally suited to the work. You can no more make a good insurance man of unpromising material than you can make a good artist.”

Ross caught some of the enthusiasm and earnestness of Murray, and unconsciously straightened up.

“You have made me look at the subject from a new point of view,” he said. “I confess I was rather ashamed of the soliciting part of the work at first – felt a good deal like a cripple selling pencils to support a sick wife.”

“And very likely you acted like it,” remarked Murray, “in which case the people you approached would so class you. It isn’t necessary to have the ‘iron nerve,’ so long identified with that branch of the work; it isn’t even helpful, for it makes a man unpopular, and the most successful men are the most popular ones. You’ve lost ground when you have reached a point where any man you know is not glad to see you enter his office. At the same time,” – musingly, – “nerve and persistence become forethought and wisdom when time proves you were right. I have known of cases where a man afterward thanked the solicitor who had once made life a burden to him; but it is always better to change a man’s mind without his knowledge.”

“Rather difficult,” laughed Ross.

“But it has been done,” said Murray. “As a matter of fact, you are working to save men and women from their own selfishness or heedlessness. If you think of that, you will be more convincing and will raise your work to the dignity of a profession; if you think only of the commissions, you will put yourself on the level of the shyster lawyer whose interest centers wholly in the fees he is able to get rather than in the cases he is to try. There are pot-boilers in every business and every profession, but success is not for them: they can’t see beyond the needs of the stomach, and the man who works only for his belly never amounts to much. He will stoop to small things to gain a temporary advantage, never seeing the future harm he is doing; he is the kind of man who hopes to rise by pulling others down. Remember, my boy, that insinuations as to the instability of a rival company invariably make a man suspicious of all: when you have convinced him that the rival’s proposition and methods are not based on sound financial and business principles, you have more than half convinced him that yours aren’t, either, and that very likely there is something radically wrong with the whole blame system.”

“I’m glad you spoke of that,” said Ross. “There have been cases where insinuations have been made against our company, and I have been tempted to fight back the same way. A man is at a disadvantage when he is put on the defensive and is called upon to produce evidence of what ought to be a self-evident proposition.”

“Never do it, unless the question is put to you directly,” advised Murray. “You must defend yourself when attacked, but, in every other case, go on the assumption that your company is all right, and that everybody knows it is all right. The late John J. Ingalls once said, ‘When you have to offer evidence that an egg is good, that egg is doubtful, and a doubtful egg is always bad.’ It’s worth remembering. Many a man is made doubtful of a good proposition by ill-advised efforts to prove it is good.”

“If that is invariably true,” – with a troubled scowl, – “I fear I have made some mistakes.”

“The man who thinks he makes no mistakes seldom makes anything else.”

Ross brightened perceptibly at this.

“You’ve made them yourself?” he asked.

“Lots of them,” replied Murray, and then he added whimsically: “Once I placed a risk that meant a two-hundred-dollar commission for me, and my wife and I went right out and ordered two hundred dollars’ worth of furniture and clothes. The risk was refused, and I never got the commission.”

Ross laughed.

“I’m beginning to develop enthusiasm and pride in the business – I mean profession.”

“Oh, call it a business,” returned Murray, “but think of it as a profession. It’s the way you regard it yourself that counts, and you can’t go far astray in that if you stop to think what is required of a good insurance man. Sterling integrity, for one thing, and tact and judgment. A man who brings in a good ten-thousand-dollar risk is more valuable than the man who brings in one hundred thousand dollars that is turned down by the physicians or at the home office. And the first requisite for advancement is absolute trustworthiness. There are temptations, even for a solicitor – commission rebates to the insured that are contrary to the ethics of the business – and there are greater temptations higher up. You will learn, as in no other line, that a man wants what he can’t get, even if he didn’t want it when he could get it, and he will pay a high price for what he wants. Collusion in a local office might give it to him, in spite of all precautions taken; such collusion might be worth ten thousand dollars to a man who had no record of refusal by other companies against him, and ten thousand dollars could be split up very nicely between the local agent and the company’s physician. So integrity, unswerving integrity, is rated exceptionally high, and the least suspicion of trickery or underhand dealing may keep a capable man on the lowest rung of the ladder for all time, even if it doesn’t put him out of the business entirely. You are paid to protect your company, so far as lies in your power, and to get business by all honorable means; if you resort to dishonorable means, even in your company’s interests, there is always the suspicion that you will use the same methods against its interests whenever that may be to your personal advantage.”

Owen Ross pondered this deeply on his way home. It gave a new dignity to his occupation. He had taken up insurance because it happened to be the only available opening at a time when he was out of employment. He had been a clerk for a big corporation that had recently combined two branch offices, thus materially reducing its office force, and Ross had been one of those to suffer. His father, a prosperous merchant, had expressed himself, when consulted, in this way:

“I will give you a place here whenever that is necessary to enable you to live, but I prefer that you should complete your preliminary business training under some one else. No boy can consider himself a success until he has proved his independence, and no boy can be sure he has proved that until he has made a secure place for himself outside the family circle.”

So Ross, being wise enough to see the reason and justice of this, endeavored to show his independence by securing a position with Murray. And, although fairly successful from the start, he was only just beginning to take a real interest in his work. Murray liked him and encouraged him: there was, he thought, the making of a good and successful man in him, and he frequently went to considerable trouble to explain the theory and practice of insurance. Then, too, he knew that Ross had married just before he lost his other position, and that he was living in a modest little flat on his own earnings, in spite of the fact that he had a father who would be much more ready to assist him financially than he was to take him into his own office at that particular time. In fact, the elder Ross was quite willing that his son and his son’s wife should live with him, holding only that the family influence should not extend to his first business connections, but Owen deemed the flat a necessary evidence of his independence.

“I’ll get that sanctimonious optimist to-morrow,” he mused as he walked along. “He can’t answer those arguments that Murray gave me. He is content because the Lord will provide, but why may not I be the human instrument through which the Lord makes provision? That sounds presumptuous, but why not? Hasn’t He provided for others in just this way? Hasn’t many a man, convinced against his will, protected the future of those he loved barely in time?” He laughed quietly at a thought that occurred to him. “If this man should be insured to-morrow and die the next day,” he went on, “he would think the Lord had provided, but if he has to pay the premiums for twenty years, he’ll think it all very human. I’m beginning to understand him.”

He was still smiling at this quaint conceit when he entered his flat and was informed by his wife that Mrs. Becker had been there to see him. Mrs. Becker was a woman who did washing and occasional cleaning for them.

“To see me!” he exclaimed. “Why, her dealings are all with you.”

“It has something to do with insurance,” his wife explained. “She knows you’re in that business, of course, and she is in deep distress. She was crying when she was here this afternoon, but I couldn’t understand what the trouble was. She said she’d come back this evening.”

Ross puzzled over this a good deal during dinner, and even tried to get some additional information by questioning his wife closely. Exactly what did the woman say? Her words might be “all Greek” to his wife and still be intelligible to him, if only she could repeat them.

“But I can’t,” she insisted. “I was so sorry for her and so helpless that I really didn’t hear it all, anyway. I only know that it had something to do with an application or a premium or a policy, and her husband is very sick and she needs money.”

Ross began to speculate. The ignorant have strange ideas of insurance, and very likely this woman thought she could insure a dying husband. His backbone began to stiffen at once. Of course such a thing was actually, as well as ethically, impossible, but it was going to be a very difficult matter to explain it to her, and he anticipated a distressing scene. His wife was interested in the woman, spoke frequently of her hardships and her courage, and had helped her to such trifling extent as they could afford. No doubt the woman had some wild notion that he, being an insurance man, could do this for her and would do it as a matter of charity. Ethical questions do not trouble such people.

When she came, he was prepared for a request that was impossible in honor and in fact, and he was ready to refuse it with such gentleness as he deemed due to a weary and desperate woman who did not realize what she was asking – the gentleness of sympathy coupled with the firmness of principle. Ross was a young man, inclined to exaggerate the importance and difficulties of problems that confronted him, and he was disconcerted when he found he had made an error in the basis from which he had reached his conclusion; the woman did not wish to insure a dying husband, but to protect insurance he already carried.

“Oh, good Mr. Ross,” she wailed, “you must fix it for me some way. If we don’t pay to-morrow, we’ll lose everything. And we haven’t the money, Mr. Ross, not enough to pay the doctor even, and it’s worrying Peter more than the sickness. But you can fix it for us – of course you can fix it for us,” – with appealing hopefulness.

“Sit down, Mrs. Becker, and tell me about it,” he urged. “I don’t understand.”

She sank into a chair, and looked at him with anxious, tearful doubt and hope. Worn out with work and watching, she was a prey to conflicting emotions. Never doubting that he could help her, she feared he might refuse. Her anxiety was pitiable, and it was some time before he could get the details of the story from her. Finally, however, he learned that in more prosperous days her husband had insured his life for five thousand dollars, and, even in adversity, had succeeded in keeping up the payments, until stricken by this last illness. The sum he had saved up for the next premium – the one due the following day – had been used for medicines and other necessities, and now he was near death. The doctor held out no hope; he might live a few days, but hardly more than that, for he was slowly but surely sinking. Until the previous night, when there came a turn for the worse, his recovery had been confidently expected, and his wife had worried little about the premium; the insurance company would be glad to take it when he was well.

“But *he* worried,” she said with unconscious pathos; “he worried and asked about it until – he couldn’t any more. He’s too sick to know now. But,” – hopefully, – “he’ll understand when I tell him it’s all right.”

Ross was as much distressed as the woman, but he could give her little comfort. He could protect the insurance only by paying the premium himself, and he was not able to do that. Still, almost all policies provided for the payment of something proportionate to the amount paid in, even when

the premiums were not kept up, so – He paused uncomfortably at this point, for the woman's attitude and expression had changed from tearful anxiety to dull, sullen suspicion. She did not believe him; like all insurance men, he was ready to seize any opportunity to defraud her; she was helpless, and a rich company would take advantage of her helplessness.

“You can get the money, Owen,” his wife urged, almost in tears herself.

“I'll pay it back to you – when he dies!” cried the woman, and Ross gave her a quick glance. It seemed heartless, but he saw it was not. The woman was tried beyond her endurance; she, with her two children, faced a future that was absolutely devoid of hope; she was sick, wretched, despairing, and the husband she had striven so hard to keep with her was already beyond recall. She spoke of his approaching death merely as something certain, that could not be prevented, and that force of circumstances compelled her to consider. She had to think for herself and children, plan for herself and children, even at this fearful time, for there was no one to do it for her, no one to relieve her of any part of the burden. The problem of the larder and the problem of burial would confront her simultaneously; she had to face these cold, hard, brutal facts, in spite of the grief and sorrow of the moment.

All this Ross saw and appreciated, and he gave his attention to various possible ways of raising the necessary money.

“Perhaps I can arrange it,” he said at last. “In what company is he insured?”

It proved to be his own company. Instantly, his talk with Murray flashed through his mind. “You are paid to protect your company, so far as lies in your power,” Murray had said. Absolute loyalty to its interests was imperative. Would it be honorable for him to enter into any arrangement with this woman that would cost his company money? Had he any right to do more than the company would do itself? What would be thought of an employee in any other line of business who advanced money that was to be used to the financial disadvantage of his employer, however proper it might be in the case of some one else?

“I can do nothing,” he announced shortly.

“Oh, Owen!” cried his wife reproachfully.

“It is impossible!” he insisted. “If it were a proper thing to do, Murray would do it for her himself.”

“Mr. Murray doesn't understand the situation,” urged his wife.

“Murray would understand my situation and his,” he returned. “We are taking money from this company, we are its trusted agents, and we can not do anything that would be to its disadvantage. It is a matter of business integrity.”

The woman did not weep now, but the look she gave him haunted him all that night. And his wife's entreaties and reproaches added to his unhappiness.

“Why, Jennie,” he explained, “I stand alone between the company and a loss of over four thousand dollars. I know that this man is dying; I know that, if I pay this premium, the company will have to pay out the full amount of the insurance within a few days; I know that the premiums paid to date amount to only about five hundred or six hundred dollars, which, under the terms of the policy, the woman will not wholly lose. For me, an employee, to conspire to get the rest of the money for her would be like taking it from the cash drawer. I won't do it; I can't do it after Murray's talk to me to-day about business integrity!”

“The company can afford it,” persisted Mrs. Ross, “and the woman needs it so badly.”

“There are lots of companies and individuals who could afford to let the woman have five thousand dollars,” replied Ross.

Still, Mrs. Ross could not understand. If he had been willing to pay the premium to another company, why not to his own?

“Resign and pay it!” she exclaimed suddenly, feeling that she had solved the problem; but that was a greater sacrifice than he was prepared to make. He was sincerely sorry for the woman; the case

was on his mind all the following morning; but Murray's talk had made a deep impression. This was one of the severe temptations of the business – the more severe because there was no question of corruption, but only of sympathy, in it. Such, he had read, were the temptations that led men of the best intentions astray in many of the affairs of life.

He was thinking of this when he called to see the “sanctimonious optimist”; he was thinking of it when he advanced the arguments Murray had given him; he was still thinking of it when the man said he was almost convinced and would telephone him after talking with his wife. Consequently, this success failed to elate him.

“The law of humanity,” he told himself, “is higher and more sacred than the law of business.”

He had walked unconsciously in the direction of his father's office, and, still arguing with himself, he went in.

“Father,” he said, “I want to borrow a hundred dollars.” The premium was a little more than that, but he could supply the remainder.

“For what?” asked the senior Ross.

“There is something I may wish to do,” was the enigmatical reply. “I will repay it as rapidly as possible.”

“Commissions few and small?” laughed the senior Ross. “Well, a young man never finds out exactly what he's worth, while working for a relative or a friend, so this experience ought to be valuable.”

Still undecided, but with the money in his pocket, Ross left his father's office and went to his own. He wanted to pay that premium, but it seemed to him a very serious matter, ethically and actually. The woman faced a future of privation; he faced what seemed to him a crisis in his business career. He revolted at the thought of being false to his employer, but to let the woman suffer would be heartless.

“A letter for you, Ross,” said one of the clerks, as he entered the office. “Your wife left it.”

He opened it with nervous haste, and a notice of a premium due dropped out.

“You must find some way to help this woman, Owen,” his wife wrote. “I went to see her to-day, and the situation is pitiable. She has used up every cent she had and is in debt. Her husband is conscious at intervals, and he looks at you so wistfully, so anxiously, that it makes your heart bleed. Oh! if I could only tell him that the insurance is all right! It would give him peace for the little time that is left to him on this earth. *Owen! resign, if necessary, but do what I ask!*”

Ross crumpled the note in his hand and walked into Murray's private office.

“Mr. Murray,” he said, “please accept my verbal resignation.”

“What's the matter?” asked Murray.

“I have no time to explain now,” said Ross. “I want to be released from my obligations to the company at once.”

“You're excited,” said Murray. “Sit down! Now, what's the matter?”

Ross hesitated a moment, and then blurted out the whole story.

“You wish to pay this premium?” asked Murray.

“I'm going to pay it!” said Ross defiantly. “It will stick the company for more than four thousand dollars, but I'm going to pay it!”

“And you wish to resign to do it honorably?”

“Yes.”

“Pay it!” said Murray. “But your resignation is not accepted. I wouldn't lose such a man as you for ten times four thousand dollars.”

“It is all right?” asked Ross, bewildered.

“Of course it's all right,” asserted Murray. “As a matter of sympathy and justice, it is not only right but highly commendable; as a matter of financial profit to you, it would be despicable. Pay that premium, and I tell you now that the company will never pay a death benefit with less hesitation than

it will pay this one. What is one risk more or less? We do business on the general average, and any sum is well invested that uncovers so conscientious an employee. Pay it, and come back to me.”

Three minutes later, Ross, with the receipt in his pocket, was at the telephone.

“It’s all right,” he told his wife. “The premium is paid.”

“Oh, Owen!” exclaimed Mrs. Ross, and her voice broke a little, “you don’t know what comfort you have given a dying man! If you could only see – ”

“Get a cab!” he broke in. “He doesn’t know it yet, and you must tell him. Get a cab and drive like – ”

He stopped short, but his wife knew what he almost said, and she forgave him without even a preliminary reproach.

His eyes were bright and his heart was light when he went back to Murray. Mrs. Becker’s situation was sad enough, but surely he had lessened the gloom of it by removing one great source of anxiety. He felt that he had done something worthy of a man, and it was a joy that he could do this without transcending the rules of business integrity and loyalty.

“I want you,” said Murray, and there was something of admiration in his tone; “I want you so much that I am going to put you in the way of making more money. You have a great deal to learn about the insurance business before you will cease making unnecessary problems for yourself, but you have one quality that makes you valuable to me.” He paused and smiled a little at the recollection of what had passed. “I would suggest,” he went on, “that you bear this in mind: life insurance is not for one life only or for one generation only, but for the centuries. Otherwise, we could not do business on the present plan. We exist by reducing the laws of chance to a science that makes us secure in the long run, although, on the basis of a single year, there may be considerable losses. And a good company will no more stoop to shabby tricks than you will; nor will it seek to escape obligations through technicalities or petty subterfuges. That’s why I told you to pay that premium, and I respect you for doing it.”

Murray picked up a memorandum on his desk.

“By the way,” he added, glancing at it, “you must have made good use of the arguments I gave you, for your sanctimonious optimist telephoned that, if you would call this afternoon or to-morrow, he would arrange with you for a ten-thousand-dollar policy.”

Grateful as Murray’s praise was to his ears, the greeting from his wife gave Ross the most joy.

“He was conscious for a moment and understood,” she said, as she put her arms around her husband’s neck, “and there was such an expression of restful peace on his face that it made me happy, in spite of the shadow of death hovering over. It made him a little better, the doctor said, but nothing can save him. And I’m so proud of you, Owen!”

“To tell the truth, dearest,” he replied tenderly, “I’m almost proud of myself.”

AN INCIDENTAL TRAGEDY

Dave Murray stretched his legs comfortably under the table, blew rings of smoke toward the ceiling, and waited for Stanley Wentworth to speak.

Having his full share of worldly wisdom, Murray knew that there was a reason for Wentworth's most urgent invitation to lunch with him at his club. While they had been friends for years and had lunched together on many previous occasions, there was a formality about this invitation that presaged something of importance. So, when they reached the cigars, Murray smoked and waited.

"You win, Dave," Wentworth announced at last.

"I knew I would – when you married," returned Murray. "It was only a question of time then."

"Especially after you got the ear of my wife," said Wentworth. "You worked that very nicely, Dave. Do you remember the story you told her about the man who couldn't give any time to life insurance during the busy season and who was on his death-bed when the date he had set for his examination arrived?"

"It was true, too," asserted Murray. "The man was a good risk when I went after him, and there would have been ten thousand dollars for his wife if he hadn't procrastinated. There's no money in the policy that a man was just going to take out, Stanley."

"Well, you win, anyway," said Wentworth. "We've been jollyng each other on this insurance business for six or eight years, and I've stood you off pretty well, but I can't stand against the little woman at home. I was lost, Dave, the day I took you up to the house and introduced you to her."

"I guess I played the cards pretty well," laughed Murray. "I told you at the beginning that I was going to insure you before I got through, and a good insurance man doesn't let a little matter like the personal inclinations of his subject interfere with his plans. Why, I've been known to put a man in a trance, have him examined, and abstract the first premium from his pocket before he waked up. But you were the hardest proposition I ever tackled. You ought to have taken out a policy ten years ago."

"I couldn't see any reason for it," explained Wentworth. "I thought I was a confirmed bachelor: had no family and never expected to have one. That was at twenty-five, and at thirty I considered the matter absolutely settled, but at thirty-five the little woman just quietly reached out and took me into camp – and I'm glad of it. Never knew what real life was before. Still, I hate like thunder to surrender to you after our long, harmonious and entertaining fight, Dave; I wouldn't do it if you hadn't taken advantage of my hospitality to load my wife up with insurance ghost stories. If you want to be fair, you'll pay her half the commission."

"I'll do it!" exclaimed Murray; "not in cash, of course, but I'll make her a present that will cover it – something nice for the house. You won't be jealous, will you?"

"Jealous!" returned Wentworth with a hearty laugh. "Well, I guess not! Why, I'll help out by making the policy worth while: I'll take out one for twenty-five thousand. I tell you, Dave, I'm not going to run any risk of leaving the little woman unprovided for, and I lost four thousand in the last month."

The conversation had been jocular, with an undercurrent of seriousness in it, but Wentworth became really serious with the last remark. Murray saw that this loss had had more to do with the decision than any arguments that had been advanced, and he, too, dropped his bantering tone.

"I never could see," Wentworth went on, "why insurance was any better than an investment in good stock –"

"A little more certain," suggested Murray, "so far as your wife is concerned. No stock is safe while a man lives and continues in business. It is too convenient as collateral and can be reached too easily in the case of failure. You will take risks with stock that you will not take with insurance, even when you can; you will sell stock to get ready cash for a business venture that may prove disastrous, but it's like robbing your own widow to touch life insurance money. No man ever raised money on

his policy without feeling meaner than a yellow dog, for he is gambling with the future of the one he loves, or at least should love. He has taken money that he promised her; money that she will sadly need in case of his unexpected death. That she consented to it does not ease his conscience, if he is any sort of a man, for no woman ever freely consents to jeopardizing any part of her husband's life insurance money; she is led to do it, against her better judgment, by love and faith, and he knows that he has demanded of her what may prove to be a great sacrifice. That is why insurance is a better investment than stocks for the purpose you have in mind, Stanley; whatever your business needs, you never can ask your wife to join you in hypothecating the policy without feeling like a mean heartless sneak."

"I never looked at it in that way," returned Wentworth thoughtfully, "but you're right, Dave. The policy will have a sacredness that no stock can possess. To touch it, to risk any part of it in business, would seem like taking money out of the baby's bank. Still," he added whimsically, "a game in which you have to die to win never did appeal to me very strongly."

"A game in which you are sure to win when you die is better than a game in which you are likely to lose twice," retorted Murray, "or one in which you have to live to win, so long as life is something over which you have no jurisdiction. With insurance you win when you lose, but with stocks you may lose both ways and leave nothing but a reputation for selfish improvidence. Of course, I am looking at it from the family, rather than the personal, point of view."

"Surely," acquiesced Wentworth. "I am thinking of the little woman and the baby." He settled back in his chair and smoked dreamily for a few moments, his thoughts evidently wandering to the home that had given him so much of happiness during the last eighteen months. And Murray was silent, too. The affair was as much one of friendship as of business with him. It had been largely a joke when he had first declared that he would write a policy on Wentworth's life, although he believed implicitly that every man should have insurance and should get it when he is young enough to secure a favorable rate. At that time Wentworth had no one dependent upon him, but Murray had kept at him in a bantering way, telling him that he would surely have need of insurance later and that he had better prepare for it while the opportunity offered. Then, when celibacy seemed to have become a permanent condition with him, he had married, and thereafter, while still treating the subject lightly and humorously, Murray had conducted a campaign that was really founded on friendship. No one knows better than a man who has been long in the insurance business of the tragedies resulting from procrastination and neglect; no one can better appreciate how great a risk of such a tragedy a friend may be running. So Murray, jolly but insinuating, was actuated by something more than purely business interest when he made whimsical references to his long campaign in the presence of Mrs. Wentworth and incidentally, apparently only to tease her husband, described some of the sad little dramas of life that had come to his notice. And he had won at last.

"Get the application ready," said Wentworth, suddenly rousing himself, "and let me know when your doctor wants to see me."

That evening Wentworth told his wife that he had arranged to take out a twenty-five-thousand-dollar policy, and she put her arms around his neck and looked up at him in an anxious, troubled way.

"You don't think I'm mercenary, do you, Stanley?"

"Indeed, I don't, little woman," he replied, as he kissed her; "I think you are only wise."

"It seems so sort of heartless," she went on, "but you know I'm planning only for the baby. There is something sure about life insurance, and everything else is so uncertain. Some of the stories Mr. Murray told were very sad."

"Oh, Murray was after business," he said with a laugh. "He told me long ago that he intended to insure me, and it's been a sort of friendly duel with us ever since. But he has convinced me that he is right in holding that every married man should carry life insurance, and, aside from that, I would cheerfully pay double premiums to relieve you of any cause for worry. The insurance company is going to get the best of me, though: I'll live long enough to pay in more than it will have to pay out."

“Of course you will!” she exclaimed confidently. “You’re so big and strong it seems foolish – except for the baby. That’s why we mustn’t take any chances.”

So cheerful and confident was Wentworth that he failed to notice the solemnity of the physician who examined him the next day. The doctor began with a joke, but he ended with a perplexed scowl.

“You certainly look as strong as a horse,” he said. “But you’re not,” he added under his breath. Then he made his report to Murray.

“Heart trouble,” he explained. “The man may live twenty or thirty years or he may die tomorrow. My personal opinion is that he will die within two years.”

Murray was startled and distressed. Wentworth was his close personal friend, and to refuse his application after he had striven so hard to get it seemed heartless and cruel, especially as the refusal would have to be accompanied by an explanation that would be much like a death-warrant. Of course, he was in no way responsible for the conditions, but it would seem as if he were putting a limit on his friend’s life.

“Are you sure?” he asked.

“Positive,” replied the physician. “It is an impossible risk.”

“Did you tell him?”

“No.”

“And I am to dine with him and his wife to-night,” said Murray. “They will be sure to ask about the policy.”

Murray was tempted to send word that he could not come, but it was rather late for that. Besides, the information would have to be given some time, so what advantage could there be in procrastinating? But it came to him as a shock. The news of actual death would hardly have affected him more seriously, for it seemed like a calamity with which he was personally identified and for which he was largely responsible. He knew that he was not, but he could not banish the disquieting feeling that he was. He closed his desk and walked slowly and thoughtfully to Wentworth’s house, wishing, for once, that he had been less successful in the “friendly duel.”

It was a long walk; he could easily have put in another half-hour at the office had he chosen to take the elevated; but he was in no humor for business and he preferred to walk. It gave him additional time for thought. He must decide when and how he would tell Wentworth, and it is no easy task to tell a friend that his hold upon life is too slight to make him a possible insurance risk.

He would not do it to-night. It would be nothing short of brutal so to spoil a pleasant evening. Wentworth would have the knowledge soon enough, even with this respite, and he was entitled to as much of joyousness and pleasure as could be given him.

Murray was noticeably dispirited. He tried to be as jovial as usual, but he found himself looking at his friend much as he would have looked at a condemned man. There was sympathy and pity in his face. He wondered when the hour of fate would arrive. Might it not be that very evening? A moment of temporary excitement might be fatal; anything in the nature of a shock might mean the end. Indeed, the very information he had to give might be the one thing needed to snap the cord of life. If so, he would feel that he had really killed his friend, and yet he had no choice in the matter: he must refuse and he must explain why he refused. If it had been his own personal risk, he would have taken it cheerfully, but even had he so desired, he could not take it for the company in the face of the doctor’s report.

“What makes you so solemn?” asked Mrs. Wentworth. “You look as if you had lost your best friend.”

“I feel as if I had,” Murray replied thoughtlessly, and then he hastened to explain that some business affairs disturbed and worried him.

“But your victory over Stanley ought to make you cheerful,” she insisted. “Think of finally winning after so long a fight!”

“When shall I get the policy?” asked Wentworth.

"Policies are written at the home office," answered Murray evasively.

"But the insurance becomes effective when the application is accepted and the first premium paid, doesn't it?" asked Wentworth.

"Yes," answered Murray.

"Well, now that I am at last converted to insurance I am an enthusiast," laughed Wentworth. "We won't waste any time at all. Get out your little check-book, Helen, and give Murray a check for the first premium. I'll make it good to you to-morrow."

"I don't believe I could accept it now," said Murray hesitatingly. "There are certain forms, you know –"

"Oh, well, I'll send you a check the first thing in the morning," interrupted Wentworth. "Perhaps it isn't just the thing to turn a little family dinner into a business conference."

"Better wait till you hear from me," advised Murray, and his face showed his distress. He wished to avoid anything unpleasant at this time, but he was being driven into a corner.

"Is – is anything wrong?" asked Mrs. Wentworth anxiously.

"There is an extraordinary amount of red tape to the insurance business," explained Murray, and the fact that he was very ill at ease did not escape the notice of Wentworth. The latter said nothing, but he lost his jovial air and he watched Murray as closely as Murray had previously watched him. It did not take him long to discover that Murray was abstracted and uncomfortable; that he was a prey to painful thoughts and kept track of the conversation only by a strong effort of will.

Mrs. Wentworth, too, discovered that something was wrong, and when the men retired to the library to smoke she went to her own room in a very unhappy frame of mind. She was sure that Murray had some bad news for her husband, but it did not occur to her that it concerned the insurance policy; it probably related to some business venture, she thought, for she knew that her husband had recently lost money and had still more invested in a speculative enterprise. Well, he would get the news from Murray, and she would get it from him.

Murray did not remain long, and he went out very quietly. Usually the two men laughed and joked at parting, but there was something subdued about them this time. As they paused for a moment at the door, she heard her husband say, "That's all right, old man; it isn't your fault." Then, instead of coming to her, he put on his hat and left the house almost immediately after Murray had gone.

It was late when he came back, but she was waiting for him, and his face frightened her. He seemed to have aged twenty years in a few hours; he was haggard and pale and there was something of fear in his eyes.

"What's the matter?" she asked. "You look sick."

"A little tired," he answered with an attempt at carelessness. "I'll be all right to-morrow."

"Mr. Murray was troubled, too," she persisted. "What's it all about?"

"Oh, Murray has been unfortunate in a little business affair," he explained.

"And you're concerned in it, too," she said.

"Yes," he admitted. "But it's all right, so don't worry."

More he refused to say, but later in the night, waking suddenly, she heard him in the library, and, stealing down stairs, found him pacing the floor in his dressing-gown and slippers. He meekly went back to bed when she gently chid him, but he was restless and slept little.

The next morning he held her in his arms several minutes before leaving for the office, and he knelt for some time beside the baby's crib. It was such a leave-taking as might have been expected if he were going on a long journey. And she knew that he was withholding something from her.

At the office he shut himself up for nearly the whole morning.

"It must be a mistake," he kept muttering. "That doctor is a fool. I'll try another company."

In the afternoon he put in an application and suggested that, as a matter of business convenience, he would like to be examined at once. Two days later he was politely informed that the company, on the advice of its physician, felt constrained to decline the risk. But the man who is condemned to

death does not give up hope: he appeals to a higher court, holding to the last that an error of law or of fact will be discovered. Wentworth appealed his case, but the verdict of the specialist he consulted was the same: he might live many years, but he might die at any moment.

"I would advise you," said the physician, "to give up active business and to get your financial affairs in the best possible shape. If you are to live, you must take unusual precautions to avoid excitement and worry."

Avoid worry! What a mockery, when he was deprived of the opportunities to make proper provision for the little woman and the baby! He was well-to-do, but only so long as he continued to live and make money. Some investments he had, but they were neither numerous nor large, and not of a character that would be considered absolutely safe. He had invested to make money rather than to save it in most instances, so the amount that he had in really first-class securities was comparatively trifling.

"If I continue in business, how long can I expect to live, Doctor?" he asked.

"It is problematical," was the reply. "Frankly, I don't think I would give you more than two or three years of active business life, with the possibility of death at any moment during that time. Still, if you are careful, you ought to last two years."

Wentworth shuddered. He had told the physician to speak frankly, but it was horrible to have the limit of life set in this way.

"Retire from business," the doctor added, "go to some quiet place, and you *may* live as long as any other."

"But I can't!" cried Wentworth. "I haven't the money, and I must provide for the little woman and the baby. My God! how helpless they would be without me!"

Wentworth went from the doctor's office to the safe-deposit vaults where he kept his securities. He was a desperate man now – a man who had deliberately decided to sacrifice his life for those he loved. He would continue in business another year – two years, if necessary and the Lord permitted – and he would bend every energy to making provision for his little family. It might – nay, probably would – kill him, but what matter? To buy life at the expense of their future would be supremely selfish. And he might succeed before the fatal summons came: he might get his affairs in such shape in a year that he could retire with almost as good a chance of life as he had now – if he could stand the strain so long. But in his heart he felt he was pronouncing his own doom. He might put the optimistic view of the situation in words, but he did not believe the words. A great fear – a fear that was almost a certainty – gripped hard at his heart.

"*Hic jacet!*" he said to himself, as he went over the securities and estimated the amount of available cash he could command. He had speculated before and had been reasonably successful in most instances; he must speculate again, for in no other way could he bring his resources up to the point desired within the time limitations. The moment he reached this point he would put everything in stocks or bonds that would be absolutely safe. Indeed, he would do this as fast as he got a little ahead of the game.

Wentworth had speculated previously only with money that he could afford to lose; but he was speculating now with his entire surplus. It had been a divertimento before; it was a business now. He had to win – and he lost. No one could be more careful than he, but his judgment was wrong. When he had given the markets no particular attention he had taken an occasional "flier" with success; when he made a study of conditions and discussed the situation with friendly authorities he found himself almost invariably in error.

There was something pathetic and disquieting in the affection and consideration he displayed for his wife and child during this time. He endeavored to conceal his own distress, but morning after morning his wife clung to him and looked anxiously into his face. He spoke cheerfully, but he grew daily more haggard, and she knew he was concealing something. Once she asked for news about the life insurance policy.

“Oh, that’s all settled,” he replied, but he did not tell her how it was settled.

Finally she went to see Murray. He had brought the news that had made this great change in her husband, and he could tell her what was worrying him. Murray had not called since that evening. While in no sense responsible for it, he had been so closely identified with this blow that had fallen on his friend that he felt his presence, for a time at least, would be only an unpleasant reminder.

“I must know this secret,” she told Murray with earnest directness of speech. “It is killing Stanley. He is worried and anxious, and he is working himself to death in an effort to straighten out some complication.”

“He mustn’t do that!” exclaimed Murray quickly. “Work and worry are the two things for him to avoid.”

“Why?” demanded Mrs. Wentworth.

Murray hesitated. He knew why Wentworth had kept this from his wife, but was it wise? The man was deliberately walking to his grave. Ought not his wife to be informed in order that she might take the necessary steps to save him? It would be a breach of confidence, but did not the circumstances justify it? Wentworth was his friend, and he had a sincere regard for Mrs. Wentworth. Surely he ought not to stand idly by and witness a tragedy that he might prevent.

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