

about a third of his income. The argument is, as usual, that he's liable to fall down dead — and insurance companies are only human — and anyhow, old age must be amply provided for. And then all his securities might fall simultaneously. And lastly, as he says, you never know what may happen. Ugh!"

"Has anything happened up to now?"

"Oh, yes. An appalling disaster. His drawing-room hearthrug caught fire six years ago and was utterly ruined. He got eleven dollars out of the insurance company for that, and was ecstatically delighted about it for three weeks. Nothing worse ever will happen to Omega. His business is one of the safest in the country. His constitution is that of a crocodile or a parrot. And he's as cute as they make 'em."

"And I suppose you don't envy him?"

"I don't," said Alpha.

"Well," I ventured, "let me offer you a piece of advice. Never travel in the same train with Mr. Omega."

"Never travel in the same train with him? Why not?"

"Because if there were a railway accident, and you were both killed on the spot, the world might