

THE RISKS OF LIFE

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injection of morphia or salt water. He has a thermometer in every room and one in each bath. Also burglar-alarms at all doors and windows, and fire extinguishers on every floor. But that's nothing. You should hear about his insurance. Of course, he's insured his life and the lives of the whole family of them. He's insured against railway accidents and all other accidents, and against illness. The fidelity of all his clerks is insured. He's insured against burglary, naturally. Against fire, too. And against loss of rent through fire. His plate-glass is insured. His bunch of keys is insured. He's insured against employers' liability. He's insured against war. He's insured against loss of business profits. The interest on his mortgage securities is insured. His wretched little automobile is insured. I do believe he was once insured against the even-tuality of twins."

"He must feel safe," I said.

"Not the least bit in the world," replied Alpha. "Life is a perfect burden to him. That wouldn't matter so much if he didn't make it a perfect bur-den to all his family as well. They've all got to be prepared against the worst happening. If he fell down dead his wife would know just what