

Muckroyd's Record

A SHORT STORY

By S. E. Kiser, in Chicago Record-Herald.

"I don't wish to have my life insured," Gifford Muckroyd protested about once every three months. But the solicitor believed in the efficacy of perseverance. He would drop in with a breezy cheerfulness that was well-nigh irresistible. Always after he had departed Mr. Muckroyd promised himself that he would kick the man out of his office the next time, but the solicitor's friendly interest and pleasant smile made anger impossible while he was present.

"What is the matter, Gifford?" Mrs. Muckroyd asked, one evening when her husband came home rather out of sorts and looking a little sheepish.

"That fellow Criswell has been around again today."

"The life insurance man?"

"Yes, and I've promised to let him make out a policy for \$5,000 on my life. I simply had to do it to get rid of him."

"Oh, Gifford! I can't help feeling suspicious about such things. My cousin Lucy's husband died less than three months after he took out his policy. I just know something is going to happen to you."

"Don't be foolish, Kitty. Thousands of men have lived to pay insurance premiums so long that it got to be second nature to them. What makes me angry is that I allowed myself to be coaxed into it after I had so often said I wouldn't."

On the following day he was examined by the insurance company's physician. The doctor after thumping him for a long time and listening carefully to his breathing gave him a list of questions to answer. When these were read the agent looked solemn and said:

"I don't know. You may go through. I hope so; but the company is very careful about these things."

"What's the matter?" Muckroyd demanded.

"Your record isn't what it should be, but as far as you are concerned personally there is nothing serious the matter—as yet. There appears to be danger of pulmonary trouble."

The worst happened. Mr. Muckroyd was rejected. Then he became possessed of a wild desire to be insured. He went to four other companies and was rejected by all of them. When the fifth declined him as a bad risk he gave up, having decided that his case was hopeless. He thought it would be best not to let his wife know the facts, so instead of telling her the truth he pretended that he had been

rejected because one of the doctors had imagined something to be the matter with his heart.

"But never mind," he assured her. "I'm positive that I'll never die because of any heart trouble."

"Oh, Gifford," she cried, "why didn't you do as I wanted you to and not try? Then this would never have happened."

"But, my dear, I'd have had the same heart, wouldn't I?"

"I had a misgiving that something terrible would come of it if you permitted them to examine you. If you had only listened to me I'm sure it would have been best."

"Pshaw, Kitty, I know you have more sense than to seriously believe anything of the sort. Nothing's going to happen. I'll show these insurance people that they're making a big mistake in turning me down. Twenty years from now I'll remind them of this little matter and make them sorry they didn't accept me. What do the doctors know, anyhow? They're a lot of humbugs, that's what they are. Let's forget the whole thing."

Nevertheless, Gifford Muckroyd was worried. A week after he had declared that he would never think of the matter again he began to complain to his wife that he was growing thin. His spirits drooped and he brooded. It was then that Mrs. Muckroyd began to exhibit strength of character. She affected a spirit of cheerfulness and assured him that he merely imagined it when he insisted that he was losing flesh.

For a month he complained that he was going into a decline. His wife tried to persuade him that he was as well and strong as ever, but he shook his head sadly and made pathetic remarks about the attention she would attract as a pretty, young widow. Finally Mrs. Muckroyd decided to find out why the rejection of her husband on an insurance risk had brought about such a change in him. She got into communication by telephone with the agent of one of the companies and asked why the application had been denied.

"It was merely on account of your husband's record," said the agent, who wished to avoid frightening her. "He—"

Without waiting to hear any more, Mrs. Muckroyd hung up the receiver. She was chilled with horror.

"Rejected because of his record!" she repeated to herself again and again. A dozen times she decided to call up the agent and get all the terrible details, but her courage always failed her. She thought of all the awful things that her husband could possibly be guilty of, and when he came home that night he forgot his own troubles the moment he caught sight of her face.

"What in the world is the matter?" he demanded, attempting to take her in his arms. "Why are you crying? Who has been here?"

She gave him a look of reproach such as he had never before seen in her eyes, and asked:

"What kind of questions do people have to answer when they apply for life insurance?"

"Oh, all kinds of foolish questions. But don't let that worry you, dear. It's all right. Let's not think of it anything. Really, it doesn't amount to anything, anyhow."

"Did you have to tell them all about your past?"

"Come, come, Kitty, what's the use harping on that subject? I don't remember now just what I had to tell them. Let us drop the subject."

By this time her worst suspicions were confirmed.

On the following day Muckroyd's father-in-law called on him. The old gentleman looked solemn, and he did not waste words in getting at the subject which he wished to discuss.

"I want you to tell me the truth about yourself," he said. "It may be

that Kitty thinks things are worse than they are. I hope it is so. It is a fact, however, that we have noticed a change in you during the last few weeks. What about your record?"

"My record? I haven't any. Confound it, Kitty, speak about my record, too. What's the matter with all you people? Put me wise. I don't know what you're talking about."

Gifford Muckroyd put on his coat and hat, and grasping his father-in-law by an arm, said he was going to have the matter settled without any delay. They found Kitty weeping and wishing that she could die. Life, she said, had lost its charm for her. Her idol had been shattered. She was ready to close her eyes forever.

"See here," said her husband, "I want to know what this foolishness is all about. I've stood all of it that I'm going to stand. If any one has been telling you things about me I want to meet him or her face to face right away."

He had ceased to worry about himself, and the effect had been wonderful. In a few hours he had regained his former strength and determination and the danger of his going into a decline had passed. His wife accepted his challenge and, commanding her father to accompany them, she and the way to the office of the insurance manager, who had spoken of Muckroyd's record.

They found him at his desk, and Kitty, with the air of a queen of tragedy, said, facing her husband:

"Now explain if you can."

Muckroyd and the manager looked at each other and were silent.

"Well," the lady's father finally asked, "is nobody going to say anything?"

"What is there to say?" asked the manager.

"I wish to know the whole truth."

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A BELL-RIDDEN TOWN.

A well-known tourist of the world has stated his opinion that Lucerne is the most bell-ridden town in Europe. He had assuredly never been to Schwyz. To begin with, the countless cattle that pass through our streets in the small hours of the morning on their way to or from the upland pastures wear bells as big as buckets. And there are no doubt, but the noble art of bell-ringing either never existed or has been lost here. The bells are rung by being smitten or banged together by two small boys, whose legs are plainly visible—an alluring mark for an airgun—through the open louvres of the church tower. The sounds produced being about as edifying as the music of a donkey engine in full play. The performance begins about 4.30 a.m., and continues until early about 4.30 a.m., and if there is a funeral— which is every other day or so—there will

be another sustained burst of melody from 6 to 7. During the remainder of the day the ringing is varied and persistent, but it lacks the irritating power of the early morning exercises. Sooner or later public opinion will be aroused; those boys will be dragged from their perch, figuratively, if not literally, and peace and quiet will reign in the eponymous capital of the confederacy.—Blackwood's.

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Drawing Lessons for School Children

SUGGESTIONS FOR CHRISTMAS WORK FOR PRIMARY GRADES.

As Grades I and II, have complained with some show of reason that most of the work exhibited last week at the meeting of the teachers was suitable for the upper grades and not for primary children, the following suggestions are given to take away that reproach.

In all the work let us aim at making something that is really useful, and that is simply and appropriately decorated, and as far as possible wholly the child's own work.

Do not try to hurry the thing up in one or two lessons. Plan the lessons ahead so that the work from now on is a preparation for what they are going to do.

Every child desires to make something with his own hands, and is overwhelmed with joy and satisfaction at being able to make and give to his mother something that he has really made all himself.

I can remember how once at a very early period in our existence, my brother and I racked our brains to think of something to make with our own hands for our mother. After many futile efforts to accomplish something ambitious we finally settled down to the decoration of a large empty spool with colored wools. One of us discovered the possibility of running a string through it to hang it by, and we felt all the pride of a great inventor. Mother, out of the goodness of her heart, and her loving appreciation of the childish effort, immediately found a use to put it to, and our joy was complete.

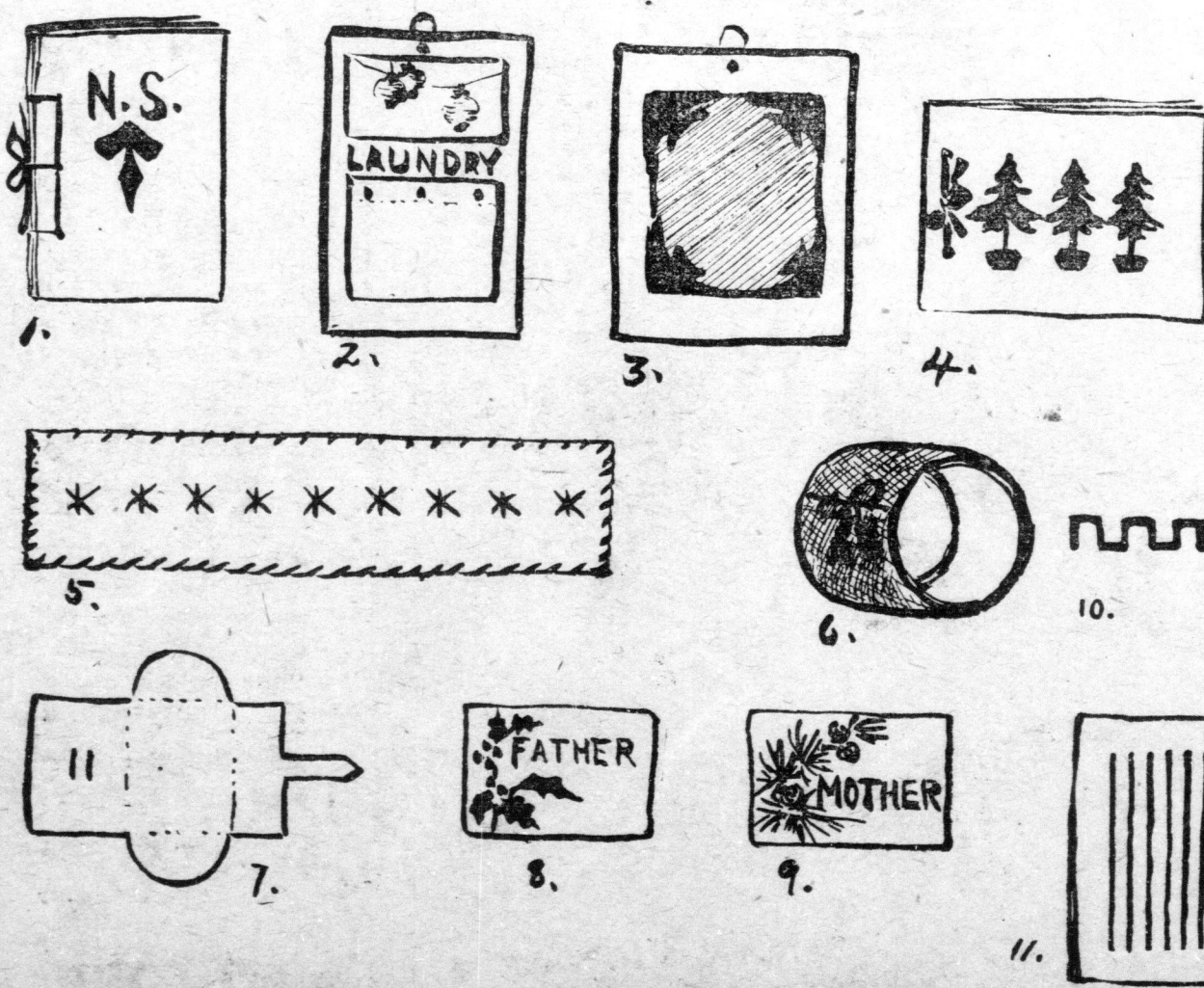
Some children may be ashamed to show this desire, but deep down in their hearts they are all alike, and if we realize what a potent factor in their lives for good this feeling is, dare we neglect to foster it?

Realizing then that the child is interested in the project and makes mistakes from over-enthusiasm or inability to control his fingers, let us go slowly in order to keep our own impatience in check and make the work of construction and decoration a pleasure throughout, never undertaking too much for one lesson and allowing the bright pupils to assist us in showing the duller members of the class what to do next.

With the burlap which has just been supplied lately may be made such articles as needle cases, napkin rings, lamp mats and holders. Choose for the decoration one of the duller colors of the Berlin wool supplied with the burlap, and with this sew the edges with an overhand stitch to prevent the decoration from ravelling. The decoration may be in cross stitch or, if this is too difficult, a simple border, such as the one suggested at 10, or upon the napkin ring at 5, may be sewn exactly as the children have been accustomed to sew, on perforated cards. The initials may be used in place of a border. Where a needle case is made, a single conventional unit may be embroidered or sewn in the middle of the cover, and the edges buttonhole like the edges of a blanket. There will be no difficulty in getting the children to bring patches of white or softly tinted flannel or flannelette for these needle cases. The edges of the flannel leaves may be stitched with the scissors or better still, buttonholed with the single zephyr of the same shade as the burlap or the color of the decorations.

To stiffen the napkin ring a strip of burlap or a strip of the same Berlin wool for the tassels of the same color are made with the single zephyr and fastened to the ends of the bow afterwards, as at 6.

The holders may be made with the



double Berlin or with two threads of the single zephyr. Make a loom of a square of pasteboard, which the children may bring themselves. Perforate holes in this and sew in long stitches of wool as shown at 11.

Weave over and under these stitches and when it is woven quite full and even tear away the cardboard.

At 1 is shown a little booklet with colored cardboard covers fastened at the back after the Japanese method.

crayons. The best ones may be cut out and arranged on a panel of blue or silver paper, which may be mounted on cardboard. The strings and lines from which the lanterns hang may be drawn with pencil. The lettering "Laundry" or "Laundry List" may be printed or cut from dark-colored paper. The pad which should be of white foolscap or any thin white paper should be of the same width as the panel inclosing the lanterns. If the pad is stitched through with a machine needle, the pages will be fastened to the cardboard with small paper fasteners above the line of stitching.

A poster picture cut from colored paper may take the place of the lantern panel. For example, a silhouette of a Chinaman, at a tub with his queue flying in the air, might be cut from black or dark brown paper, and mounted on the dark blue or silver panel above the lettering. The margin at the bottom of the cardboard mount should always be slightly wider than at the top and sides.

At 3 is shown a match scratcher. The oblong of sand paper is pasted in place and corners of dark red surface paper pasted over the sand paper. The corners may be made by folding a square of paper in four and cutting all four at once.

At 4, a book cover of a different style is shown. Small in size it would be of use to contain short Christmas stories in their very best writing, or on each page might be a few words in their best printing. The decoration is cut and pasted in position. Larger in size a book of this kind might contain pictures of animals cut from the papers by the children themselves.

Collections of birds, flowers, anything the children are interested in, may be made and used in this way.

At 7 is a court plaster case, which

needs no explanation. Stamp cases may also be made with an envelope of oiled paper within for the stamps.

At 8 and 9, are place cards for the Christmas dinner. A set, with one for each member of the family might be made and decorated with cutting and pasting, or by the use of the colored crayons.

The little landscapes painted with colored crayons by the children may be mounted with calendar pads on colored cardboard.

Besides the articles mentioned are portfolios, folding picture mounts, envelopes, and doubtless a great many other things will suggest themselves to you.

In the list given there is surely something for everyone, for it is hardly conceivable that any conditions would arise to make them all impossible.—Copyright by A. A. Powell.

Note.—The results of the work of the primary grades upon the last list, which were to have been published today, will appear next Saturday.

Andrew Carnegie's "hero fund" was established in 1894 with \$5,000,000 at its disposal. The commission had awarded 63 medals up to Jan. 1, 1907, and disbursed about \$40,000, aside from about \$65,000 given San Francisco and other sufferers from disasters.

An early American peacemaker was Elihu Burritt, the "blacksmith scholar" of Connecticut. It was mainly to his efforts that the Paris Peace Congress of 1849 practically owed its existence. Though now almost forgotten, the same principles were followed and the same propositions laid down as obtained at The Hague in 1899.

In Preston, England, the power generated by the burning of the city's waste suffices to operate the electric railways.