

THE BILFRETON CASE.

AN INSURANCE AGENT'S STORY.

Roger Bilfretton was regarded as one of the most prosperous men in the City. For years his name had stood out prominently on 'Change. Speculatively, he was a most courageous man. There were many who envied him, and, as a consequence, occasionally said harsh things about him. Some heartily condemned his sink-or-swim system, others averred that his starting capital had been nothing but a shrewd brain. There were those, too, who whispered that his greatest gains were made by sheer craft that he had no scruples where speculation was concerned; and that he cared not who went bang against the wall, so long as he landed on the top of it. There was much truth in such rumours. Roger Bilfretton was a man of great nerve and very little conscience. Cunning, "bounce," and the possession of an impulse which enabled him to grasp even an adverse situation and turn it to his own benefit, had certainly had much—if not everything—to do with his rise and progress. Many prophecies had been made by his conferees regarding him. Such men, they said, always over-reached themselves eventually. It was occasionally possible that Bilfretton could stand so high in the regard of the gods as to be allowed to remain an exception to this fortunate rule.

But up to the present Roger Bilfretton held his head as high above the water as ever. True, he had lost heavily of late, but he pooh-poohed such disasters as trivial and of no consequence to a man of his standing. In fact, he was occasionally heard to boast of such losses. They increased his reputation, he thought, and silenced in some measure the calumnies which his variable success would certainly have begotten.

Truth to tell, however, Roger Bilfretton was not so easy in his mind as he would have others believe. He had suffered a multiplicity of reverses which were not known, but which were far more serious than those that were. In addition, he had married a young, spendthrift wife, and for some time his household expenses had been greater than even the income could stand. For several days now, he had been face to face with a problem which he was powerless to solve. In a word, he was in terrible hot water. Now, however, through a man's nautical powers, he cannot swim long when the thermometer condition of the water is at boiling point. Bilfretton saw no possibility of getting out, and he had once more plunged on the sink-or-swim system, and it was to be—sink. He struggled hard, but he never once shouted for help. That would have attracted scores of eyes to his peril. And, as a matter of fact, those only add to a man's difficulties. The wider they are opened the less chance of escape for him. Besides, of what avail were open eyes without helping hands? And hands at such a time generally hold aloof from hot water. His strength was well nigh exhausted. He could not hold out many days longer. His business death would speedily be noised throughout the City. Then there would be a financial post-mortem, an inquiry before a jury of ravenous creditors, and a heaving from a frigid Registrar posing as liquidation corner.

"It's no use, Anne," said Roger to his wife, on returning from the office. "The cash cannot be avoided. If I could get hold of some eight or ten thousand pounds I'd pull round. But I've tried everywhere—tried every conceivable scheme and ruse that a long head, aided by the gravity of the situation, can devise, but all to no purpose. The only chance remaining is to put the scheme I spoke of last night into execution."

"Roger, I—I should never have had the nerve to carry it out. The very thought that it may mean death to you prostrates me. Can we not fly? Let us leave the country at once, and—"

"Impossible. What are we to leave it on? As to your nerve, you have plenty to get into debt, and to bring me to the verge of ruin. You must summon sufficient to help me."

Mrs. Bilfretton turned a shade paler, and her hands trembled in her lap.

"I have risked a great deal in my time," continued her husband, "and now I am going to risk my life in an attempt to prolong it. You have got those accident tickets? Good. They represent ten thousand pounds for the loss of a limb. Then, with heavy damages from the railway company I can retrieve myself. Many a man has maimed himself in order to avoid a campaign. Bah! my fortune is not less than theirs."

Roger Bilfretton laboured under powerful excitement, but he was a man of much restraint, and, overcoming his own feelings, imparted some necessary instructions to his wife, and made a successful attempt to bring stern resolution to his aid.

Bilfretton left home early the following morning for Edinburgh. His intention was to risk a fall from the carriage on his way home, and then, should he be spared, to coup himself by means of his various accident policies. A desperate remedy; but as was of strong purpose. Yet, ever and anon, a tremor passed over him, and his facial muscles twitched spasmodically as he leaned back with half-closed eyes in the first-class compartment. Nothing of moment occurred during the journey. It seemed long and tedious enough to Roger Bilfretton, but Edinburgh was reached at last. He alighted, spent the intervening hours between then and midnight in wandering aimlessly about the streets of the modern Athens, and then returned to the station. As he walked up and down the platform his eyes presently alighted upon a man giving instructions to a porter concerning his luggage. Bilfretton was at first only struck with the resemblance which existed between this man and himself. Both were about the same height and build; their faces were similarly adorned, and, although not so much alike, perhaps, as to cause comment, yet the likeness was sufficiently defined to immediately alert the stockbroker's designs. The insurance money would be doubled, and the amount of damages from the company would be greatly increased by death. Why not attempt the substitution of this man for himself? A blow on the head, an exchange of the contents of their pockets, and then the flinging of the man's body on to the line, would bring about all he desired. He would do it. He watched this man narrowly, took particular notice of his luggage, and learned that their destinations were the same. Five minutes before starting the stranger seated himself in a first-class carriage, and Bilfretton followed him. The door was slammed to, and the train started. As it did so, Bilfretton saw out a pile of literature of that class which offers induc-

ment to travelling subscribers in the shape of substantial insurance. He was engaged writing his name in each of these papers when his companion addressed him.

"You are a prudent man, I perceive," said he. "You prepare for emergencies."

"Oh, yes. But I've frequently noticed that when one is fully prepared, emergencies hold aloof. It's a little way they have, I suppose," replied Roger, laughing strangely.

"I sincerely hope they will do so tonight," and, chatting briskly, the time sped rapidly.

All went well, until within a mile or two of St. Pancras. The stranger was asleep, and Roger Bilfretton now arose noiselessly, with the intention of carrying out his purpose. Then, without a semblance of warning, there was a loud, paralyzing crash. Scream after scream from agonized and injured people rent the air, and the train was a complete wreck. A fearful collision had taken place between the train and the carriage occupied by the two passengers in whom we are interested was overturned. Roger Bilfretton was jammed between the seats, and, though seriously shaken, was not seriously hurt. Extricating himself, he searched among the debris for his companion. He found him, but in the darkness could not ascertain the extent of his injuries. Striking a match, a fearful sight met his gaze. The stranger's head and face were mangled beyond recognition; his body was twisted and contorted, and it scarcely needed the feel of Bilfretton's hand on his heart to assure him that the man was dead. In a moment, a gleam of St. Martin's light flitted a rosy Roger's face. Fate had opened to him an easier method of salvation still. With hurriedly beating heart, he rifled the dead man's person, and thrust the pile of literature into the coat of the corpse. The utmost confusion prevailed. Groans, shrieks and frantic appeals for help pierced the air on every hand. But they were unheeded by Roger Bilfretton. Divesting himself of the fragments of wreckage, he sped away unobserved in the darkness. The way was well known to him, and he continued his hurried flight, until his own house was reached. Quickly he explained the state of affairs to his wife—how fortune had favoured him by remorselessly slaying others.

"This accident will more than retrieve our position," said he, "if you act judiciously. You must go down to the station, where the dead and wounded will, no doubt, be carried, and identify this man as your husband. I learned during our conversation that he had neither friend nor relative living, and hence inquiry is scarcely likely to be made for him. Take the signed periodicals from his pocket, if they have not already been removed, convey the body here, and lodge your claim for the insurance money. I am going abroad at once. When everything is settled, bring an action against the company for heavy damages. I will communicate my address to you, and, under an assumed name, we will begin life afresh in some out-of-the-way place of Europe."

He described his fellow-traveller's luggage to her with much minuteness, and instructed her to carry it home, and have every copy immediately destroyed which could possibly afford a clue to the soundly-devised deception. Although knowing full well the magnitude of the risks she ran, Anne undertook her share of the transaction with a misgiving. Like her husband, she was full of resource, and had no doubt of complete success. Kissing her hurriedly, Roger rushed out of the house, and halting a cab some distance away drove to the East India Dock.

His wife was quick to act upon his instructions. The news of the fearful disaster spread rapidly throughout the City and Mrs. Bilfretton with every manifestation of intense grief, in due course, claimed the body of her husband's late companion.

"You'd better take these, ma'am," said the officers in charge of the dead, handing the various papers to her. "They were in your husband's pocket."

"And—and—his luggage?" said Anne, with a well-defined accent.

"You had better identify it, and it will be sent on immediately."

So far all was well. The inquest upon the dead was held the following day. Mrs. Bilfretton seemed terribly agitated in giving her evidence of identification, and was accommodated with a seat. A couple of officers who had attended the wounded passengers readily testified to the literature being on the dead man's person, and shortly an order was given authorizing the funeral.

After the ceremony, Mrs. Bilfretton felt perfectly safe and sent in her claims to the various papers and Insurance Companies. These claims were met without demur, and the audacity of the woman increased with her enlarged success. She suffered a few weeks to elapse, and then instructed her solicitors to lodge a heavy claim for damages against the Railway Company.

The officials, of course, instituted searching inquiry into the character and circumstances of every claimant. It so happened that the Bilfretton case was placed in the hands of a shrewd young detective, thirsting for fame and promotion. He was not long before he unearthed certain transactions and business dealings in connection with Roger Bilfretton which convinced him that the man had frequently been guilty of exceptional sharp practices. Still, no suspicion of the egregious deception that had been practised dawned upon him until it transpired that at the time of the accident Bilfretton was, financially, on his last legs. A day or two afterwards it was whispered that a passenger who had travelled by the ill-fated train was missing. Neither he nor his luggage had been seen since the train left Edinburgh.

This was sufficient to deepen the young detective's doubts concerning the Bilfretton case. But how to solve the matter? He at once visited Mrs. Bilfretton, resolved upon a daring coup. After a short conversation with her lady, he made a most remarkable shot at a venture.

"But, madam," said he, "I was unaware that your husband had a cork arm."

For a moment the woman was thrown off her guard. "What had this man discovered? Had the corpse she had buried an artificial limb? She had never looked at it after it was brought to her house. Undoubtedly, the unknown traveller must have been so afflicted, or why should a remark from the detective?"

"Very few were aware that my husband's arm was of cork," said she, "but I attempt the substitution of this man for myself? A blow on the head, an exchange of the contents of their pockets, and then the flinging of the man's body on to the line, would bring about all he desired. He would do it. He watched this man narrowly, took particular notice of his luggage, and learned that their destinations were the same. Five minutes before starting the stranger seated himself in a first-class carriage, and Bilfretton followed him. The door was slammed to, and the train started. As it did so, Bilfretton saw out a pile of literature of that class which offers induc-

pretense of much anger, declined to answer any further questions, and ordered the detective out of the house. Young Milkburn left, but his mind was fully decided that some mysterious duplicity was being practised. The woman was now alarmed, however, and, having got the heavy insurance money in her possession, would possibly relinquish her claim against the railway company, and seek refuge in flight. Quickly he had the house watched by trained men in plain clothes, and Mrs. Bilfretton was not suffered to walk even to the nearest shop without surveillance.

That night Milkburn, with two trusty assistants, took the law into their own hands, and exhumed the body of the supposed Bilfretton. Speedily they ascertained that the man was not deformed by any artificial limb. The next morning the detective again visited the Bilfretton villa.

"You are quite certain that your husband had a cork arm, Mrs. Bilfretton? I suppose?" he asked. "Don't be alarmed. You see we have to be very careful in these matters, and everyone whom I have met has said that they never knew of the disfigurement."

"I am quite certain, sir."

"Certain that your husband was maimed in the manner described?"

"Yes."

"Then you have buried the wrong man, my dear madam. The man lying in the cemetery has no false arm, and I must take you into custody on a charge of extraordinary fraud," and at these words the woman saw how she had been betrayed. For a moment she reeled, and would have fallen had not the detective saved her.

Little remains to be told. Overcome by her position, and terrified at the prospect of a long term of imprisonment, Mrs. Bilfretton confessed the whole plot. Her husband was pursued, captured, and brought back. Both are now ruralizing at the country's expense. Young Milkburn received a substantial bonus from the company, and speedy promotion followed.

A POWERFUL ICE BREAKER.

It Tackled With Success Three Feet of Ice in the Harbor of Flensburg, Ger. many.

The people of Flensburg were a little anxious last winter. As a usual thing steamers are able to reach their docks in any month of the year, but north Europe was frozen up a good deal of the time last winter, the oldest inhabitants were sure they had never before seen such Arctic weather. Flensburg is a big town at the head of a long, narrow fiord on the Baltic coast of Schleswig-Holstein, and it is a serious matter to have the harbor freeze up and cut the town off from her usual intercourse by sea with the rest of the world.

It seemed as though the cold wave had come to stay permanently, and the Board of Commerce met to debate the question what could be done to defeat the unwelcome visitor. They decided to keep the large tug Adler plying up and down the fiord, breaking the ice as fast as it formed. The plan worked well for a few days. Then came an unusually large instalment of frigidity from the Arctic regions, and in a single day the ice blanket in the harbor became

FIFTEEN INCHES THICK.

The tug Adler at once threw up her contract, and went out of business as an ice breaker.

It happened that there were stumpy large cargoes of coal, wheat, and other commodities due to Flensburg, and it wouldn't be long before they were badly needed. They might be sent by rail, but that would be rather expensive, and hence the idea was repugnant to the frugal North German mind. The Board of Commerce therefore decided to consider the frigid situation. They had seen in newspaper a that a wonderful ice breaker apparatus had been attached to the bow of the Government steamer Sperber. Anything worth having is worth asking for, and so the Board promptly asked the Government to send the Sperber to their fiord and break the ice.

It was not long before the steamer appeared off the entrance to the harbor, pushing ahead of it a curious-looking contrivance. It was an oval shaped construction of steel, and though very heavy it would float alone. In front it curved gradually upward, and in the rear was a wedge-shaped indentation into which the bow of the steamer was inserted. The appliance was securely attached to the vessel by means of chains and steel fixtures.

THE ICE BRIDGE stretched away up the harbor, and the Sperber moved on the entry at a speed of about three and a half miles an hour. When it reached the ice the upward curve of the steel contrivance naturally forced it up on the ice surface. Its own weight was sufficient to break ice six inches thick, but forward pressure of the vessel behind it gave it a very powerful leverage, and the ice would have to be very thick indeed to withstand the assault.

The vessel was about to break a wide passage through ice that was not over a foot thick without losing any headway. In places the ice was three feet thick, and in the most difficult part of the advance the steamer had to go astern five times in order to recover its headway. But no ice was met that could not be broken. The steamer forced her way through twenty-two miles of solid ice without herself running the slightest risk of damage from impact with the mass. A large crowd cheered her heartily as she came up to the docks; and she kept the passage clear for the steam freighters until the cold had moderated so far that that the tug Adler was able to do all the ice breaking that was necessary.

How He Took It.

An exchange tells a story of a Scotch minister whose physician ordered him to drink beef tea. The next day, when the doctor called, the patient complained that the new drink made him sick.

Why, sir, said the doctor, that can't be, I'll try it myself.

As he spoke he poured some of the tea into a skillet and set it on the fire. Then, having warmed it, he tasted it, smacked his lips, and said:

Excellent, excellent!

Man, said the minister, is that the way ye sip it?

Of course. What other way should it be suppit? It's excellent.

It may be gude that way, doctor; but try it wi' the cream and sugar, man. Try it wi' that, and see how ye like it.

Why Is It?

That the clock invariably strikes the half-hour when you awake at night and wish to know what time it is?

During a great part of 1894, 14.4 per cent of the laborers of France were without work.



SATIN-STRIPED CREPON GOWN.



GOWN WITH JACKET FRONT AND PRINCESS BACK.



BLOUSE WITH JABOT FRONT.

Children Cry for Pitcher's Castoria.

CASTORIA

for Infants and Children.

MOTHERS, Do You Know that Paragoric, Balsam's Drops, Godfrey's Cordial, many so-called Scalloped Syrups, and most remedies for children are composed of opium or morphine?

Do You Know that opium and morphine are stupefying narcotic poisons?

Do You Know that in most countries druggists are not permitted to sell narcotics without labeling them poisons?

Do You Know that you should not permit any medicine to be given your child unless you or your physician know of what it is composed?

Do You Know that Castoria is a purely vegetable preparation, and that a list of its ingredients is published with every bottle?

Do You Know that Castoria is the prescription of the famous Dr. Samuel P. Fitcher. That it has been in use for nearly thirty years, and that more Castoria is now sold than of all other remedies for children combined?

Do You Know that the Patent Office Department of the United States, and of other countries, has issued exclusive right to Dr. Fitcher and his assigns to use the word "Castoria" and its formula, and that to imitate them is a state prison offense?

Do You Know that one of the reasons for granting this government protection was because Castoria had been proven to be absolutely harmless?

Do You Know that 35 average doses of Castoria are furnished for 35 cents, or one cent a dose?

Do You Know that when possessed of this perfect preparation, your children may be kept well, and that you may have unbroken rest?

Well, these things are worth knowing. They are facts.

The fac-simile signature of *Chas. H. Fitcher* is on every wrapper.

Children Cry for Pitcher's Castoria.

THIRTY YEARS OF TORTURE.

HANDS AND FINGERS TWISTED OUT OF SHAPE WITH RHEUMATISM.

The Story of an Old Man Now Nearing the Foot of Life's Hill—How He Came to Him After Repeated Failures and Disappointments.

From the Kemptville Advance.

"I am now almost at the foot of the hill of life, having attained the 70th year of my age, and never during that time have I made a statement more willingly and conscientiously than now. My body has been tortured by pain for upwards of thirty years, caused by rheumatism, and there are those who would say that I should have died long since. I suffered a like affliction that need not if they would but heed my experience and avail themselves of the proper means of relief. The disease first affected my hip and spread to my legs and arms. Like many sufferers I spared neither trouble nor expense in seeking something to alleviate the pain. The disease had made me so helpless that I was unable to put on my coat and my hands and fingers were being twisted out of shape. There seemed not the shadow of a hope of relief and very naturally I became discouraged and disheartened, and time after time have I given up in despair. While in Arizona three years ago I heard of Dr. Williams' Pink Pills. I sent for six boxes in order to give them a fair trial. I followed the directions closely and by the time the fourth box was finished the pain had greatly lessened and I was much improved. My friends having witnessed the

Out, or Schenectady, N. Y. Don't be persuaded to take some substitute.

COSTLY JEWELS.

One of the Duchesses of Montrose's Necklaces sells for a Fortune.

Something akin to the excitement of gambling exists in the purchase of jewels by auction. At all events, there was considerable sensation among the spectators who crowded Christie's rooms in London the other day, when the principal items of the valuable collection of the late Dowager Duchess of Montrose were put up for sale, more especially when the auctioneer exposed to view a magnificent necklace of 362 fine pearls, weighing 3,750 grains, arranged in seven graceful graduated lines, clasped with a diamond pave tablet snap. The bidding began with an offer of £5,000, rapidly advanced by 500s to £8,000, and then by hundreds to £8,800. By smaller bids it reached £10,000 amid applause, and the hammer descended at £11,500. A single-row necklace of 50 pearls, which formed one part of the grand necklace, was sold separately for £320. A diamond tiara reached £1,000 and a diamond necklace £1,005. Out of the proceeds of these valuable jewels the late Dowager Duchess of Montrose ordered by her will a sum of £2,000 to be paid to the Bishop of London, for the benefit of the East End poor. Among other notable jewels were a brilliant bracelet, with fine pearl-and-brilliant cluster earring £485; a brilliant crescent brooch, £335; a brilliant ribbon pendant, with festoon and drop brilliant, and fine pink, black and white pearl earring, £485. Of the objects of vertu, a Louis Seize oval gold box, beautifully chased and adorned by Petitto, realized £210.

PAPER SAILS.

They Will Now Be Used on Light Sailing Vessels.

It is now quite certain that a paper pulp composition will be employed in making sails for light vessels. The sails made on this new plan are not woven from strands or threads, but are made up from compressed sheets, these being cemented and riveted together in such way as to form a smooth and strong union. The first process of manufacturing consists in preparing the pulp in the regular way, to a ton of which is added one pound of bicarbonate of potash, 25 pounds of glass, 32 pounds of alum, 1 1/2 pounds of sulphate of soda, and 40 pounds of prime tallow, these ingredients being thoroughly mixed with the pulp. Next the pulp is made into sheets by regular paper-making machinery, and two sheets are pressed together with a glutinous compound between, so as to retain the pieces firmly, making the whole practically homogeneous. The next operation is quite important, and requires a specially built machine of great power, which is used in compressing the paper from a thick, sticky sheet to a very thin, tough one. The new solid sheet is run through a bath of sulphuric acid to which 10 per cent of distilled water has been added, from which it emerges to pass between glass rollers, then through a bath of ammonia, then clear water, and finally through felt rollers, after which it is dried and polished between heated metal cylinders. The paper resulting from this process is in sheets of ordinary width and thickness of sail stock; it is elastic, air-tight, durable, light and possessed of other needed qualifications to make it available for sailmaking.

Rain and Railway Tracks.

Locomotive engineers like to have the track watered occasionally by a good heavy rain, as they get glossy after a long period of dry weather and the wheels will not take hold, just as the knife grinder's wheel will not take hold unless it is kept wet.

Served Him Right.

Am't Handy—De dootah done's y' Zee-n's got chickenpox.

Uncle Lige—I done told dat niggah last week he'd ketch somef'n ef he didn't keep away fum dem hen houses.

Prejudice is never easy unless it can pass itself off for reason.

BRIT

CONSID

Where Gen. War ghat The Indian 300,000 soldiers of the a this ma estimat force ti pean commar than 20 troops c which v reach ti of Gwal 22,000 Nepal what a in India And it great s field 8, to Malt war. I event c Britain strong f India. India, the sot extreme Sindh o provinio vast pop

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