

HE IS A CHAMPION

Calvin S. Troupe a Wizard in Insurance Business—Sketch of the Man Who Wrote the Largest Policy Ever Recorded in the United States.



ALVIN S. TROUPE of Baltimore bears the distinction of being the first man to write an insurance policy amounting to more than \$100,000 in any one company in the world. Mr. Troupe is also distinguished as being the only American who ever had the privilege of interviewing the Prince of Wales on the subject of insurance. This successful solicitor began his career in the insurance field twenty years ago and has since then written policies which aggregate the grand sum of \$21,540,000. Twenty years ago Mr. Troupe started out as an insurance solicitor in Chicago.

Prior to three years ago it was impossible to procure more than \$100,000 insurance in any one company, but the company represented by Mr. Troupe took the initiative in granting larger risks, and the first man insured under the new rule was Col. Julian Carr of Durham, N. C. Mr. Troupe succeeded in writing a policy for this gentleman to the amount of \$500,000 and another for his wife and brother amounting to \$100,000 each. The famous Vanderbilt \$1,000,000 policy was also solicited by



CALVIN S. TROUPE.

Mr. Troupe, but he failed to write the same, as Mr. Vanderbilt personally applied for the policy at the office of the company, and this policy stands today as the highest policy carried by one man in a single company. Among other large policies secured by Mr. Troupe are the following: Mrs. B. N. Duke, Durham, N. C., \$250,000; R. S. Crawford, Hagerstown, Md., \$300,000; I. S. Vaughn, Richmond, Va., \$250,000; Gen. John Gill, Baltimore, Md., \$400,000; ex-Postmaster J. M. Gary, \$100,000; B. N.

the use of metal. She is very like the yachts of her class in model and general appearance, having a single mast and covered cabin, but here the likeness ceases. Her material is entirely of selected and finely finished mahogany, the numerous pieces of which are held together without the use of nails or screws, all of the fastenings being of hard wood plugs, driven snugly home and then thoroughly wedged. The craft is twenty-seven and a half feet long, with a six and a half foot beam, and draws four feet of water. About two years ago she was built at Abo, where many boats of her class are constructed.

HARVESTS OF BEAUTIFUL HAIR

Gathered from the Locks of European Peasants.

Women with scanty locks ought to like to know that there are hair harvests, just as there are wheat harvests. The idea does not sound very nice, but that it is useful we must all agree. The hair harvest is a much surer crop than the grain one. It does not depend on the weather. To leave that side of the subject, most of the hair women wear comes from Switzerland, Germany and France. There is a human hair market in the lower Pyrenees held every Friday. Scores of hair buyers walk up and down the village streets, their shears dangling from their belts, and examine the tresses which the peasant girls let down for their inspection. If a bargain is struck the hair is cut and the money paid on the spot. These girls have fine hair. Strangely enough, peasants often have much better locks than highly educated women. Civilization does not seem to care for heavy hair. That which is cut off by the dealer himself is the best. Dealers can easily tell whether the locks offered them have been cut or combed out. They do this by rubbing the hair through their fingers. If the hair has been cut from the head and has not been misplaced it remains in the original position. If it has been pulled or combed out and put together, regardless of the direction in which it grew, one portion will slip to the right and another to the left. It does this because the jagged edges catch upon each other and pull in opposite directions.

Proof Beyond Compare.

Two convicts at the French penal colony of Cayenne, employed as ser-

CURES OF A MADSTONE

STRANGE POWER TAKEN FROM A RUSSIAN ELK.

Applied to the Bite of a Reptile or That of a Rabid Animal It Extracts the Poison as Would a Leech of Monster Size.

(Special Letter.) TEN thousand dollars could not purchase a bit of a stone not larger than a hen's egg which Dr. H. L. Miller of Missouri owns. It is only a bit of mottled grayish substance, rough on the surface, porous and light in weight. It is a madstone. The stone is the property of a syndicate, in which there are 496 shareholders. Dr. Miller's interest in it is \$500. "Our madstone came to Vernon county twenty years ago," said Dr. Miller. "A Russian physician who had just come from his own country brought it. He also had papers containing a history of the stone as far back as the year 1748. The stone was found by its original owner in the body of an elk. It came down through the Russian physician's family from generation to generation, and it was the most highly prized of all the heirlooms. Like many another Russian the physician lost his wealth through political intrigue, and with the exception of the madstone he had nothing of value in the world. Dr. J. H. Fry examined the stone and its history. In the records which the Russian carried there were hundreds of testimonials to the virtues of the stone. Dr. Fry offered \$500 for it. The Russian was in

need, but he declined emphatically to accept the offer. Soon after this the stone was applied to the wound on a child's arm caused by a dog bite. In a very short time the wound healed cleanly. "Dr. Fry again offered \$500 for the stone, and that amount was again refused. Dr. Fry raised the offer and finally purchased the madstone for \$1,200. Business reverses compelled Dr. Fry to place the stone on the market shortly after he became possessed of it. By that time the stone had become well and favorably known all over Vernon county. It had been applied in several cases of dog bite and always with success. The residents of the county did not want the stone to get out of their reach. Accordingly, when Dr. Fry announced that it was for sale a mass meeting was held and the citizens of Vernon county formed a company and subscribed \$1,000, the price which Dr. Fry was willing to accept for it. The method of treatment is to apply the stone to the wound caused by the bite. The stone will generally adhere to the flesh and cling there for some minutes. The theory is that it absorbs the poison. Our stone will cure cattle and dogs of snake bites also. In 1890 Mrs. Paul, living in Cedar county, Missouri, near Eldorado Springs, had two children, a cow and a dog bitten by a mad dog. Our stone



DR. H. L. MILLER.

was sent for and applied with the result that neither the children nor either of the animals was seriously affected. In 1894 a man named J. F. Wilson, who lived in Nebraska, traveled from his home to have the stone applied to a dog bite. He was in a serious mental condition when he arrived. The stone quieted him immediately and the wound healed promptly.

"These are only exceptional cases out of the dozens in which the stone has cured. It is so highly prized that \$10,000 could not buy it from the present owners. The articles of agreement state explicitly that the stone shall never leave Vernon county. The county makes no charges for the use of the stone except in rare cases.

BLIND TOM.

Not a Repulsive Imbecile—Has Made Fortunes for Several Persons.

When Blind Tom talks to himself he will repeat a word or phrase several times, either to emphasize it or through pleasure in the sound, or else because he is filling in time until some other idea shall come to his mind, says the Ladies' Home Journal. For instance, he went on in this way for some time as he strolled up and down with his rolling gait on the veranda: "Wagner. Yes, Wagner. Mr. Wagner. Richard Wagner. Wagner. Mr. Wagner is dead. Yes, he is dead. Dead. His last opera, Yes, his opera. His last opera was 'Parsifal.' 'Parsifal.' His last opera." Tom's head and face are not wholly unattractive. He has been often described as a repulsive imbecile except during his moments at the piano. This is not so. His head is small but well shaped. His features are of a strong African type, with low forehead, large eyes, nose and mouth, and a general heaviness rather than weakness. His skin is not perfectly black. In his appearance and in his manner of speaking when addressed he shows intelligence and dignity, with quite a pride of his own at times. There is a respectfulness in his air and pose which recalls the fact that he was a slave for nearly twenty years. Tom is of a religious turn of mind. He will play only sacred music on Sunday. He says the Lord's prayer in his room aloud and is fond of reciting passages from the holy scripture, being especially fond of St. Paul's Epistle to the Corinthians. He has made fortunes, first for Col. Bethune, who bought his mother, Charity Wiggins, when the blind baby was "thrown in"; then for John S. Bethune, and lastly for the widow of John Bethune, who is now the wife of the lawyer, Albert J. Lerche, at whose residence he lives.

WAR WITH CHINA.

A Great Asiatic Uprising Might Be a Fearful Menace.

A few years ago the favorite subject with the makers of prophetic fictions was the dangers to be apprehended from the immense dormant power of China. The easy victory of the Japanese and the apparent conversion of China into another "sick man of the east" have now made these apprehensions seem absurd, but it is by no means certain that the somber cloud against which Europe was warned in the famous picture inspired by Emperor William is entirely harmless, after all. The vast population of China took no real part in the war with Japan and has no incentive for action in support of the Manchu imperial government; but, at some time of European conflict or disorganization, a great Asiatic uprising, electrified by some common fanaticism, might be a fearful menace to the Aryan race. "The War of the Worlds," in which invaders from Mars, projected through space in cylinders, show their ability to reduce the human family to the condition of domestic fowls, is the most fanciful of all those fictions and has been a good deal derided; yet it is not inconceivable that some swift and unlooked-for terrestrial peril might be able to destroy our social system through its utter unexpectedness and our undue confidence.

A CHILD COMPOSER.

WONDERFUL TALENT OF A WEE GEORGIA MISS.

Although Only Six Years of Age Eula Vaughan Can Write Both Instrumental and Vocal Music—Lives in the Village of Bowman.

(Special Letter.) MUSICAL prodigies of tender years have been reported and commented upon from many places. But in most such cases the abilities have lain in the interpretation of the works of others. Composers of music under 10 years of age have been very rare in the world. Georgia now comes to the front with the statement that her borders holds one such. The prodigy in question is a girl of 6 years, who, it is said, composes both instrumental and vocal music of a high order. She is little Eula Vaughan, and her parents,

muscle down as he heard it, and so clever was the composition that it has found a ready sale at the music stores. Eula's touch is remarkably sympathetic. She is very pretty and small for her age. Her musical talent is not confined to either the piano or organ, for she has a pleasing childish voice, which gives much promise for the future. Often when Eula is playing over some music she has heard she adds variations of her own.

As Eula plays her face brightens and it seems to those who hear her strange indeed that so much feeling and expression should be seen in the little face of so young a child.

TO PROMOTE PURITY.

St. Louis Reformer Proposes a Scheme as Effective as Unique.

Mr. David J. Smyth of St. Louis, Mo., locally famous as a reformer, proposes, on January 1 of each year, beginning with the approaching New Year's day, to hang the worst man in each ward as a means of purifying the city. In order that there may be no mistake made, he proposes that the citizens of each ward decide by vote just who the worst citizen is. The man receiving the highest number of votes shall then



EULA VAUGHAN.

Mr. and Mrs. C. D. Vaughan, live in the village of Bowman.

When Eula was only 2½ years old she was known to play on the organ, while held in the lap of a nurse. Owing to the fact that there is no piano in her home, as the sole instrument her parents possess is an organ, her playing has been confined almost entirely to that. Still the youngster can play on the piano very well indeed, for it seems to be as natural to her to play on either organ or piano as it is to breathe. At the last commencement of John Gibson institute she played an accompaniment on the piano for the orchestra without even practicing the numbers. Her father says she can repeat any composition she has ever heard played.

From her earliest years she seemed to have an idea of harmony. One day her uncle, Prof. J. B. Vaughan, happened to hear her play. He wrote the

be hanged at noon January 1, by a hangman appointed by the mayor. Candidates for the noose will be those of moral and personal wickedness, and not only the men but the women should be entitled to vote. Smyth is perfectly honest and serious in his proposition, and he says that it would unquestionably result in purifying the social conditions of the city quicker than any other known means. He advances the argument that there are many wicked men in every ward, and that the ward would be much better off if they were dead, but that it would be impracticable to hang them all. He believes that one would be an example, a martyr to the cause of social purity, and the natural result would be that other wicked men of the ward would at once realize that another New Year's day was approaching, and that unless they reformed they might get the largest vote at the polls. He states that fear of this would drive the men, perhaps, out of the city, and that the law would have the same result. He believes that such a law could be enacted, and that it would be a just one. He argues that every man would virtually be his own executioner, and the only safety for the inhabitants of the ward would be in good conduct. There are twenty-nine wards in St. Louis, and Smyth says that if twenty-nine thoroughly bad men were hanged January 1 it would have the effect of bringing those left behind to a realization of the fact that another day of reckoning was coming.

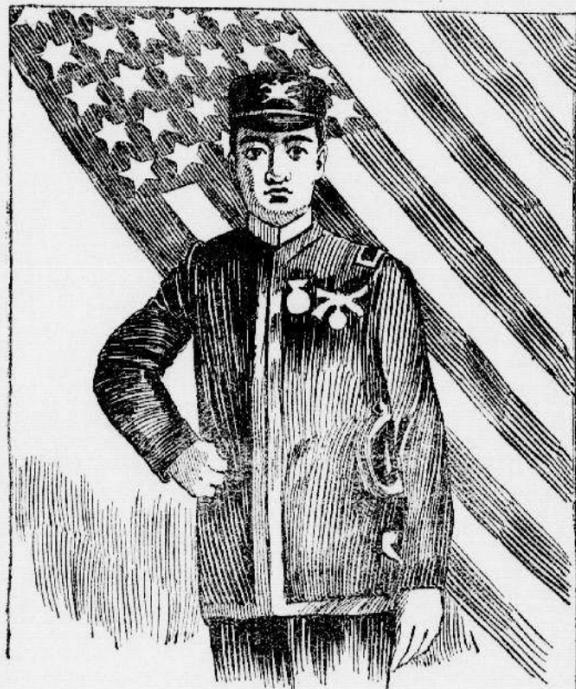
Negroes Who Speak Only German.

There is a German negro colony in Pennsylvania who speak nothing but German. The place is in Lebanon county, and the negroes went there twenty, thirty and forty years ago and settled among the quiet Pennsylvania German farmers of the Blue mountain districts. The colored children grew up on the farms, where they worked, and heard nothing but German spoken. They soon forgot nearly all the English they knew, and now they rarely speak anything but German. Their children go to English country schools in winter, but as quickly as they are out of sight of their teachers they begin to talk the German dialect, and nothing else.

Six Made Three.

An unique series of weddings took place recently in the Catholic church at Adelong, when the Misses Hoffman (three) were married to three brothers named Quinn. Two of the brothers who were married were twins, and also two of the sisters. One other brother of the Quinn family is already married to a sister of the Hoffmans.

BRIGADE OF CHINESE.



CAPT. SEID BACK, JR.

Portland, Ore., claims a unique military organization. It is a fully-equipped American-born Chinese brigade, whose members range in ages from 21 years down to 7 years. The brigade is equipped the same as the Oregon National Guards. It was organized last June by Capt. Seid Back, Jr., with Capt. B. F. Jones of the Oregon National Guards as drillmaster. It is the first and only Chinese military organization in the United States, or, in fact, in any country outside of the

Celestial empire. On July 4 the organization was sufficiently well drilled to give a public parade in honor of the victory over the Spanish at Santiago. The entire thirty-seven members turned out and the reception was such as to do honor to an organization of more pretentious character. In military training and instruction Capt. Jones found the boys characteristically apt, and it was but a short time after the organization before they were able to make a creditable public appearance.

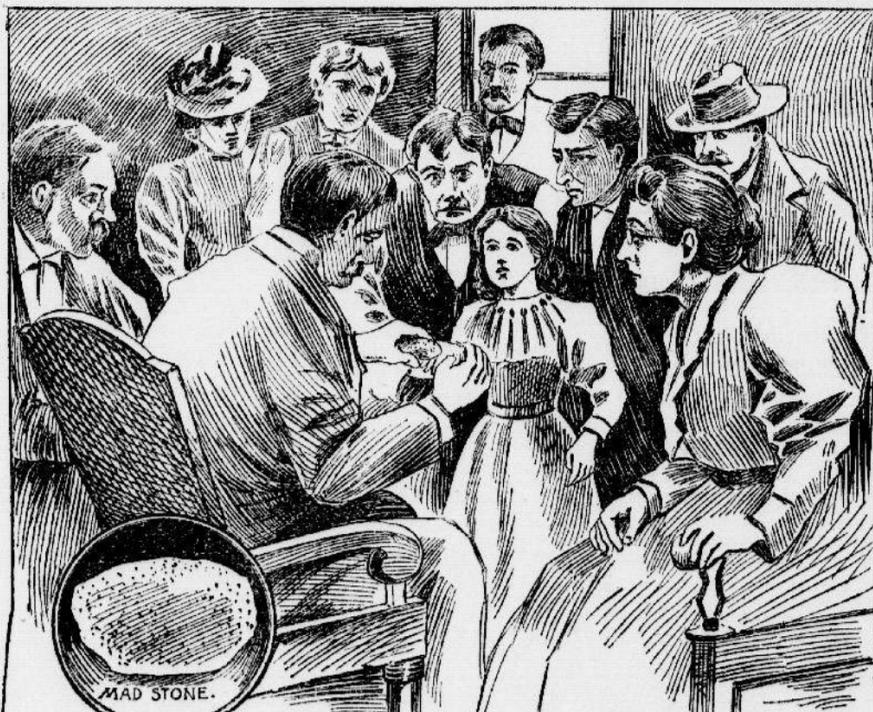
Baker, Baltimore, \$250,000; F. E. Roselle, Washington, \$250,000.

Mr. Troupe is a quiet and unassuming man and speaks of his success as something that might be acquired by any one with hard work and perseverance. He lives in Baltimore and has a summer residence at Poplar Grove, Md., but spends much of his time in traveling about the country in the interest of the company he represents.

Yacht Made Without Metal.

C. S. Husted of Sands Point, L. I., has a sailboat that was built without

vants by the governor, got leave to marry. They went to the matre, and the lady was asked if she was a spinster or a widow. "Widow," she said. "Well," said the officer, "but I have not the certificate of your first husband's death." "Really," said the bride, "I thought it was not needed." "Why, it is an indispensable document." The lady smiled and referred him to the record of her conviction. "You will perceive, sir, that I was sentenced for life for having poisoned my husband."



APPLYING THE MADSTONE TO ARM OF A GIRL WHO WAS BITTEN BY A RABID DOG.