SIXTH SENSE IN INSURANCE.

FRAUDS SOMETIMES DETECTED AS IF BY INSTINCT.

Experiences of One Life Company Exposure of a Case of Murder Danger in Investigations—Attempted Swindle by a Rich Man Suspicions Proved to Be Well Founded.

"Certainly not," said the Doctor. "No man could detect such a thing from a mere physical examination such as is made on the ordinary application. But sometimes, you know, there are circumstances which make a man a little suspicious—little things, it may be, which attract his attention as the result of his experience. Or perhaps he develops a sixth sense. I don't know what it is, but I know it exists."

They were sitting around the table at the club café where they had dined, the Doctor, the General Manager, the Senior Counsel, and the Man from Out West, who was an old friend of the Senior Counsel. The General Manager, the Doctor and the Senior Counsel were all employed by the same company, and, not unnaturally, the talk had been largely about the work that occupied their time.

It was new to the man from Out West. His relations to the company had been confined to the annual payment of his premium, and the inside talk interested him.

Just that day he had read in a newspaper account of a great tragedy that had been enacted the day before the statement that the application of the dead man had been refused by the company because the physician who had examined him had discovered a marked suicidal tendency, and he wondered how it could have been done. So he had asked the Doctor.

"Yes, it is the little thing that makes one suspicious," said the General Manager, as the Doctor finished speaking. "Sometimes there is nothing definite on which you can base your objections. You simply feel that something is wrong.

"Sometimes you act on your feeling and afterward regret it. Sometimes you do not act on it and regret it more.

"I remember a case that came under my personal management a few years ago that illustrates the point. The application was from a little place up near Toronto. The man was a wood chopper, a great strapping, healthy young fellow, only 22 or 23 years old, and it seemed an ideal risk.

"The application was for only $3,000, and it did not seem that there could be anything wrong about a case that involved such a small amount. There was only one curious thing about it. The beneficiary named in the application was the uncle of the young man, and he was to pay the premiums.

"I know that is frequently done merely as an investment, but this time something about it struck me as wrong and I turned the application down.

"Well, the agent was mad. He wrote about the saucicest letter I think I ever got. He said if the company was going to turn down such risks for no reason at all, but just from whim, he was glad to find it out and would quit on the spot and go to a company that was run on business principles. The end of it was that the directors took the case up at the next meeting and voted to issue the policy.

"That was in March. In October we got notice of the death of the young man.

"The proof of loss filed showed that he had been at work in the woods, when a tree had fallen and killed him. It seemed to be all straight, but I didn't believe it.

"I said as much to some of the directors, and we started an investigation. The detective agency sent two men who were supposed to be pretty cute fellows up there and they investigated for about two weeks.

"Then they came back and told me it was all right: the young man had died as had been reported, and it was up to us to pay the policy. The directors were satisfied and said 'Let it go,' but some how I was not yet convinced.

"There was a young man in my office whom I had sent out on such cases a few times before and who had been very successful. I told him what I thought and what I wanted, and then said that if he did not get the real facts in the case he need not come back to the office, for we should have no further need of him. We wanted men who could see through such games when they got the chance.

"Off he went, and was gone two weeks. Then he came back and corroborated what the professional detectives had said.

"Then it was my turn to get mad. All this corroboration only made me the more certain that it was a fraud. I didn't have any notion as to the manner in which it had been worked, but I knew that there was skulduggery somewhere.

"I told my amateur detective that he need not come back to my office any more, that I had no use for him. He was tremendously cut up about it and told a pitiful story about having a family to provide for and all that, and wound up by asking for one more chance.

"He said he would go back there and this time he would find out what the fraud was and how it had been committed. So I gave him the chance, and away he went again.

"This time he was gone five weeks, and meantime the beneficiary was pressing for payment of the policy. But I stuck it out and the directors stood by me and the policy was held up on one pretext or another, so as not to make the people suspicious of what we were trying to do.

"At last my man came back, and what do you think he had found out? The thing was murder, that's all.

"He had gone up there disguised so that the people he had talked with the first time should not recognize him, and had managed to get a job as a woodchopper from the man we were trying to investigate.

"He went down in the wood lot where the tree was said to have fallen and killed the man we had insured, but couldn't find anything about it that looked as if it had killed a man. But in the old man's barn he found an axe that was stained with blood. Some other things he found out that helped out the case.

"We sent all the facts we had up to the authorities there and they had the body of the young man exhumed. Then it came out at once, for his head had been split open with an axe.

"The old man and another nephew were arrested and the nephew confessed. They were both hanged, and on the scaffold the old man confessed also.

"There you see how it happens sometimes. There was nothing substantial to justify my opposition at the start, and when the notice of death came there was only the statement that a woodchopper had been killed by a falling tree to make me suspicious. I didn't believe such a thing would happen, and we ended by proving that it did not."

"You got out of it well," said the Senior Counsel. "All you had to do was to send other men to do the hard work and take the risk. I had an experience once in the course of a job I undertook for the company that came as near being my finish as I want for some time yet.

"Well, it's your putt," said the Man from Out West. "When you play the game that far you have to lose out. How did it happen?"

"I had been thinking for some time," continued the Senior Counsel, "that these fellows who go around investigating cases had a lot of fun that the rest of us never shared and frequently never heard of. So I undertook to make the investigation myself in a case, and I got a plenty in one try.

"The policy was a small one, only $5,000. It seems to me that most of the frauds are worked for very inadequate return. Perhaps the swindlers think there is less chance of being caught.

"This policy had been issued on a dealer in mules in Richmond. It was like the General Manager's premiums paid by the beneficiary.

"I don't know what made the company suspicious, but, anyway, I went down to Richmond to see about it when the notice of death came in. The very first rattle out of the box showed that it was a fraud.

"That was easy; the setting was a different thing. I was to get the policy, and such cases do usually prefer to get the matter settled in that way rather than to go into court and make a fight that may lead to notoriety that is bad for business.

"The beneficiary in this case had the reputation of being one of the toughest men in Richmond. He had been a member of Mosby's guerrillas, and was popularly believed to be as willing to shoot as to eat. Moreover, his record seemed to bear out this reputation.

"He ran a tough saloon in one of the toughest parts of the city, and most of his patrons were thieves and scoundrels of the lowest sort, a mixed crowd of negroes and cheap whites, that was enough to make a man wish he were somewhere else the minute he got among them.

"Well, when I got my facts together it was up to me to go down to this ex-guerrilla's joint and get that policy. His dealer in mules turned out to be a negro hostler at a cheap stable, and it looked like another case of insurance and murder, such as so many white men in the South had worked with negroes and insurance companies as the victims.

"I got a good man to go along with me, took a cab and drove down to the saloon. I had been warned what to expect and was prepared. I had a good double-action gun in my coat pocket, and as I went into the saloon I kept my hand on it ready for whatever might happen.

"The ex-guerrilla was behind the bar, in front of which there was a crowd of as tough-looking characters as I have ever seen. He was serving out poison as fast as he could, and seemed to be ready for anything that might come up.

"The instant I stepped in he recognized that I was of a different kind from the run of his customers, and perhaps scented trouble. He turned on me with a scowl and said:

"'Well, suh, what do you want?'

"I told him who I was and then said I had come for the policy he had taken out on the life of his dealer in mules. I never saw such an expression on the face of any man as came over him then. He looked at me for an instant and then leaned forward just a little and said:

"'Do I understand you to mean you're not going to pay it?'

"'Not a cent,' I answered, 'and I want the policy.'

"The instant I spoke his hand went back toward his hip pocket, but I had been expecting just that and before he could reach his pistol I had mine under his nose.

"'Hands up!' I shouted. 'Don't you make a move to get that gun or I'll kill you like the dog you are right here.'

"Well, it would have done you good to see him. He recognized the situation instantly, and he knew he was beaten, but he was in such a rage that for a moment or so I half expected him to die then and there.

"He looked as if he were going to explode. But he put up his hands all right, and said at last, with a look of the most terrible hate:

"'You got me.'

"'Yes,' I said, 'I've got you. Now I'm going to have that policy.'

"Then I called to the man who had come down with me to come inside. We got the ex-guerrilla's gun out of his pocket, and made sure that he had no others, and then I told him he could lower his hands and we'd talk about the policy. He had got his grip on himself by this time and was as meek as a lamb.

"I told him that all I wanted was the policy and if we got that I should not molest him any further. But I took mighty good care not to let him get the slightest chance to turn the tables on me.

"From the instant I pulled my revolver out of my pocket until he had got the policy out of his safe and given it to me, and my assistant and I were out of his place, I covered him all the time. Then I got back to my hotel as quickly as I could and took the first train North.

"That's the last I ever saw of Richmond and the last time I ever tried to get any fun out of the investigation business. Anybody can do that who likes it. Good men are getting scarce in my family and we have need of those who are left."

The Man from Out West was delighted. This was a side of life of which he was entirely ignorant, in fact, it had never occurred to him that any such things were possible.

"That shows," he said. "It's just like a telephone exchange. You use it every day, and all you know is that the work is done. Then some day you go to take a look at it and find out that you don't know anything about it."

"Yes," said the Senior Counsel; "only the average man doesn't care how the exchange works. It is not all confined, though, this thing we have been talking about, to the little fellows. The Doctor here had a try at it once that he doesn't say much about, but I guess he has not forgotten about it."

"No," said the Doctor, "nor am I likely to, although, as you say, it is not a case to be talked about much. This case came under my notice in the ordinary routine of my work as medical supervisor of the company. I thought at the time that it must have attracted the attention of any medical man who saw it, but apparently it did not, for it cost some of the other companies thousands of dollars, and they certainly have the advice of able men.

"I shall not tell you who this man was, or where he lived. It is enough to say that he had held a prominent place in the affairs of the nation for several years. His name was known, and for that matter still is, throughout the country.

"At the time this occurred he was the President of one of the largest banks in the East. His wealth was reputed to be millions.

"We had insured his son, who was about 35 years old, for $30,000. There was concurrent insurance which brought the total on the young man's life up to something more than $100,000, the company had issued a policy for $100,000.

"Of course, in a case in which such a large amount of insurance is taken out, there is always the strictest kind of medical examination, and the applicant is required to answer all sorts of questions as to his condition, any illnesses he may have had, and as to his habits. This is all part of the application, and the issuance of the policy is conditional, as is its validity, upon the truthfulness of the answers. In all companies a policy issued on false representations is void.

"This case, however, presented nothing in any way suspicious. The policies were taken out for the young man's estate, and his circumstances were such that he was easily able to carry that amount.

"The medical examinations showed him to be in excellent health, and we were glad to get the business. But see how such things go. This policy had been in force less than a year when we received notice that the young man was dead, and proofs of loss soon followed.

"I suppose ordinarily such a thing would be preposterous, but it struck me somehow that this was a fraud. I went to the President of the company and said so.

"He was inclined to be provoked with me. He said he knew the people intimately, and the imputation of rascality was ridiculous.

"Besides, even if it were not, the company could not afford to refuse payment. Some of the other companies concerned had paid already and were advertising their promptness in settling such claims.

"Nevertheless, I was not convinced. The notice of death that had been filed with us gave paresis as the cause. Now, men of 35 do not have paresis off-hand.

"There is usually an antecedent cause. It is a disease that develops slowly, and it struck me as very queer that there should have been no signs of it apparent when the young man had been examined for our policy. It was manifest, also, that if he had really died of paresis some of the answers he had made to the questions of the examiners were false.

"The usual investigation of the case had been ordered, but now the President told me to do nothing more about it. He intended to pay at once.

"But I was concerned now as much for myself as for the company. I had made a positive statement to the President, and I believed it was the truth. At any rate I meant to satisfy myself.

"I told him, therefore, that I should not be at my office the next day, and took a night train for the nearby city where the young man had lived. Early the next morning I called on the doctor who had signed the notice that had been sent to us.

"He was a stiff one. He refused absolutely to say a word about the case as soon as he found out that I represented an insurance company. All he would do was to refer me to the young man's father, and I was convinced that that was useless.

"I knew, however, that there must be a municipal record of the death, and in the office of the Bureau of Vital Statistics I finally came upon the certificate. To my surprise and delight it was signed by two well known physicians of the city, one of whom was an old personal friend.

"I went at once to see him and told him frankly that I was investigating this case because I had become personally involved with the President of my company concerning it. This man, I should say, had nothing to do with the insurance of the young man, he had simply been called in to treat him at the last.

"He told me what he knew of the case, and then said that some years before the young man had been treated in a well-known sanitarium in another State. It chanced that the physician at the head of this institution was a friend of his, and he agreed to write to the sanitarium doctor and get from him a statement as to the condition of the young man at the time he was under that doctor's care.

"The letter was written while I was with my friend, and I came back to New York feeling very good about the prospects. The matter hung along for a week or two and there was no meeting of the directors to pass upon death claims, or the loss might have been paid in spite of me and what I was doing.

"But before there was a chance to pass the claim a letter came from the sanitarium physician to whom my friend had written, and it was forwarded to me. It was exactly as I had thought. The young man had grossly misrepresented things on his examination, and this letter gave proof that would have upset every policy that had been issued on his life.

"That night I went back to the city where he had lived. Next morning I was at the office of his father, ready for business, with the letter from the sanitarium physician in my pocket. I was waiting for the banker when he came in. We met in his outer office.

"'Well, sir,' he said, 'what can I do for you?'

"I gave him my card, which showed whom I represented, and said:

"'I came to get the policy we had issued on the life of your son.'

"'Did you bring a check?' he asked.

"'No,' I replied, 'there will be no check.'

"'What do you mean, sir?' he exclaimed. 'Don't you intend to pay it?'

"'Not a dollar,' I answered.

"He looked for an instant as if every drop of blood in his body had run to his head.

"'Get out of this office, you swindler,' he shouted. 'Get out of here before I have you thrown out.'

"Then I was mad.

"'I'll get out quick enough,' I said, 'but I want to tell you that you'll be the sorriest man for this you ever were. I'll show you up for the scoundrel and thief you are. You'll have plenty of chance with the courts before this is finished, and you won't want to talk so loud then either.'

"He looked at me an instant and he saw that I meant business. He recognized that he had made a mistake and changed his tack.

"'Come into my private office,' he said.

"We went into a large room behind the other offices. It was superbly furnished, and in a corner stood a small safe, where, I guessed, he kept his private papers. He sat down at his big desk and smoothed some papers down as if he were trying to get control of himself again.

"I waited for him to speak. At last he looked up and said:

"'Well, sir, what do you mean?'

"'I mean,' I answered, 'that I know your game. I mean that you are trying to swindle my company out of $30,000 as you have already swindled other companies out of more. And I mean, unless your give up that policy, to show you and your crowd up in the courts where you will get what's coming to you and what you so well deserve.'

"Then I pulled out the letter I had in my pocket and showed it to him.

"'That will show you what I mean,' I said. 'I'll hold it here, but you may read it.'

"He stood up to read the letter, and as he read his appearance changed so much that I was almost tempted to be sorry for him. For he was too good a business man not to realize what the letter meant, and to understand how completely he was in my power.

"He turned so white and shook so that I began to be afraid he would collapse on me, and then I should have been in a fix. But he pulled himself together pretty quickly and asked:

"'What do you propose to do?'

"'I propose to get that policy,' I said.

"'And after that?' he asked.

"'After that you will write the letter I dictate,' I answered.

"'Then what?' he asked.

"He was master of himself now, whatever he might be suffering.

"'After that,' I said, 'I shall go back to New York.'

"'Yes,' he said, 'and then?'

"I saw that he could not bring himself to make the direct proposition, yet was afraid not to make it, and I began to be afraid again of pressing him too far.

"'Then,' I said, 'I shall have finished my work, for I have nothing to do with anything but this policy.'

"Without a word he turned to the little safe in the corner. His fingers shook so that he could hardly manage the combination, but at last he got it open. He took out the policy and gave it to me.

"'Now,' he said, 'the letter.'

"'I will dictate it,' I said.

"He called a stenographer from the outer office.

"'Take this letter,' he said.

"Then I dictated a letter saying that all his claims against our company had been settled satisfactorily to him, that he was much pleased with the way we had acted toward him, and that he had been treated with great courtesy by me. When he had signed it, I had him call a clerk to witness the signature. Then I went away.

"Next afternoon there was a meeting of the directors and this claim came up. It was in the regular list of death claims to be passed and when the motion was made I objected. Then I tossed on the table the letter from the bank President and the policy.

"'They speak for themselves,'" I said.

"That was all there was to it. The President wanted an explanation, but I never gave it. I just told him that sometimes you can feel when you are right."

Then the Man from Out West said it was his turn to buy, for he was going back West next day and they had given him some new things to think about. But the Doctor and the General Manager and the Senior Counsel all said it was nothing new, probably, the first time every company had had such experiences. They were as old as life insurance, but they illustrated the point that sometimes you know a thing just because you know it.

FRANCE'S LATEST GREAT MAN.

PREMIER WALDECK-ROUSSEAU IS SO DESCRIBED.

Qualities That Gave Him His Recent Victory at the Polls. A Fine Administration Does Not Talk Much Eminent as a Lawyer An Amateur Artist.

The friends of Pierre Marie Waldeck-Rousseau, Prime Minister of France, whose administration has just been indorsed by 3,000,000 votes against 2,000,000, say that he is easily the most remarkable French man since Gambetta.

At the same time, it is probable that Frenchmen as a rule do not understand him and a good third of them hate him intensely. Possessing preeminently the instincts that make for good order and diligent housekeeping, he has put the household of France to rights with a ruthlessness and thoroughness almost Napoleonic. Hence his enemies and hence also his support from the business men and conservative citizens of France.

A dozen Prime Ministers have had the same opportunity, as the system of centralized administration exists to-day just as it was left by the first Napoleon.

"Yes, the sword of Napoleon is there," said an official, "but it took a swordsman to use it. Waldeck-Rousseau is a swordsman. That is the whole story."

For the last dozen years or so Gen. Boulanger has represented to many persons the typical Frenchman, picturesque, theatrical and voluble. Waldeck-Rousseau is none of these and so he ruled nearly two years before his countrymen realized how strong a man he was.

Instead of another man on a black horse to lead France to new conquests, here was a quiet gentleman in a black coat, who abhorred conquests. More than this, he does not look like the typical Frenchman, being unusually tall even by the English or American standard, stiff and angular in appearance, rather diffident in his manner, shunning notoriety and attention.

Waldeck-Rousseau received his democracy from his father, who was one of the founders of the short-lived Second Republic, and his quiet determination from the people of Vendée, among whom he was born at Nantes, Dec. 2, 1846. At one time he thought of being an artist and became proficient in water color painting, but soon abandoned this except as a pastime and studied law.

After being admitted to the bar he became Secretary to M. Dufret, then described as the first of French forensic orators. Then came the Franco-Prussian War. When Gambetta escaped from Paris in a balloon and called for his levée en masse, Waldeck-Rousseau volunteered and received a captain's commission, but never saw service.

Like Renan and many another great Frenchman, Waldeck-Rousseau began his real career at Rennes, the ancient capital of Brittany. He labored inconspicuously before the Court of Appeals, until a lucky chance, which he had the ability to grasp, made his fortune.

A leading merchant, M. Dreyfus Gonzales, had before all the courts of France the same case concerning maritime rights in which the greater part of his large fortune was involved. His lawyer at Rennes retired and with some misgiving the merchant sent the particulars of his case to Waldeck-Rousseau.

The merchant kept stenographic reports of all his lawyers' speeches in the different courts. When he examined the pleas of his Rennes advocate he was amazed to find in them the clearest and most eloquent exposition of his case that had been made during the years of litigation.

Shortly afterward Waldeck-Rousseau, having interested himself in local politics, was chosen to represent Rennes in the Chamber of Deputies, and Dreyfus Gonzales, to the astonishment of the Paris bar intrusted the legal management of all his affairs to the unknown Breton deputy. In this task Waldeck-Rousseau succeeded no less a man than M. Grevy, who had relinquished his law practice upon his election to the Presidency. The appointment made some stir in the legal and political world and gave Waldeck-Rousseau an immediate standing in the Chamber.

Gambetta was then President of the Chamber and the undisputed leader of French Republicanism. He saw and admired qualities in Waldeck-Rousseau which he himself lacked and with his usual impulsiveness almost at once admitted the young deputy to his friendship and confidence.

When, in 1880, Gambetta formed his "Grand Ministry" he gave Waldeck-Rousseau the Department of the Interior, the most desirable portfolio in the cabinet from the point of view of patronage and political influence. But the "Grand Ministry" came to an end in two months and its failure closed Gambetta's political career.

Waldeck-Rousseau obtained a personal success. The reputation he gained as an administrator and civil reformer secured him the portfolio in the Jules Ferry Cabinet of 1882.

When the Ferry Cabinet fell, the longest in office except Waldeck-Rousseau's own, Waldeck retired from political life and devoted himself to law. He became leader of the Paris bar with a professional income of about $50,000 a year. It remained for the political events growing out of the Dreyfus case to bring him back into public life.

At this political period the Premiership of France was going begging. Cabinet after cabinet had been overthrown and the country seemed ripe for revolution. The situation demanded a strong man and by a happy inspiration the President called upon Waldeck-Rousseau.

A change was almost immediately apparent. Instead of a cabinet from one political group Waldeck-Rousseau got other strong men wherever he could find them. Millerand, the Socialist, and Gallifet, an inveterate old martinet, with a silver stomach in place of the one shot away in the Mexican War, were among those chosen.

Their first job was to get the Dreyfus case out of the way, which they did in a manner which by no means satisfied everybody, but with a finality that prevented further agitation. Then came two years of hard administrative work, which makes no showing except in ultimate results.

One agitator after another was squelched. When Paul Déroulède was trying to make a tool of Boulanger, of himself Waldeck-Rousseau thought him over during the consumption of one cigarette and packed him over the frontier, where he still languishes. The administrative sword of Napoleon was coming into play. The next official heads to fall into the basket were those of high army officers who had been paying more attention to politics than to drill.

There was an uproar, but nothing happened, and the administrative machine ground on. The next adversary was a much more difficult one.

Since Richelieu's day there has always been a section of the Church party in France that has sought to mix in politics. The religious orders in France had grown very strong, and Waldeck-Rousseau became convinced that they were meddling in politics with a view to overthrowing his Government. As a result came the law of religious associations, which puts them all under the supervision of the Government. Again there was an uproar, but the French people have indorsed Waldeck-Rousseau's course in the matter by five votes to three.

But the man himself, aside from his determined use of the Napoleonic machine, accounts for his victory of the polls and the great stability of republican government in France. In most of his official life he is stiff and unbending, and he holds his friends chiefly by never forgetting them nor deserting them.

But occasionally he can unbend, and Count Munster, the German Ambassador, was heard to explain at a reception: "I wish my imperial master might know him!" His real hold, however, is not with those who appear in drawing rooms, but with the workingman of the nation.

With the aspirations of organized labor he has always a strong and understanding sympathy. The story is told that one day when he was first Minister of Interior a number of carpenters called upon him who wished to form an association or guild for mutual benefit, but were unable to do so because they had no money.

There was no public fund for the purpose, but Waldeck-Rousseau, struck with their plan, himself advanced the necessary amount. No papers were signed, no witnesses to the act were called, but the money was returned upon the day appointed.

He was thus the father of the first workingman's association for mutual benefit organized in France, a movement that has now reached vast proportions. Waldeck-Rousseau's connection with it has given him a hold with the masses which his political opponents have never been able to shake.

Caricaturists make Waldeck-Rousseau's head long and narrow with a heavy under jaw and a generally wooden expression. His enemies describe "the hated Waldeck" as being metallically hard and unsympathetic.

"He is a man who does not talk," they say, and a Frenchman who is not voluble is sure to be imperfectly understood by his fellow countrymen. Of his colleagues in the Cabinet he asks advice and then always follows his own ideas.

He is a great cigarette smoker, and when there is a great question on he obscures himself in a cloud of smoke until he has thought it out. Once decided he retires into an upstairs room, which is arranged like a studio, and amuses himself with painting, apparently as much absorbed in the little canvas before him as he was a few moments before in the destinies of a nation.

When he has time for longer recreation he goes fishing. His country house on the Seine above Paris almost overlooks the river. His principal outdoor companion is Tcho, a big Chinese dog, whom his master describes as "an excellent keeper of political secrets."

Of the Minister's private life the world knows little, except that it is blameless—something not always possible to say of French public men in the past. Mme. Waldeck-Rousseau was a widow when he married her twenty years ago. They have no children.

$2,025 FOR A LONG LOST BIBLE.

It Was the First Printed in English in America—Published Secretly in Boston in 1752—Its Existence Long Denied—The Edition Was Pirated.

At a book sale in this city last Monday $2,025 was given for a copy of the Bible printed in Boston in 1752 by Kneeland and Green, and sent out with the forged imprint of the London printer, Mark Baskett. The existence of this book has long been doubted. George Bancroft, among others, called it a "pretended edition."

Twenty-five years ago, a copy was discovered by George P. Philes, an old New York bookseller, now living in retirement in Philadelphia, and was sold to the late Thomas J. McKee, well known as a lawyer and ardent book collector. Mr. McKee, having paid a high price for what experts had called an "alleged" book, remained silent concerning his possession of the volume, and until last week hardly three persons outside of his family were aware of the fact.

That is one reason why his unique Bible attracted so much attention last Monday and brought so high a sum—nearly half the price given privately last fall for the finest copy in existence of Eliot's Indian Bible, 1663 ($5,000), and more than three times the price given by the Library of Congress some years ago for a copy of Aitken's Bible in English, Philadelphia, 1782, ($650.)

It has long been supposed that the Bible printed in Philadelphia at the close of the Revolution was the first edition of the Holy Scriptures printed in America in the English tongue. This Bible, issued by Robert Aitken, a printer and bookseller, was begun in 1781, the New Testament being completed in that year, and the entire book being issued in 1782, with a general title page bearing the latter date.

Up to 1810, when Isaiah Thomas published his "History of Printing in America," this edition held the distinction of being the earliest issued here in English. Thomas, however, made the statement that Kneeland & Green, the Boston printers, issued from their press for Daniel Henchman and other booksellers a small quarto Bible, and he was informed of this by those who had assisted in the printing.

He gives the date as "about the time that the partnership of Kneeland & Green expired," which was 1752, and quotes the imprint, viz.: "London, Printed by Mark Baskett, Printer to the Kings Most Excellent Majesty, and by the Assigns of Robert Baskett, MDCLII." He states that it was carried through the press as privately as possible, and bore the London imprint "to prevent a prosecution from those in England and Scotland who published the Bible by a patent from the Crown, or cum privilegio, as did the Universities of Oxford and Cambridge."

Thomas was in error in one particular, and this mistake is perhaps responsible for the adverse position taken on the question of the authenticity of this edition by George Bancroft, the historian, and by those who have followed his lead. Thomas said: "It has the London imprint of the copy from which it was reprinted."

This is both incorrect and impossible. The fact is, that while a London imprint was copied, it was an unauthorized one that had never appeared on any bona fide English edition, and could not, save by royal permission. The authorized imprint was "Oxford, Printed by Thomas Baskett, Printer to the University, 1752." Not daring to copy this imprint, the Boston printers selected the nearly identical name of Mark Baskett, a London printer of repute.

Thomas's story was soon assailed. In his "History of America," Bancroft attacked the truth of the tale, calling Kneeland's & Green's issue a "pretended" edition. Bancroft's chief argument was that no copy of the Mark Baskett edition had ever been discovered, and that it is scarcely possible that the entire issue could have disappeared.

"Till a copy of the pretended American edition is produced," he said, "no credit can be given to the second-hand story."

The McKee copy, just sold, is apparently the long lost one, and its existence affirms the truth of Thomas's statement. Save in type and ornaments used, it is identical with the authorized Bibles of the same press which were printed by Thomas Baskett.

John Anderson, Jr., of this city, who was a friend of Mr. McKee and aware of his possession of the Bible of 1752, took for many years a keen interest in the subject, hoping to unearth a second copy. For a long time he searched without success, but in 1895 he came across an imperfect Bible, which was plainly of a second edition and issued nine years later by Samuel Kneeland.

History states that the partnership of Kneeland & Green was dissolved in 1752, Green going to New London, Conn., and Kneeland remained in Boston till 1769. In 1761 Kneeland seems to have taken some of the sheets of the 1752 Bible and issued a new edition bearing fresh title pages.

It may be that the printers became frightened, after printing the pirated Bible in 1752 and allowed only a few copies to go abroad. This would account for the fact that the McKee copy of that edition is apparently unique.

Thomas says that Gov. Hancock possessed a copy, but the Hancock library, with all its valuable historical collections, was unfortunately destroyed by a mob.

No other copy of the 1761 edition save Mr. Anderson's is known to exist. It bears the autograph of David Livingstone, one of the signers of the Declaration of Independence. The volume also contains an interesting family record, probably of the Livingstone family, which begins with the year 1767.

WHEN THE CZAR ENTERTAINS.

Gorgeous Tsarskoe Selo, the Country Palace Where President Loubet Was Received Its Golden Hall, Room of Carved Amber and Porcelain Red Chamber Grounds Match the Palace.

If the Czar has spent upon the entertainment of President Loubet even a small fraction of the sum France spent on the entertainment of the Czar, the French President will have had a brilliant welcome. Royal visits are always expensive luxuries, though less so now than ever before.

The King of Italy and Emperor William are said to be the most economical royal visitors a country can have. They want the honor, but their tastes are simple and extravagant ostentation doesn't appeal to either of them. On the other hand, Leopold of Belgium comes high. Nothing is too elaborate and brilliant to suit him, and he is a monarch easily bored.

It has been said that a private individual cannot satisfactorily entertain King Leopold and his suite during a week for less than $20,000, while $5,000 will make Emperor William content for the same length of time. England's most expensive royal visitor within recent years was the Shah of Persia, for whose entertainment $100,000 was spent in one week.

But France outdid all ordinary modern records when she opened her arms to the Czar. It has been estimated that the invitation alone, sent by special messengers, cost $5,000, that $50,000 was spent in making Dunkirk beautiful, $10,000 went to military bands, $100,000 to expenses of the picked troops, $150,000 to the naval review, $25,000 to salutes, $50,000 to guarding the Czar, and $75,000 to housing and feeding the guest and his suite. These were only a part of the items; and, after everything was footed up, a modest $50,000 was added for "sundries."

After all that it is up to Russia to show something in the line of Slavic magnificance while entertaining President Loubet, and no court in Europe is better able to achieve dazzling splendor. It is, perhaps the only one whose expenses have not been cut down ruthlessly within the last few years.

Economy is the watchword among modern sovereigns. King Edward has made the English court gay and brilliant once more, but has lopped off a lot of useless and traditional expenditures. The young King of Italy has made sweeping reforms in his menage and reduced expenses in every rational way. Austria has learned court economy. The Spanish royal family has been forced to retrench. But in Russia the same superb pomp of old prevails and Russian court functions are the most brilliant held in Europe.

Tsarskoe Selo, where President Loubet was fêted last week, is the favorite country palace of the present Czar and Czarina, and although it is neither so large nor so stately as Peterhof it is an admirable stage-setting for royal entertainment. It stands upon a hill within driving distance of St. Petersburg, and was built in 1794, though greatly changed and improved later by Catherine II. The 800-foot façade with all its columns, carvings, vases and balconies was at one time covered solidly with gold leaf, as was the roof; but in course of time the gold began to peel and Catherine ordered it removed. The contractors offered 3,000,000 roubles for the gold, but the Empress scorned the suggestion.

"I am not a second-hand merchant," she said haughtily. What became of the gold deponent saith not; but to-day, the palace is, like other Russian palaces, stained white and green and yellow, while only the dome and cupolas of the private chapel glitter with gold.

No palace in Europe has more magnificent state rooms than this old Tsarskoe palace, which gives the name to the estate, although the Alexander palace is within the same grounds.

The golden banqueting hall, in which the gala dinner for the President was held on Tuesday evening, is of huge size and its walls and ceilings are entirely covered with gold laid upon the richest and most intricate carving and ornament. The amber room is still more famous. It is one of the most remarkable rooms in the world. Every inch of its walls and ceilings is of finest amber, presented to Catherine II. by Frederick the Great. The walls are panelled and richly carved with flowers, fruit and groups of figures. On each panel appear the arms of Frederick, the imperial cipher and the Russian letter E, standing for Ekaterina.

The Lyons room, commemorates the hobby of Alexander I. for rare tapestries, and is hung with the choicest specimens of his collection, which was considered the finest in the world. The Lapis Lazuli room is another expression of Catherine II.'s love for splendor. Its walls are covered with panels made from large slabs of lapis lazuli. The ceiling is of gold. The floor is of ebony inlaid with huge mother of pearl flowers.

There is a Chinese room, too, furnished exactly in accordance with Chinese conventions, and there is Catherine's porcelain bedchamber, whose walls are of porcelain painted by great masters and whose rows of pillars are of wonderful purple glass. And then there are hall rooms of enormous size, ablaze with gold and crystal. The private chapel is said to be the most splendidly decorated building of its kind in the world.

Of course the royal family does not attempt to live up to all this gorgeousness in everyday life, though the state rooms are handy things to have in the family when a President of France or a King comes a-visiting. The private apartments are big, airy, modern and eminently livable, while the grounds of the estate see even more of the royal family than the palace does. They are entertaining grounds, eighteen miles square and laid out with absolute informality and amusingly cosmopolitan taste. Small wonder the older of the little Grand Duchesses adore these grounds and are always clamoring to escape from the city palace and get down to the Tsarskoe Selo.

There they can ride their donkeys and there they find all sorts of fascinating playgrounds. The grounds abound in surprises, a Chinese village, a Turkish Kiosk, a Swiss cowhouse, a summer house with lofty colonnades and a hanging garden, a lake holding a fleet of pygmy boats which form a collection of models of the boats of all nations and were built to amuse the Grand Duke Constantine when he was studying for his future place as High Admiral.

There are innumerable cascades and fountains and flowers and brooks and bridges, and near the palace are two adorable baby houses fitted out with mimic menages for tiny Grand Duchesses.

On the whole, the grounds of Tsarskoe Selo are distinctly more amusing than the golden banqueting hall. If President Loubet is wise he will go out and play with the Grand Duchess.

WAS WAITING TO BE THE BABY.

A Lone Child Explains the Part She Was Playing in a Game.

It was at a party and some of the children had begun to play theatre on their own account. After a while they came to a wedding. Everything was going swimmingly.

One of the grown-ups who were overlooking the party saw one little girl sitting remote from the wedding party, contentedly watching the proceedings, but evidently taking no part in them.

"Don't you want to play too, little girl?" the woman asked. "You see what a good time they are having."

"Oh, I am playing," said the child as she looked up beamingly into the woman's face. "I am the baby waiting to be born."

GLAD HANDS FOR FATTY GROTE

BUT MIGHTY LITTLE PATRONAGE NOW BEFALLS.

Doleful View of a Reform Administration Once Made $17,000 by His Knowledge of the East Side. His Green and Yellow Eye. Jerome and the Cigarettes.

"Do I expect to win? Sure! [illegible] you to understand right here that I don't win on civil words. If I could [illegible] easy, because about all I get around among the deputies [illegible] I'd rather be treated rude and get [illegible] but I'm always willing to take the best I can get, and if I can't get anything better than to be treated kind I [illegible] have to put up with it."

William E. Grote, better known as Fatty Grote, Greater New York Democratic leader of the Sixteenth Assembly district, sat wearily into a chair, and taking a [illegible] kerchief from his pocket, wiped his [illegible] head with it. Then he put the handkerchief thoughtfully back, sighed deeply and [illegible] his chubby hands on his knees and continued.

"I have been in every [illegible] there is, but politics is the [illegible] hardly I ain't got a cent, and I am [illegible] the only man on earth who made $17,000 on knowing a lot of people on the East Side.

"It came this way. A man had a fishing schooner that used to run every day to the Fishing Banks, and he said he would sell me half of the schooner for $17,000. I told him I hadn't a cent, but he said if I sell tickets to my friends and help to fill the boat, he would credit me with half the profits, and when they amounted to $17,000 he would give me half of the boat.

"I said to him, 'What am I [illegible] and he said, 'I will give you $4 a day for selling tickets on the pier besides.'

"That looked like easy money, so I went with him until he said, 'Well, [illegible] the boat is yours.' The first chance I got I sold it for $17,000, and I took that money into politics with me. I blowed it in and now I ain't got a cent.

"I ain't got much use for Tammany men, but there are four Tammany men I can certify to always keep their word. They are Judges Newberger, Gieger[illegible] Hoffman and Paddy Keenan, the Tammany leader of my district. These men say to me, 'We will drive you out of politics and put you on the bum,' and that is what they done.

"They have got me clean out and I am busted. So I can always say for these fellows that they keep their word. They kept it with me and I speak of men as I find them.

"Every once in a while I go down to see Jerome and he gets up and shakes me by the hand and seems to be glad to see me. When I ask him if he can give me a job or two he says 'No,' and then he says right along 'I can't do anything for you, but have a cigarette,' says he, so I says to him whenever I feel like a cigarette I pay two carfares and come down to you and get one.

"Do I smoke cigarettes? Naw! As soon as I get in the street I throw it away. I do a good many mean things, but I ain't yet took to cigarettes, and I don't expect that I ever will.

"I guess the trouble with me is I don't know anything. I lived in the district that is now the Sixteenth all my life and I have only moved twice. I have always been out with the boys, drinking with them, going to picnics with them and sitting around with them, and I don't believe there is a man, a woman, child, or a stone or a brick in that district that I don't know or that don't know me.

"I ought to carry that district like a mice. I ought to get every vote in it. Keenan ought'n't to get one. But what can I do without patronage? All I've got is one corporation inspector, a plumber's apprentice and a couple of horses and carts.

"If Tammany was in Keenan would have $50,000 worth of patronage. But what can you do with reform, and who would ever think that I would be a reformer? Look at me!"

Mr. Grote stood up straight and puffed out his cheeks. He did not look like a reformer, but appearances are deceiving, and so he was told.

"Not in my case," he said. "I am not what I don't look like, and I am what I do look like. I ain't a reformer naturally. I was just kind of driven into it because I am against Tammany and of course the only people who can do Tammany is the reformers.

"The people over in my district hate reformers. The other night I was in a place where a man with a white apron stood behind a long counter and a lot of my friends stood on the other side and told him to do things with glasses and bottles. One Tammany man said something nasty to me and I says:

"'Oh, you go and shut up!' and he says to me:

"'You ought to get a punch in the eye,' and I said:

"'I'd like to see you do it,' and he did it.

"Did you notice that green and yellow eye I had the other day when I came in? Well, that's how I got it. I wish I could get