STORIES OF THE FAKIRS

By

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LIFE INSURANCE SWINDLE.

A Specially Attractive Proposition Which Proved to Be Fradulent—Loan Note Hidden in Small Type in the Application Form—A "Small Change Grafter"—Posed as a Collector—Cleared $2,000 in Four Months—Finally Came to Grief.

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"During my experience as a life insurance salesman," a friend of mine remarked recently, "my greatest trouble was not in the keen competition which exists among the good old line companies, but with the young, so-called legal reserve companies, who flaunt the signature of the state auditor, and possibly the seal of the state, as absolute proof that they are—to quote their own statement—'as safe as a national bank note.'

"The average man thinks that the 'old line,' legal reserve clause means absolute security, whereas advantage is sometimes taken of this idea by unscrupulous agents, representing irresponsible companies, to defraud the unsuspecting purchaser of insurance.

"One morning an acquaintance whom I had unsuccessfully solicited for insurance hailed me, and said: 'Jim, I do not see how you can ever expect to sell your old cut-and-dried proposition, when the —— company, of ——, is selling a 20-payment life contract, wherein you make only 13 payments, a clear saving of seven annual premiums.' (At his age, about $15 per $1,000 of insurance.)

"Now, I am thoroughly familiar with all the phases of the business, and know that there can be no bargains in a company that is straightforward in its methods.

"'My dear sir,' said I, 'any company that will offer that kind of a proposition is a good company—to leave entirely alone.'

"Unshaken in his faith, he offered to show me the policy which he had just purchased, giving a 90-day note as payment of the first premium.

"Upon our arrival at his office, he spread before me a large, imposing contract. It was almost completely covered with apparently sworn statements from state officials, as to the sound financial standing of the company, and there was a paragraph stating that if anyone ever said the policy was not all right, to see the agents, and not some disinterested party.

"This suggestion was, in my opinion, an evidence of weakness somewhere.

"'If this company is so sound and strong,' I asked, turning to the young man, 'why is it necessary that such a clause should be inserted? It is nothing more nor less than a bolstering-up proposition."

"It should be remembered that in each and every policy issued by any company, good or bad, is written: 'This contract is issued in consideration of the statements and agreements in the application, hereby made a part hereof,' etc. The application is, therefore, as binding as the policy you hold, but very few companies issue a copy of it to the purchaser.

"Upon my inquiring for the application, my friend informed me that he had no such article, but he guessed he did sign some sort of paper which the agent explained was a mere 'old line' legal reserve form, and really had nothing to do with the policy itself.

"I could find nothing unusual in the contract, but it was plain to me that there was a 'snake in the grass' somewhere, and I was not long in making up my mind what to do next. I told my friend that I would see him again about four p. m., and immediately left his office.

"It occurred to me that it would be a good plan to have my own life insured by this 'old line' legal reserve company, and thereby learn their methods in detail. Accordingly, I telephoned the local agency of the company that I was in the market for about $5,000 insurance; that I understood they could give me seven annual premiums on a 20-payment life policy, and asked if they would please send a representative to my office, as I wanted my protection to begin at once.

Very soon a suave, well-dressed gentleman made his appearance, and after introducing himself, informed me that he had just received a telegram from the home office of his company, to the effect that the particular policy I wanted was to be immediately withdrawn from the market, that the company was losing money through it. However, he would try to put my application through, as I could not well afford to lose the opportunity of securing such a very desirable proposition.

"I, of course, appeared very ignorant of the forms and phrases, common to insurance, and simply said that I desired the best I could get for the least money, and that I wanted it right away; whereupon, he produced the application blank (the document for which I had been so anxiously waiting). In it was embodied in very fine print, the following:

"'Certificate of loan ($975.00). January 21, 1905. This certifies that the ..... company, of ....., has loaned on policy No. 1,321 nine hundred and seventy-five dollars ($975.00), being a part of the premium on said policy which, with any additional loan, shall be a lien on the policy only until paid; interest at five per cent. per annum on the same, to be payable on the 21st day of January in each year, the amount of the existing loan to be endorsed hereon.

"'The assured has the privilege of paying the loan prior to the termination of the policy.

"'It is understood and agreed that if the interest shall not be paid when due, it shall be added to the principal of the loan.

(Signed).....'

"I suddenly decided that, after all, I could manage to get along a few days longer without the $5,000 protection; that I would like to look over this paper he wanted me to sign; whereupon, I picked it up and placed it in my pocket. Of course he objected strenuously, but possession is nine-tenths of the law, and I did not propose to lose out at that stage of the game.

"I explained to Mr. Agent that I was in somewhat of a hurry; that I had already lost much valuable time waiting for him, and if he would be so kind as to excuse me, I would call him up at my first opportunity.

"The loan of $975 against the policy only was so arranged in the body of the application that the purchaser would have no suspicions, thinking that the company as an 'old line' corporation, was surely free from fraud; and the average applicant seldom takes the precaution of reading the application blank thoroughly.

"Had I not been suspicious I, too, would have been led into the trap, even though I had really intended taking the policy.

"The loan note of $975 embodied in the application is accepted by the company as the security necessary to place with the state as the reserve on seven years' insurance. So long as the policy is kept in force, the loan note against it is as good as the cash, inasmuch as it carries five per cent. compound interest.

"The face of the policy was payable at death only. The loan against it would continue to increase, and if the insured lived 30 years after buying the policy his family would find that, instead of the $5,000 cash, which the husband and father had depended on to take care of his loved ones, they would receive only $5,000 less $975, with five per cent. compound interest for 30 years, or $4,212, leaving a balance of only $788 due the estate.

"It is needless to add that my friend, when he understood fully the conditions of the policy, lost no time in finding the agent who had sold him this 'very desirable proposition' and, after threatening to expose the company's methods in court, secured his 90-day note, and eventually took a policy in my own company."

* * * * *

While in a small country town in Ohio, selling Yankee notions at auction, I met a stylishly dressed young man who explained that he was collecting for a large Cincinnati collecting agency, and that he had business in every small town in the state.

The following morning, when ready to start for my next town, this young man asked me if I wouldn't like to have him accompany me. I assured him that I would, and he jumped into my wagon. I found him a very interesting, well posted sort of chap.

On reaching our destination, he left me and went on with his business, while I attended to mine. The next morning he asked the name of my next town and, on hearing it, "Well," said he, "I am going there too, so I guess I'll ride with you again, if you don't object."

I was glad of his company, and once more we drove together. As on the previous day, he went about his business, and not until the next morning, when he was again all ready to accompany me, did I begin to suspect something wrong.

He carried only an ordinary valise, and I had never seen him handle papers or letters, and he couldn't possibly have been receiving any mail. I began to wonder if I were traveling with a "cross-roader" of some sort, and began questioning him closely.

While his answers were all right, there was something evasive about them, and consequently I kept quizzing.

He always had plenty of money and kept getting more (collecting, as he claimed), but it didn't seem that he was remitting any of it to his firm. This made things look still more suspicious.

I had noticed that he was continually buying apples, candy, peanuts, popcorn, and always had his pockets full of cigars, and as neither he nor I smoked, he freely gave them to hotel clerks, landlords, porters, etc. When I questioned him about this, he smiled and said he bought them to give away to men from whom he was collecting.

The more mysterious he became, the more anxious I was to learn something about him, and as he always found it just suited his convenience to travel with me I let him do so.

He had accompanied me for fully a week when, one day, I happened to go into a cigar store, where I found him discussing a matter of change with the proprietor. He had purchased 25 cents' worth of cigars, and had handed the merchant a $10 bill. The latter had placed the bill in his money till and had laid out four one dollar bills and 75 cents in change, and was searching for a five dollar bill to make up the balance, when suddenly the young man said:

"By the way, I have a quarter in change, so just give me back the $10 bill."

He then gathered up the four one dollar bills and the silver pieces, and put them in his pocket, together with the $10 bill that the merchant had handed back to him. In his confusion the merchant, for the time being, overlooked this. Still, as he afterwards explained to me, he kept thinking there was something queer about that change transaction, and although, after counting his cash, he was still not quite sure he called to the young man as he was about to leave the store and said:

"Young man, I think when you and I were making change a few minutes ago there was an error in your favor. If you will step back here we will go over the matter again."

It was just when they were in the midst of the discussion that I appeared on the scene.

The moment the merchant pointed out the different phases of the transaction the young man cried, in a most apologetic way: "By Jove! you are right, but I never should have known it, as I really don'tknow how much money I had about me."

Handing over $4.75 he expressed real satisfaction in having the matter straightened, after which he shook hands with the merchant and left the store.

This opened my eyes to a scheme that was novel indeed. I asked the merchant if he had any idea that the young man had intentionally taken the money.

"Oh, no!" he quickly answered; "he was perfectly innocent of any intentional wrongdoing; he unconsciously picked up my money with his; that's all."

This incident set me to thinking about the numerous cigars, and the great amount of candy and peanuts he had been buying every day, and the following morning I took him to task about his scheme.

At first he was emphatic in his denial, but when I urged, and in fact demanded that he produce some of his accounts for collection, he showed the "white feather" and confessed. He showed me his bank book, wherein his deposits were over $2,000, all of which he had made in four or five months, besides what cash he had with him.

As we were approaching the next town I said to him: "Now, sir, when we get to this town I want you to go directly to the depot and take the first train leaving in either direction, and if I catch you here after that I shall have you placed under arrest. I have a wife and baby at home to support, and I don't propose to take any chances of getting mixed up with a man in your kind of business."

Needless to say, he followed my instructions. Not many months afterward I heard of his trial and conviction in another part of the state for a case of swindling.

SPREAD BEFORE ME A LARGE, IMPOSING-LOOKING CONTRACT.

NEWS OF MINNESOTA.

Sustained.

St. Paul.—Judge Lewis in the district court sustained the demurrers to the complaints in the suits brought by Samuel Berman and Aaron Berman against O. O. Rindal, C. N. Cosgrove and Franklin H. Griggs, to recover $5,000 damages in both cases for an alleged false arrest and imprisonment at the state fair grounds in 1903. The demurrers were based on the ground that here was an improper joinder of parties and cases of action.

The Bermans, who are brothers, claim that they visited the state fair grounds during the fair of 1903 and were arrested by the defendant Rindal, one of the special officers employed on the fair grounds, and imprisoned in the fair grounds jail on a charge of being pickpockets.

Suits based on the same grounds were brought against the state agricultural society but the supreme court held that the society is a part of the state government and cannot be sued. The present suits were then brought against O. O. Rindal, the special officer who made the arrest. C. N. Cosgrove, president of the society whose duty, the complaints allege it was to employ the peace officers on the fair grounds, and Franklin H. Griggs, attorney for the society.

Suicide.

Aitkin.—Dr. W. C. Arons, the bonesetter, convicted of bigamy and grand larceny and sentenced to six years in the penitentiary in Stillwater, committed suicide in his cell, blowing his head completely off with a 44-caliber Colt revolver.

Sheriff C. G. Haugen had just gone down town, leaving the jail in charge of Deputy Sheriff John Erickson, who, it seems was writing at his desk in the sheriff's office, when he heard the door by loud and continuous knocking on the inner door of the jail room. When the officer opened the door the doctor gave him a violent push against the back wall and immediately rushed to the sheriff's desk, and opened it, grasping a 44-caliber Colt revolver, turned upon the deputy, shouting: "Get out of my way," rushed back into his cell, placed the revolver to his head and scattered his brains all over the floor.

Must Pay.

St. Paul.—Attorney General Young says there is no way in which Stevens county can repudiate the bonds held by the state for payment of seed-grain loans. The county commissioners have stated that they do not intend to pay the loans, having been advised by the county attorney that such action is not necessary. The attorney general says the only point that can be raised is the constitutionality of the law under which the loans were made, and it is too late to make that defense, now that the loan has been made and the state has the bonds.

Prolific.

St. Cloud.—Luxemberg, a township in Stearns county, is in no apparent danger of depopulation by race suicide, according to the reports in the hands of the state census bureau. There are in the township 810 people, and as there are only 92 families the average number in each family is 8 79. There is no family with less than five members. One family has 15 members, two have fourteen, one, 13; three have 12; 6 have 11; sixteen have 10; 16 have nine members; twenty-four have 8 members, and twenty-three have 7. The census bureau officials say they have several other townships "nearly as good."

Tied Up.

Duluth.—An order restraining the Great Northern and Northern Pacific roads from moving cars of grain brought to Superior and inspected by the Wisconsin inspectors has been signed and is now in force. The order includes over 700 cars at present. Wisconsin claims that the inspection fees have not been paid and is holding the cars until the money is turned over. The roads are practically tied up as far as the grain movement is concerned.

Royalties.

Duluth.—The revenue to the state from royalties on its iron ore properties this year year gives promise of being a great record breaker. The state received $127,630 41 during the first three-quarters of the year, being on 474,263 tons of ore. The receipts for the third quarter alone amounted to $77,824 54 for 286,587 tons of ore. During the same quarter last year 181,663 tons were produced, and the state got $48,020.21.

News Notes.

St. Paul.—Frank Ryan, 3½ years old, is scalded severely by drinking from a tea kettle spout.

St. Paul—Three more timber suits have been started by Attorney General Young, on cases referred to in the reports of S. T. Johnson, former public examiner.

Mankato—The Northwestern Telephone Exchange company is constructing a farmers' line from here to Eagle Lake. Some twenty-five farmers have subscribed.

Ada—In the football game here Ada won from Grand Forks by a score of 22 to 0.

St. Paul—Miss Eleanor Adams, the young lady who was found unconscious at Cypress and Seventh streets, landed in the city hospital after a three hours' ride in the police ambulance. The woman suffered an attack of eli-pepsy.

Thief River Falls—Within twenty days a thoroughly equipped railroad 300 miles in length and extending from here to Kenmare, N. D., will be placed in direct communication with Minneapolis.

THE SCIENCE OF LIVING.

Dr. George F. Butler Tells How to Eat and How to Assimilate.

Dr. George F. Butler, medical superintendent of the Alma Springs Sanitarium, Alma, Mich., in the October number of "How to Live," gives some interesting as well as sensible rules for acquiring and keeping health. He says: "Without we eat and drink, we die! The provocative to do both rests with the appetite, which, in process of time, becomes a very uncertain guide; for the palate will often induce a desire and relish for that which is most mischievous and indigestible. The old saying of 'eat what you like' is now shunned by everybody of 20 years' experience. Still, without appetite, it is a very difficult affair to subsist—for the pleasure depends chiefly upon the relish. The relish may become, as has been stated, a vitiated one, but it is quite possible to make the stomach, by a little forbearance and practice, as enamored of what is wholesome and nutritious, as of that which is hurtful, and not concoctible."

Again he says: "The delicate should feed carefully, not abundantly; it is not quantity which nourishes, but only that which assimilates."

"Be careful of your digestion" is the keynote of the doctor's argument. He says: "Health in man, as in other animals, depends upon the proper performance of all the functions. These functions may be shortly said to be three: (1) tissue change; (2) removal of waste; (3) supply of new material. For the activity of man, like the heat of the fire by which he cooks his food, is maintained by combustion; and just as the fire may be prevented from burning brightly by improper disposition of the fuel, or imperfect supply of air, and as it will certainly go out if fresh fuel is not supplied, and may be choked by its own ashes, so man's activity may be lessened by imperfect tissue change, and may be put an end to, by an insufficient supply of new material and imperfect removal of waste products.

"We should see to it that free elimination is maintained, for the ashes must be kept out of the system in order to have good health. The skin, kidneys and bowels must do their eliminative work properly. If the bowels occasionally become torpid, try to regulate them with exercise and proper food, such as fruits, green vegetables, salads, cereals, corn, whole wheat or graham bread, fish, poultry, light soups, etc. Plenty of water is also valuable, and a glass full of cold or hot water the first thing upon rising in the morning will aid much in overcoming constipation. Regular habit, cold baths, and massage are very efficacious. In case the constipation does not yield to these hygienic measures, some simple, harmless laxative may be required, such as California Syrup of Figs—a non-irritating preparation of senna in fig syrup—Laxative mineral waters are beneficial in some cases, but not to be employed continually.

"Above all be an optimist, keep the heart young. Cultivate kindness, cheerfulness and love, and do not forget that 'we shall pass through this world but once. Any good thing, therefore, that we do, or any kindness that we show to any human being, let us do it now. Let us not defer it or neglect it, for we shall not pass this way again.'"

WHAT WOMEN HAVE DONE.

The marchioness of Tweedale is a good locomotive engineer. She it was who ran the first train over the Forth bridge.

Mrs. Peary, during the several arctic expeditions whereon she accompanied her husband, became an expert and fearless walrus hunter.

Miss Jessie Ackerman, a missionary, recently put on a diver's suit in Ceylon and brought up from the paars, or pearl oyster beds, seven valuable pearls.

Jenny Carey, of Muckford, Ind., saved from wreck a train containing a party of distinguished Frenchmen and received from the president of France the medal of the Legion of Honor.

Joanna Maestrich, of Berlin, was for eight years Oporto's champion bullfighter. The young woman, furthermore, was beautiful. In 1903 she won the first prize at the Lisbon beauty show.

Women, disguised as men, have often served as soldiers. The following inscription is on a tombstone in the English town of Brighton: "In memory of Phoebe Hassel; born 1713, died 1821; aged 108 years. She served for many years as a private soldier in many parts of Europe, and at the battle of Fontenoy, fighting bravely, she received a bayonet wound in the left arm."

NATURALISTIC NOTATIONS.

The honey-bee was not known in the United States till imported from England.

The basking shark, which is the biggest variety ever seen off British coasts, sometimes attains a length of 40 feet.

Pigs are practically proof against snake bite because the poison rarely, if ever, reaches the circulatory system, owing to the fat carried by the animal.

The largest insect known to entomologists is a Central American moth, called the Erebus strix, which expands its wings from 11 to 18 inches.

Swallows are said to be the only birds that take their food from the air and drink when flying. On first arriving in this country the birds feed upon gnats and such insects, but as summer advances winged beetles are also eagerly snapped up.

PEOPLE IN PRINT.

Mrs. Peary, during the several Arctic expeditions whereon she accompanied her husband, became an expert and fearless walrus hunter.

Mrs. Lucinda Watkins, of Atterbury, Ill., is 96; her daughter is 76; her granddaughter, 54; her great-granddaughter, 37; her great-great-granddaughter, 19; her great-great-great-grandson, ten months. She has 131 living descendants.

Mrs. Abbie Gardener Sharp, the survivor of the Spirit Lake massacre of 1857, is living at Pillsbury Point, Lake Okoboji, Ia. She has written a history of the massacre and has purchased her old home at the lake and spends her summers there.

Frank Rockefeller, the youngest and least known of the oil king's brothers, is reserved and unpretentious, his hobby being the taming of wild animals at his home near Cleveland, Wickliffe-on-the-Lake. On his Kansas ranch he has raised 3,000 horses and 30,000 cattle.

Constantin Schususs, a young Russian, supposed to be Count Constantin Stranzinski, is studying railroading in this country. He is not taking a course in any college or technical school, but is at work on the New York Central railroad, learning the business from the bottom up.

George R. Blabon, son of the late G. W. Blabon, who died in Philadelphia a year ago, leaving $15,000,000, but cutting off his son, was buried by the G. A. R., in San Jose, Cal., recently, as he had died penniless and alone in a cabin on a ranch. He was a veteran of the civil war.

J. H. Seger, agent of the Cheyenne Indians at Colony, has adopted a plan of having the young Indians of the settlement earn their livelihood by doing farm work in that section. He has issued orders that all of them prepare to pick cotton this fall, telling them that their provisions and clothes depend upon this work.

Mrs. John D. Rockefeller cares as little for society as does her husband. Of rather less than the usual height, unassuming and quiet, she is not a woman who is readily remembered. Indeed, few people know her, and these are mostly members of the Baptist church, where she attends services. Mrs. Rockefeller is a devout churchgoer, and when her health permits attends Sunday school as well as church services.

YOU MAY NOT KNOW.

A good ostrich is worth $300.

Diamonds have been found in meteorites.

Most deaths occur between sunset and sunrise.

The robin is the last bird to go to bed at night.

Prussic acid is the most rapid poison a human being can take.

Cremations can be watched by the public at one dollar a head in Italy.

The mountain spider of Ceylon spins a net of yellow silk ten feet in diameter.

A Chinaman cannot be partial to his sons in his will. All must share and share alike.

One million dollars a year in stones is stolen from the South African diamond mines.

Imprisonment in childhood is the chief factor in the creation of habitual criminals.

Biting the nails is called "onchyopage" in France, and is regarded as a symptom of degeneracy.

ODD THINGS WE HEAR.

Rudyard Kipling believes in ghosts.

Thomas Edison never wears an overcoat.

The right ear is usually better than the left.

The Chinese national anthem is six hours' long.

Butter first, bacon next, are the most nutritious foods.

Women make the best anglers' flies, often earning $25 to $30 a week.

A kiss on the lips is in Finland, even from a husband, a deadly insult.

Twelve ships a week, on an average, are wrecked on the oceans of the world.

Dublin's police are the finest. Every man is over six feet and physically perfect.

FUNNY

People Will Drink Coffee When It "Does Such Things."

"I began to use Postum because the old kind of coffee had so poisoned my whole system that I was on the point of breaking down, and the doctor warned me that I must quit it.

My chief ailment was nervousness and heart trouble.

Any unexpected noise would cause me the most painful palpitation, make me faint and weak.

I had heard of Postum and began to drink it when I left off the old coffee. It began to help me just as soon as the old effects of the other kind of coffee passed away. It did not stimulate me for awhile, and then leave me weak and nervous as coffee used to do. Instead of that it built up my strength and supplied a constant vigor to my system which I can always rely on. It enables me to do the biggest kind of a day's work without getting tired. All the heart trouble, etc., has passed away.

"I give it freely to all my children, from the youngest to the oldest, and it keeps them all healthy and hearty." Name given by Postum Co., Battle Creek, Mich.

There's a reason.

Read the little book, "The Road to Wellville," in pkgs.