A DEATH BROKER.

BUSINESS WHICH REVERSES THE OPERATIONS OF LIFE INSURANCE.

Making Post Obit Investments, as They Are Called—Buying Legacies of People With Expectations—Benefits and Losses of the Business.

It was in a real estate broker's office on Court street, and the time was after dinner. The broker had just disposed of a big brick swell front house on Commonwealth avenue with as much ease and as little difficulty as you could sell a pint of peanuts at a rattle fair. He was a man of business, that broker was, and to use an expression which he delighted in, he liked to see things go at the first "crack."

I rather liked him, although I was not "stuck" on him, for I was taught in my earlier and innocent days to be cautious in my dealings with the man who talked business as cold bloodedly to me as an Anarchist hurls a bomb at a czar of all the Russias.

"You buy legacies?" I remarked. Such a flat, stale and impossible remark, I thought, beside the vigorous and prolonged push which he gave to his alacritous vocabulary.

"Yes," he replied. "I make and have made a great many contingent investments—post obit investments some call them. You will perceive that my business is a novel one, in this country at least. It is of frequent occurrence in England for a young man who has been bequeathed a sum of money, or left some real estate, to sell his right to such property, the buyer, of course, not realizing his benefit until the death of some guardian uncle, aunt or parent. Of course we take no chances on simple wills of living persons, as such persons may change their wills a dozen times before they go over the river. Where would we be if we did? We'd be in the river, and not afloat, you bet.

BENEFITS OF THE BUSINESS.

"Let me give you an illustration of the benefits of this business. Only a few days ago a sailor chap steps in here. Says he, 'I've just come ashore, having laid alongside one of Uncle Sam's guns for years. I haven't a nick, ye see, and a chap as would like to go with me to see Jake Kilrain and Joe Lannon maul each other gave me the tip that I sell what right I has in the property left me and my brother by the old man. I can't get a pick until the old woman dies, and although she's near 90, shiver me timbers if I don't think it'll be a big break before she goes aloft. So, ye see, I goes to me brother, and axes him what he'll give me for my share. He tells me that my share ain't worth a schooner of beer. I'm disheartened, d'ye see, until this chap as wants to see the fight—a feller as reads, he is, though he does booze—tells me that you could do me up. Now, if ye can, and does, I'm no tar if I don't drink yer health mon'n wunst. Ye see, cap'n, we want to get a peep at the manifest.'

"Questioning the fellow further, I was assured that his claim was solid, and I offered him $200 for it at the first crack. He went away and soon returned with the information that his brother had abandoned the schooner of beer theory, and would give him $1,000 in cold cash. I went the brother $200 better, however, and we closed the trade.

"So, you see, I have not as yet received a copper in return for my expenditure, and won't until the sailor's mother died. Of course, the chances are against her living long enough to enchre me out of my investment. You must remember there are cases where the principal and compound interest of the sum advanced may in time exceed the sum realized in the end. You see, some old women never die. What's to kill them? Having passed through all the critical stages of womanhood, leading exemplary lives, retiring early and not arising too early, drinking tea and eating toast, why shouldn't they live long enough to baffle me? Some days—far away—they may dry up and blow off, then I have a show to make a dollar.

"You see this business is the reverse of life insurance. While the life insurance man is interested in the prolongation of human life, the legacy buyer looks upon death as the messenger who unlocks the safety deposit vaults of Dives, and makes the legacy buyer happy. Thus the dark pall becomes an immaculate wedding garment."

THE DIFFICULTIES ENCOUNTERED.

He went on: "I'll tell you another thing. It often happens that this contingent investment business operates in favor of the one who takes the risk and the one who sells the legacy. Thus, to protect myself, I frequently get the life of the man in question insured for a sum equal to the expected legacy. So, if he dies before I get my legacy, why I am protected by the insurance. It has so happened that I got my share all right, while the man who is insured, or his family, is not left either.

"But I do wish I had those old ladies, good souls, off my hands. I've got three of them already, and may have more before winter thaws out in the lap of spring. However, I prefer them to some of the beats I come in contact with. You can't imagine the numerous forces against which I am obliged to work sometimes. Dishonest legacy hunters, unscrupulous trustees and such. There is a wide scope for a man who wants to be crooked. Now, if I buy a legacy from a fellow there is nothing to prevent him from selling it again to some other man. The courts in this state have decided that the investment belongs to the first purchaser. Therefore, if a fellow comes in here to offer me a legacy for sale, how do I know that he has not already sold it to somebody else?

"But you ought to see the array of cranks with whom I have to deal," he went on. "Why, they come here from all parts, from all classes and conditions, imagining that they have got some money tied up somewhere. Why, I had a woman come in here not long ago who told me that Jay Gould held $500, cash in trust for her, and that she would sell it for two-thirds. Of course, she did not fool me. Then a colored woman, who claims to be Queen of Africa, and who speaks of her daughter as the princess, is a frequent caller. She says that she owns a gold mine or that she will own one when her father, who is 1,000 years old, dies. She says the mine is in the Congo country. I think it must exist in the great desert of Sahara, that is, in the only corner of her brain. Then there is a Chinaman who wants to sell me his interest in a tea field, which he says is thirty miles outside of Canton, China. His is a sad story. He declares that he was a merchant of respect and prominence in Canton, but, through a love of opium, neglected his business, which finally fell into the hands of creditors, with the exception of a certain field, which, by a Mongolian law as old as Confucius, still remains his, but which he cannot dispose of while living. He thinks he can sell it when he is dead. I don't believe it. He says he keeps a laundry now on Howard street."—Boston Globe.

The Manager of The Sun.

After Mr. England, the energetic publisher of The New York Sun, died, the concern looked around for some man who could fill his place. A Mr. Laffin, who was in the art department of one of the successful magazines, was suggested. Such a man, who had to overlook drawing, engravings, engravers' presses, etc., was the sort of person an establishment like The Sun required. His eyes were failing under the close application of an engraver's bureau. It seems that he comes from about Baltimore. He looked favorably upon the idea of going on a morning newspaper, where he could be more in the open air, dealing with men, and using his mind, rather than his eyes. The magazine, and I think it was The Century, offered him an extra $1,000 a year to remain, which would have made his salary, I understand, $7,000, but he concluded to go over to The Sun.

"I understand that it is his survey of the situation which has led to the publication of an evening Sun. The same authority told me that The Sun, while not exploiting itself as formerly, is making, as he expressed it, heels of money. It was only about seventeen years ago that Mr. Dana was making subscriptions among his friends and those he had benefited, to enable him to start a paper. For some time it seemed to go slow and Mr. England told me that they made it move, not by cutting expenses, as the timid publications do, but by going into the columns of their advertisers and advertising up to the very gambling hazard."—"Oath" in Boston Globe.

A Cheap Cab System.

A cheap cab system is about to be established in New York city by a company of English capitalists. The company will be incorporated, and will bind itself to carry passengers at the rate of twenty-five cents a mile.

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And a beautiful line in the latest shapes in London and Paris Neckwear, at prices which are lower than inferior goods are sold for elsewhere. Our of Silk Umbrellas, Lisle and Kid Gloves, Domestic and Imported Hosiery, Fancy Shirts, and, in fact, everything that comprises the outfit of a dressed man, can be purchased here, at prices that defy competition.

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Who like to make every dollar count would do well to let other dealers alone who charge 15c and 25c for Caps which we sell at 10c. Our city having so many mechanics, we have catered to their wants and have a full line of shop hats at 50c that make other dealers blush when placed alongside their goods. For Dress Hats, notice appears elsewhere.

YOUNG MEN

Who like to keep pace with the times, surely cannot help but patronize us, for all the novelties to be found in the New York and Boston markets we receive as soon as out, and afte we have been showing something new fo nearly a month, other merchants are the just receiving them. "Chestnuts" we do no handle. We leave them to old time merchants

FOR THE BOYS: WE HAVE NOT FORGOTTEN TO LAY IN STORE AN ABUNDANT SUPPLY OF STRAW

From the nominal sum of 5c to the best in the United States, you will find here, and to describe the different styles and shapes would take more space than we are allowed. Mothers who anticip the purchasing would do well to give us a call; for, like the gentlemen, we can convince you that you can do better with us than anywhere else in the city. We are strictly One Price, and en see that all customers are promptly and politely waited upon. Goods are shown with pleasure, so all we ask is for you to give us a call.

RESPECTFULLY,

SULLIVAN, THE HATTER, LAGONDA HOU

MANUFACTURE OF PAPIER MACHE.

"Chewed Paper" Of Which It Is Put.

The manufacture of papier mache (literally "chewed paper") forms an important branch of the paper industry. Who does not remember those projectiles of our school days which we called "spit balls," and which thrown at a wall or ceiling adhered thereto with tenacity? What was most striking about these balls was their extraordinary hardness after they became thoroughly dry, this being the more marked in proportion as the chewing had been more perfect.

It was through observing such hardness that the idea occurred to some one to employ paper pulp in the manufacture of various objects. Yet the substance employed in the industry is not "mashed" paper in the absolute sense of the word, but is a soft paper converted into cardboard by mechanical processes.

In the manufacture of papier mache the raw material used is a bluish gray, unsized, strong, fine grained paper. The sheets may be compared (whiteness, which is of no account, being excepted) to Annonay lithographic paper. Cotton forms the basis of it.

These sheets are pasted together by means of a layer of dextrine or starch, applied with a steel spatula. When the desired thickness has been obtained the mass is put into a hydraulic press that operates in a highly heated drying room. Under the immense pressure of this apparatus there forms a solid block, which is as hard as boxwood or ebony, and which is perfectly plain or has the form of the mold in which the raw material, so ductile when moist and so hard when dry, was compressed. It can be molded into any shape whatever, that of table legs, chair arms, rose work, moldings, etc.

This sort of wood, without pores, sap, fibers and knots, is capable of being worked with the saw, the gouge, the rasp and the lathe. It can be polished, if need be, although this operation is reserved for the thick black varnish that is applied to it in several coats, with an intervening stay of a night in a very hot, air heated drying room. When it comes from the latter the varnish is very hard, and is free from blisters and cracks. It is possible that many of the objects that are offered to us as being finished with Japan or Chinese lacquer are merely impregnated and covered with a mixture of gum copal, bitumen tar, resin and other hydrocarbons impregnated with lampblack and color in certain proportions.

The baking is the important point. When this operation has been too greatly prolonged the varnish scales off and cracks, and when it has not been carried to a sufficient extent the surface remains sticky. It is not necessary, then, to extend a certain temperature always higher than 100 degs. The molded and pressed paper can be easily turned in the lathe and made into light and indestructible bells and beads or to be fashioned into inkstands, caskets and cylinders.

It is from this substance that are manufactured all those bracelets of large black beads studded with Scotch imitation diamonds, all those necklaces, pins, clasps and trinkets of all sorts that are taken for pitch coal or some precious wood. Again, those handsome bracelets, composed of semi-lucid and opaline globules that seem to have been cut out of a stone formed of concentric layers, like certain precious stones, are merely of papier mache, cemented with white varnish and coated with the same. So, too, those beautiful necrosis, painted and gilded trays, round tables and caskets that are known as Japanese work are merely papier mache. The Japanese know but one kind of gilding, while we have two—the dead and the brilliant. We have, likewise, a little liquid nacre taken from the scales of the whitebait, that well imitates the white carrant and certain transparent berries. The nacre is solidly inlaid by means of the hydraulic press, and finally the surface is finished with pumice stone to make it perfectly even, and covered with a colorless varnish of the first quality.—Bulletin des Fabricants de Papier.

Don't Crowd Your Boy.

One more letter is all that our room will allow. It is short and to the point. "Uncle Silas," he signs himself, and this is what he says:

"My boys are all out in the world and doing well, thank God, but I sympathize with the anxieties of fathers who have got to see how their boys will pan out. My plan always was to encourage the boys in all possible ways. Remember that pet lamb of your childhood, dear? Above all don't be forever comparing him unfavorably with some other boy, your neighbor's son. That sort of thing breaks a boy's spirit, destroys his pride, and he may lose all ambition. Protect him; build him up on his weak spots; let him feel that you are back of him; that, while you expect him to plunge in and swim for himself, still you have got a long pole that you will reach out to him in case he needs it. Don't hurry him if he is a little bit slower than some other boys. Precocious boys are not always nor often the most successful men when they come to the mature stage of life. Don't let your boy get the idea that money is the sole end and aim of existence. But teach him thrift, and, by adding something to his savings bank account, say $5 to every $20 he saves himself, teach him from the start to realize the value of a dollar laid by for the rainy day."—James W. Clarke in Boston Globe.

A Story of Lincoln.

At a dinner in Albany the other day the Hon. Andrew S. Draper told this story of Lincoln: "Immediately after the battle of Gettysburg Lincoln sat down and wrote a peremptory order to Gen. Meade to intercept Lee in his retreat, give him battle, and by this bold stroke crush the rebel army and end the rebellion. The order was accompanied by a friendly note, in which the great patriot said to Meade: 'The order I inclose is not one of record. If you succeed you need not publish this order. If you fail, publish it. Then if you succeed you will have all the credit of the movement. If not, I'll take the responsibility.'"—New York Sun.

Increase of Colored People.

Bishop Alexander W. Wayman, the great leader of the colored Methodists, asked the other day why the colored people of the south increased so much more rapidly than the white, answered: "We draw from three sources, while the white people only draw from one—every colored woman whose husband is white, the children are set down on our side; every white woman whose husband is colored, which condition exists in the north, the children are set down on our side; every offspring of pure African blood, of course, is set down on our side; while the white people only draw from one source, themselves."—New York Sun.

Shabbiness of Suburban People.

"What perplexes me about these suburban people," said a Boston man on his way in Monday from a Sunday spent with a suburban friend, "is the universal shabbiness of the men and the bright, neat appearance of the women. Look at this great train load trooping down the station! Scarcely a man in the lot but is decidedly shady in his clothes. I can't account for it, because they are mostly well to do people beyond a doubt." "That's it," said his host; "they are getting to be well to do people, and most of them have gone to the country to build up their estates and keep their families in better style. They are the sort of men who care a great deal more for their families than they do for their own comfort and convenience; that is the reason they have gone into the suburbs to live. So they have fallen into the habit of stinting themselves for the sake of their families, and going about shabbily dressed. Some of them have got rich, but the shabby habit sticks to them."—Boston Transcript.

Pretty Well Done.

A friend who was living in Dresden a few years ago tells me this anecdote. She was sitting alone in the gallery one day, gazing at the Sistine Madonna, when two or three American women entered the room. "Well," exclaimed one of them, who had never seen the famous painting before, "I must say I'm disappointed. After all I've heard about it, I expected to see something a good deal showier than that." Her friend was cast down for a moment, but presently plucked up heart enough to say apologetically: "But you forget how old it is. Considering how long ago it was painted, I think it's pretty well done!"—The Critic.

Envy vhas a mean shpirit, but if my neighbor's cabbages vhas bigger ash mine it vhas natural dot I vhas gladt if his baby vhas cross eyed.—Carl Dunder.

A Busy Cat Doctor.

There is a cat doctor who runs a drug store in Washington, who, it is said, is devotor of the ills of the feline race. Claim vitor of the ills of the feline race. Claim traces of any man in his profession in the whole country. This physician has the highest class of callers of any professional man in the city, as only the most aristocratic can afford to have an expert wait upon their pets. At times as many as three or four carriages, owned by the most refined and wealthy people at the national capital, are drawn up in front of the drug store and office, and his business is so large that customers with their patients have to wait their turns, like men in barber shops. It is seldom that a man enters the drug store or office for the purpose of receiving a professional call from the doctor. They are almost invariably women. The doctor was philosophizing the other day to some gentlemen on the general ails of cats and dogs, during which he stated that more trouble came from a lack of fresh air and exercise than anything else. He especially deprecated the fact that these household pets were guarded so closely in the house, and were not allowed to romp around like children.

"I could name," he said, "families in this city that guard as closely their pet cats and dogs as they do their children. Large numbers of them have cribs and cradles and lounges made for their pets and cushioned in the most comfortable manner possible. At one place visited recently I found a fine old Maltese reclining on a pillow of down. When I asked for it for the purpose of making an examination the lady of the house lifted it as carefully as if it were a tiny baby. She had delicate spoons and forceps and a doche to inject medicine into the poor thing's ears. There was a swab of silk and cotton to cleanse its throat, as it had had something like diphtheria, and when I spoke of a severe medicine as the only hope for recovery she threw up her hands in that same horror mothers do when extreme measures are to be resorted to to save their infants."—Indianapolis Journal.

Oil and New Navy Systems.

Naturally there is war to the knife between the advocates of the old and those of the new systems. The new men say that naval warfare has reached that point of scientific development that a man needs be a scientist in order to be a good officer. The older officers admit the necessity for an advance over the methods employed with wooden vessels and sailing ships, yet don't agree to the proposition that in four years a young fellow can acquire all the sciences. They say with truth that everything done now at the academy is purely experimental, while many things, like giving the cadets meant for line officers, the engineers and the naval constructors all exactly the same course of instruction, are preposterous. Nothing wider apart than the duties of these officers can be imagined. An engineer doesn't need to know how to build a ship, nor a ship builder how to navigate a vessel, yet they are turned out in a batch on graduation day, all having gone through precisely the same course of instruction.

Funny stories are told about these walking compendiums of universal knowledge. One Saturday some time ago the second class were all taken on board the Constellation for a cruise down the bay. They were to have charge of the engine room and everything. When the cadet engineers and their instructor—all learned in the books—tried to start the engines the pistons would not move a peg. In vain was every expedient tried. The engines were carefully examined, and a perplexed and perspiring crowd were at their wits' end. At last a stoker, peering about, discovered that the scientists had forgotten to turn the steam on. This was not specifically set down in the books, but as soon as this small particular was attended to the engines worked beautifully.—Washington Cor. New York Mail and Express.

The Thieves of London.

The most careful precautions will not avail against confederated thieves directed by superior intelligence. Now and then the enterprise of an erratic genius will give useful hints to the capitalists and their locksmiths. One of the most remarkable instances of the kind was that of the chief of a band of burglars arrested and convicted about twenty years ago, "Scottie," not without much natural pride in his professional ingenuity, after his conviction made full confession.

His system, like that of most successful schemers, was as bold as it was simple. He set himself to attack the padlocks wherever found, to pick them on the spot was difficult or impossible. On the other hand, by placing women on the watch the fastenings might be tampered with in the interval of the policeman passing on the beat after his first satisfactory examination. The padlock was quickly removed by breaking the catch of the hasp with a small "jemmy," and replaced by one similar in size and appearance. During the night the intricate works were extracted, so that it could be opened by its own or any common key. Then the hasp was gently repaired and the lock returned to its place before the arrival of the owners in the morning. Thus the burglars, being master of the situation, might enter the place at their leisure. No fewer than twenty-seven doors had been so "doctored." When the gang came to sudden grief.—Blackwood's Magazine.

Another Class Deserving Class.

It is a mistake to believe that it is only the very poor and wretched in a great city who deserve alms. Those, of course, who are absolutely starving or naked demanded the first attention of the charitable, but next to these the people who suffer most are perhaps those who, though in reduced circumstances, are obliged to keep up appearances and go abroad in suitable attire. There is no sadder sight than the spectacle presented by some of these unfortunates, whose poverty not suffice them for the most trifling their position in the world. Pinched and entailed by a clean man, though clothed in abstract, not tinct with the contempt of society should cates but the custom of ages has sanctioned the importance of appearing the charitably disposed should accept fact and realize that assistance be delicately in this direction is far more worthy than the indiscriminate aid giving to the more apparently indigent.—Globe Democrat.

A Literary Confession.

One may be desultory over one's dinner to some good purpose, or even in the enjoyment of a holiday, but in writing for one's daily bread, never. In the infantile stage of my apprenticeship I would never move toward the ink pot unless I were impelled by a very vigorous inspiration, such as resulted in my tragedy or my first novel, and I would then write on and on with incredible disregard for the clock. As a natural consequence of this sacrifice of the body's well being, my work had been uneven; the spark of genius was smothered in smoke.

But now (and I confess not without a sigh) I gave up all pretension to the claim of genius. I cuffed and coerced the hapless ambition within me until it did not dare even assume a phantasmal importance in my dreams. When I had my work before me, I watched my mind's movements as suspiciously as a weak father watches the development of a strong and disobedient son. When my spirits capered I let them caper, but I did not work until they had done capering. By these ruthless Napoleonic measures of self suppression I fitted myself for a successful pursuit of literature. Literature may well be feminine; she leads her votaries a pretty dance, and, once having caught her, there is no getting free from her.—All the Year Round.

A Hottentot Countess.

Lord Stamford, who succeeded to the earldom a few years ago on the death of the late Lord Stamford and Warrington, has long been resident in South Africa. He inhabits a wigwam of corrugated iron at Wymberg, and has a stone built bungalow on the seashore at Muzenberg. He married a black wife, and has by her a dusky daughter, Lady Mary Grey, who, when she arrives at years of discretion, will be, no doubt, a unique if not welcome addition to the ranks of the "upper ten thousand" at home. Let us hope that his lordship will have a son by the Hottentot countess. It would make a nice change in the house of lords, where, of course, he would sit as one of the hereditary legislators.—The Argonaut.

Go a leetle slow. Nopody can boil eggs in cold water. It vhas better to be at der tailend of der procession dan to ship down at der front und let wimepody vhalk all oafer you.—Carl Dunder in Detroit Free Press.

If der Lord hadn't expected mankind to make mistakes he would haf made us all angels in der beginning.—Carl Dunder.

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