HIS RUN OF TOUGH LUCK

OVERSIGHT OF A MUCH-INSURED MAN IN THE HEMLOCK BELT

ONLY OVERLOOKED ONE LINE

Provided Against Fire, Lightning, Hurricanes and Explosions—Now He Wants an Earthquake Policy.

New York Sun.

"The man sat on a stump at the side of the road, just where the road turns, a little way this side of Geeville, in the Hemlock Belt," said John Gilbert, the traveling groceryman. "He stopped me as I drove up.

"'Cap'n,' said he, 'if you're one of 'em, and insure ag'in earthquakes, 'ill take out a policy, right now.'

"I didn't understand him, and told him so.

"'Then you ain't one of 'em, and I'm powerful sorry,' said the man. 'I was hopin' you was one of em, and that your line was earthquakes, 'cause then me and you could a-done business right on the spot. I been havin' the unmercifullest run o' tough luck, Cap'n, you ever see or heered tell on, and if you was only one of 'em, with that pertic'lar line, I mout stand a chance of havin' things more my way, after all. Don't s'pose you ever had any hard luck, Cap'n."

"I told the man I had been up against pretty hard lines, more than once.

"'You don't know nothin' about it!' said the man on the stump. Let me give you a little inklin' of how luck can cut up, here in the Hemlock Belt, when it gits agoin' and you'll forgit all the tough luck you ever had or heerd on. Somethin' like a couple o' months ago a man come along by my place, down yonder in Geeville. He said he was insurin' folks again fire. I told him that bein's as I was a good orthodox Hardshell Baptist I didn't think I'd need it."

"'"No, no!" says he. "Your house. Your house is liable to burn, ain't it, even if you ain't?"

"Now the fact was, my house was a good un, but old and dry as tinder, bein' made o' pine. When the weather was real hot we use to keep wet carpet on the roof, and I had 'no smokin'' signs hung up here and there about the house. It had been on fire nine times, but we always managed to git it out. So the upshot o' this feller's talk was that I let him insure the house again fire; and I took down the 'no smokin'' signs, and told the folks they needn't bother with the wet carpets any more. I guess maybe it was the next week when another chap came along a horseback.

"'"How d' do?" says he.

"'I said how d' do.'

"'"I want to insure you ag'in wind," says he.

"'I asked him if I looked like a feller that couldn't stand up ag'in a book agent or a patent right seller, and he said no.

"'"But that ain't it," says he. "Your house. Hurricanes. Gales o' wind. Hurricanes could take your house away and never bring it back, couldn't they."

"'Hurricanes has got a way o' droppin' down around here, sudden and strong and, to tell the truth, I used to have my house snubbed with ropes to three or four pine stumps that stood nigh, and I've seen her groan and lift herself, and make them ropes squeak and squeal a-holdin' of her down, when some o' them gales o' wind come surgin' ag'in her, I can tell you! So I let that chap argue me into insurin' the house ag'in wind and I cut the guy ropes. Don't seem to me that it was more than ten days later when another feller drove in.

"'"Want to insure you ag'in lightnin' strikin' you," says he.

"'"See here!" says I. "I been waitin' nine years for that old aunt o' mine to die, and she's worth $9,000. She may leave it to my counsin Eli, or to my uncle Jake, or to my Aunt Hanner, or to the dominie, or to me. You can't tell where lightnin's goin' to strike, though, and I'm in a state of mind that won't let me insure ag'in it's strikin' me," says I.

"'"No, no!" says he. Your house. Forked lightnin' from the sky has been known to skitter down and strike houses pretty nigh as good as this un o' your n," says he.

"'As a matter o' fact, Cap'n, lightnin' had struck that house three times already, and I was actu'ly pinin' that minute for a lightnin' rod pedler to come along so's I could git up a dicker with him fer runnin' some rods up on her; consequently, me and this insurance chap agreed, and he socked a policy on her ag'in her bein' struck by lightnin'. The lightnin' rodman came along not more'n an hour later, but o' course I didn't care to dicker with him then.

"'The woods must a' been full o' them insurance fellers just about then, for it wasn't long before up drove another one, chipper as could be.

"'"I've sort o' come in," says he, "to insure you ag'in explosions."

"'"Why," says I, "I'm a widower, and my mother-in-law don't live here. Explosions ain't layin' in wait for me," says I.

"'"Tut, tut!" says he. "Your house. That sawmill yonder has got a b'iler in it. B'iliers has got a way o' splittin' themselves open once in a while, no matter how good they be. If that one in that sawmill should take it into its head to open up, where would this house o' your'n land?" says he.

"'As a matter o' fact, Cap'n, lightnin' had struck that house three times already, and I was actu'ly pinin' that minute for a lightnin' rod pedler to come along so's I could git up a dicker with him fer runnin' some rods up on her; consequently, me and this insurance chap agreed, and he socked a policy on her ag'in her bein' struck by lightnin'. The lightnin' rodman came along not more'n an hour later, but o' course I didn't care to dicker with him then.

"'The woods must a' been full o' them insurance fellers just about then, for it wasn't long before up drove another one, chipper as could be.

"'"I've sort o' come in," says he, "to insure you ag'in explosions."

"'"Why," says I, "I'm a widower, and my mother-in-law don't live here. Explosions ain't lay