## Love Insurance

EARL DERR BIGGERS

Author of

SEVEN KEYS TO BALDPATE

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want you to get Miss Meyrick on the ghone and tell her you've returned. Yes-right away. You see—last night I rather misunderstood—I thought you weren't Allan Harrowby after all—and I'm afraid I gave Miss Meyrick a "Before we go up," replied Minot, "I I'm afraid I gave Miss Meyrick a wrong impression."

"By gad—I should have told her I was going," Harrowby replied. "But I was so rattled, you know"—
He went into a booth. His brief talk ended, he and Minot entered the

elevator. Once in his suit, Harrowby dropped wearily into a chair. "Confound your stupid trains. I've been traveling for ages. Now, Minot,

I'll tell you what carried me off. Yes terday afternoon I got a message from my brother George saying he was on his way here."

"Seems he's alive and in business in Chicago. The news excited me a bit. old boy. I pictured George rushing in here, and the word spreading that I was not to be the Earl of Raybrook, was not to be the Earl of Raybrook, -after all. I'm frightfully fond of Miss Meyrick, and I want that wedding to take place tomorrow. Then, too, there's Jephson. Understand me—Cynthia is not marrying me for my title. I'd stake my life on that. But there's the father and Aunt Mary—and considering the number of times the old gentleman has forbidden the wedding already"—"You saw it was up to you, for once."

"Exactly. So for my own sake—and Jephson's—I boarded a train for Jack-sonville with the idea of meeting George's train there and coming on here with him. I was going to ask George not to make himself known for a couple of days. The I propose to tell Cynthics of Cynthia out of his

done what I asked-

done what I asked—ne a ways was a bully chap. But—I missed him. These confounded trains—always late. Except when you want them to be. I dare say George is here by this time?" "He is," Minot repiled. "Came a few hours after you left. And by the way, I arranged a meeting for him with Trimmer and his proposition. The proposition fied into the night. It seems he was the son of an old serve. seems he was the son of an old servant of your father's—Jenkins by name."

"Surely! Surely that was Jenkins! I thought I'd seen the chap some-where—couldn't quite recall. Well, at any rate, he's out of the way. Now, the thing to do is to see good old George at once?'-He went to the telephone and got

his brother's riom.

"George!" A surprising note of affection crept into his lordship's voice.

"George, old boy, this is Allen. I'm waiting for you in my rooms."

"Dear old chap," said his lordship, turning away from the telephone.
"Twenty-three years since he has seen one of his own flesh and blood! Twen-

one of his own flesh and blood! Twenty-three years of wandering in this God forsaken country—I beg your pardon, Minot. I wonder what he'll say to me. I wonder what George will say after all those years."

Nervously Allan Harrowby walked the floor. In a moment the door opened, and the tall, blond Chicago man stood in the doorway. His blue eyes glowed. Without a word he came into the room and gripped the hand of his brother, then stood gazing as if he would never get enough. would never get enough.

And then George Harrowby spoke.

"Is that a ready made sult you have
on, Allan?" he said huskily.

"Why—why—yes, George."

"I thought so. It's a rotten bad fit,
Allan. A rotten bad fit."

Thus did George Harrowby greet the
dirst of his kin he had seen in a quarteer of a century. Thus did he give the
lie to fiction and to Trimmer, writer of

"I thought so. It's a rotten bad fit,"

Allan. A rotten bad fit."

Thus did George Harrowby greet the first of his kin he had seen in a quarteer of a century. Thus did he give the lie to fiction and to Trimmer, writer of "fancy seeing you after all these years" speeches.

He dropped his younger brother's hand and strode to the window. He looked out. The courtyard of the De la Pax was strangely misty even in the morning sunlight. Then he turned, smiling.

Was early on the scene, marshaling her forces. To her there came Cynthia Meyrick, radiant and lovely and wide eyed on the eve of her weedding.

"How sweet you look, Cynthia!" said the duchess graclously. "But, then, you long ago solved the problem of what becomes you."

"I have to look as sweet as I can," replied the girl wearily. "All the rest of my life I shall have to try and live up to the nobility."

She sighed.

"To think" remarked the duchess

ing to take out naturalization papers. I'll do it the minute I get back to Chicago—and then the title is yours. In the meantime, when you introduce me to your friends here, we'll just pretend I've taken them out already."

Allan Harrowby got up and laid his hand affectionately on his brother's eboulder.

"You're a brick, old boy," he said.
"You always were. I'm glad you're
to be here for the wedding. How did you happen to come?"

"That's right—you don't know, do you? I came in response to a telegram from Boyd's of New York." "From—er—Boyd's?" asked Allan blankly.

blankly.

"Yes, Allan. That yacht you came down here on didn't belong to Martin Wall. It belonged to me. He made away with it from North river because he happened to need it. Wall's a crook, my boy."

"The Lileth your ship! My word!"

He explained briefly how Wall had acquired Chain Lightning's collar a. d

returned a duplicate of paste in its place. The elder Harrowby listened with serious face. "It's no doubt the collar he was trail-

for the law because to reed the vacht. But when finall be not his eager firers on those diamends poor old Wall must have had the shock of his "How's that?"

"How's that?"
"It wasn't Wa!! who had the duplicate made. It was—father—years ago, when I was still at home. He wanted money to bet, as usual—had the duplicate made—risked and lost."
"But." Allan objected, "he gave it to me to give to Miss Meyrick, Surely he wouldn't have done that"—
"How old is he now? Eighty-two? Allan, the old boy must be a little childish by now—he forgot. I'm sure he forgot. That's the only view to take of it."
A silence fell. In a moment the elder dinner party were gathering with ten-der solicitude about their hostess in

them. Into the crowd drifted Jack Paddock, his sprightly air noticeably lacking, his eyes worried, dreadful. "For the love of heaven." Minot A silence fell. In a moment the elder brother said:

"For the love of heaven." Minot asked, as they stepped together into a secluded corner, "what alls you?"
"Be gentle with me, boy," said Paddock unhappily. "I'm in a horrible mess. The graft, Dick-the good old graft. It's over and done with now."
"What do you mean?"
"It happened last night after our wild chase of Harrowby-I was fussed.—excited. I prepared two sets of you "Allan, I want you to assure me again that you're marrying because you love the girl—and for no other

"Straight, George," Allan answered and looked his brother in the eye.
"Good kid. There's nothing in the other kind of marriage—all unhappiness—all wrong. I was sure you must



"It's no doubt the collar he was trailing you for, Allan."

be on the level—but, you see, after Mr. Thacker, the insurance chap in New York, knew who I was and that I wouldn't take the title, he told me about that fool policy you took out."
"No? Did he?"
"All about it. Sort of knocked me silly for a minute. But I remembered.

silly for a minute. But I remembered silly for a minute. But I remembered the Harrowby gambling streak—and if you love the girl and really want to marry her, I can't see any harm in the idea. However, I hope you lose out on the policy. Everything O. K. now? Nothing in the way?"
"Not a thing," Lord Harrowby replied. "Minot here has been a bully help—worked like mad to put the wedding through. I owe everything to

ding through. I owe everything to

The Duchess of Lismore elected to give her dinner and dance in Miss Meyrick's honor as near to the bright Flor ida stars as she could. On the top floor of the De la Pax was a private dining room, only partially inclosed. There in the open the newest society dances should rise to offend the soft southern

Being a good general, the hostess was early on the scene, marshaling her

The wittless woman in San Marco," thought the hostess, "Bah!"

Mr. Paddock meanwhile was toying unhappliy with his food. He had little to say. The attractive young lady he had taken in had already classified him

"I thought you'd come at me with the title," said George Harrowby, droping into a chair. "Don't go, Mr. Minot—no secrets here. Allan, you and your wife must come out and see us. Got a wife myself—fine girl—she's "I suppose you'll go to Rakedale Hall for part of the year at least?"

Sne sighed.

"To think," remarked the duchess, busy over a great bowl of flowers, "that tomorrow night this time little Cynthia will be Lady Harrowby. I suppose you'll go to Rakedale Hall for part of the year at least?"

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"Dut, George." Allan objected "legally you can't"—
"Don't worry, Allan," said the man
from Chicago, "there's nothing we
can't do in America, and do legally.
How's this? I've always been intend-

rying into the peerage," Cynthia said.
"My dear," said the duchess, "whenyou introduced that brother of Lord
Harrowby's this afternoon—that big,
""" the said America looked "I for one," went on the Duchess of Lismore, "do not dance the tango or the turkey trot. Nor am I willing to take the necessary steps to learn A little ripple ran round the table-

splendid that when the said America tooked better than a title to him—I could have thrown my arms about his neck and kissed him!" She came closer to the girl and stood looking down at her with infinite tenderness in her washed out eyes. "Wasn't there—any American boy, my dear?" she asked.

"I—I—hundreds of them." approach the ripple that up to now had been the exclusive privilege of Mrs. Bruce. That lady paled visibly. She realized that there was no coincidence here. "It seems too bad too," she said, fix-

"It seems too bad too," she said, haing the hostess firmly with an angry
eye. "Because women could have the
world at their feet if they'd only keep
their feet still long enough."

It was the turn of the duchess to "I—I—hundreds of them," answered Cynthia Meyrick, trying to laugh. The duchess turned away. "It's wrong of me to discourage you like that," she said. "Marrying into "It's wrong of me to discourage you like that," she said. "Marrying into the peerage is something, after all. You must come home every year—insist on it. Johnson, are these the best caviar bowls the hotel can furnish?"

And the Duchess of Lismore, late of Detroit, drifted off into a bitter argument with the humble Johnson. start, and start she did. As one who

CHAPTER XVI.

ISS MEYRICK strolled away, out upon a little balcony opening off the dining room. She stood grapes are

the ballroom beyond. Dick Minot, hopeless, glum, stalked moodily among

-excited-I prepared two sets of re-partee for my two customers to use

"I always make carbon copies to re-fer to myself just before the stuff is to be used. A few minutes ago I took out my copies. Dick! I sent the same repartee to both of them!"

In spite of his own troubles, Minot

ughed. "Mirth, eh?" said Pad lock grimly, "I un't see it that way. Anyway, this my last appearance on any stage as-librettist. Kindly omit flowers."

And Mr. Paddock drifted gloomily

While the servants were passing

cocktails on gleaming trays. Minot found the door to the balcony and stepped outside. A white wraith flitted from the shadows to his side.

"Mr. Minot," said a soft, scared little volce.

voice.

"Miss Meyrick," began Minot hurrledly, "I'm very glad to have a moment alone with you. I want to apologize—for last night. I was mad. I did Harrowby a very palpable wrong. I'm very ashamed of myself as I look back, Can I hope that you will—forget—all I said?"

She did not reply, but stood looking down at the palms far below,
"Can I hope that you will forget—and forgive?"

She glanced up at him, and her eves

shope in the dusk.
"I can forgive," she said softly, "but I can't forget. Mr.—Mr. Minot".—
"Yes."
"What—what—is—woman's greatest

Something in the tone of her voice

sent a cold chill sweeping through Minot's very soul. He clutched the rail for support.

"If—if you'd answer," said the girl,

Aunt Mary's generous form appeared in the doorway. "Oh, there you are, Cynthia. You are keeping the duchess' dinner wait-

Cynthia Meyrick joined her aunt. Minot stayed behind a moment. Be-low him Florida swam in the azure night. What had the girl been about

Pulling himself together, he went in-

side and learned that he was to take in

o dinner a glorious blond bridesmaid.

When they were seated he found that Miss Meyrick's face was hidden from him by a profusion of Florida blossoms. He was glad of that. He wanted to think—think.

A few others were thinking at that

table, Mrs. Bruce and the duchess among them. Mrs. Bruce was men-tally rehearsing. The duchess glanced

"The wittiest woman in San Marco,"

Most unjust of the attrac

'it would make it easier for"-

said?

privilege?

could not believe her ears, she stared at Mrs. Bruce. The "wittlest hostess-in San Marco" was militantly under way.
"Women are not what they used to be," she continued. "Either they are mad about clothes, or they go to the other extreme and harbor strange ideas about the vote, eugenics, what

not. In fact the sex reminds me of the type of shop that abounds in a small town—its specialty is dry goods

ISS MEYRICK strolled away, out upon a little balcony opening off the dining room. She stood gazing down at the waving fronds in the courtyard six stories below. If only that fountain down there were Ponce de Leon's! But it wasn't. Tomorrow she must put youth behind. She must go far from the behind. She care enough small town—its specialty is dry goods and notions."

The duchess pushed away a plate which had only that moment been set before her. She regarded Mrs. Bruce with the eye of Mrs. Pankhurst face to face with a prime minister.

"We are hardly kind to our sex," she said. "but I must say I agree with you. And the extravagance of women! Half the women of my acquaintance wear gorgeous rings on their fingers, while their husbands wear blue rings about their eyes."

"A strange love—yours," she said. "A love that blows hot and cold."

"Cynthia, that isn't true. I do love you"—

"Please! Flease let us forget." She said. "A live that shows hot and cold."

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"Cynthia, that isn't true. I do love you"—

"I hands to nee thands to love you."—

"Cynthia! The cried unhappily. "If you only understood"—

"I think I do. The music has stopped. Harrowby has the next dance. He'd hardly think of looking for me here."

She was gone. Minot stood alone on the provided in the cold." behind. She must go far from the country she loved—did she care enough for that? Strangely enough, burning tears filled her eyes. Hot revolt surged into her heart. She stood looking deeps Meanwhile the other members of the wear blue rings about their eyes.'

Mrs. Bruce's face was livid.
"Madam!" she said through her "What is it?" asked the duchess

sweetly They sat glaring at each other. Then with one accord they turned to glare at Jack Paddock.

Mr. Paddock, prince of assurance, was blushing furiously. He stood the



"What

combined glare as long as he could, then he looked up into the night.

"How—how close the stars seem," he murmured faintly.

It was noted afterward that Mrs.

Bruce maintained a vivid silence during the remainder of that dinner. The duchess, on the contrary, wrung from her purchased lines every possibility they held.

And in that embattled setting Mr. Minot sat, deaf to the delicous lisp of the debutante at his side. What was woman's greatest privilege? Wasn't

His forehead grew damp. His knees trembled beneath the table. "Jephson—Thacker, Jephson—Thacker," he said over and over to himself.

After dinner when the added guests invited by the duchess for the dance crowded the believem Minot encourse.

crowded the ballroom Minot encoun

crowded the ballroom Minot encountered Jack Paddock. Mr. Paddock was limp and pitlable.

"Ever apologize to an angry woman?" he asked. "Ever try to expostulate with a storm at sea? I've had it out with Mrs. Bruce—offered to do anything to atone. She said the best thing I could do would be to disappear from San Marco. She's right. I'm from San Marco. She's right. I'm

going. This is my exit from the but-terfly life. And I don't intend to say goodby to the duchess, either."
"I wish I could go with you," said Minot sadly

"Well, come along." I-I'll stick it out. See you

Mr. Paddock slipped unostentatiously away in the direction of the elevator.
On a dais hidden by palms the orchestra began to play softly.

"You haven't asked to see my card,"
said Cynthia Meyrick at Minot's side.

He smiled a wan smile and wrote his name opposite No. 5. She drifted away. The music became louder, rising to the bright stars themselves. The dances that had furnished so much bitter conversation at table began to break out. Minot hunted up the balcony and stood gazing miser-ably down at fairyland below.

"Is it—to change her mind?"
She looked timidly into his ey
"It is," she whispered faintly.

The most miseral appy man in distory, he gasped.
"Cynthia! It's too late—you're to be

married tomorrow. Do you meanyou'd call it all off now-at the last
minute?"

Tag in his ears. Savagely he tore at
his rulned collar.
Was this ridiculous farce never to

She nodded her head, her eyes on the end?

"My God!" he moaned and turned

"It would be all wrong to marry Harrowby," she said faintly. "Because I've come to-I-oh, Dick, can't you see?"

see?"

"See! Of course I see!" He clinched his fists. "Cynthia, my dearest"—

Below him stretched six stories of open space. In his agony he thought of leaping over the rail—of letting that be his answer. But, no, it would disarrange things so. It might even postpone the wedding!

"Cynthia," he groaned, "you can't understand. It mustn't be. I've given my word. I can't explain, I can never explain. But, Cynthia—Cynthia"—

Back in the shadow the girl pressed her hands to her burning cheeks.

"A strange love—yours," she said.

"A strange love—yours," she said.
"A love that blows hot and cold."
"Cynthia, that isn't true. I do love

She was gone. Minot stood alone on the balcony. He was dazed, blind, tr mbling. He had refused the girl w thout whom life could never be worth while. Refused her to keep the faith! He entered upon the bright scene in-

He entered upon the bright scene inside, slipped unnoticed to the elevator and, still dazed, descended to the lobby. He would walk in the moonlight until his senses were regained. Near the main door of the De la Pax he ran into Henry Trimmer. Mr. Trimmer had a newspaper in his hand. "What's the matter with the women nowadays?" he demanded indignantly. Minot tried in vain to push by him. "Seen what those London suffragettes have done now?" And Trimmer pointed to a headline. "What have they done?" asked Mi-

'What have they done?" asked Mi-

"Done? They put dynamite under the statue of Lord Nelson in Trafalgar square and blew it sky high. It fell over into the Strant"— "Good!" cried Minot wildly. "Good! I hope it smashed the whole of London!" And, brushing aside the startled Trimmer, he went out into the

CHAPTER XVII.

Minot Goes Through Fire. T was nearly 12 o'clock when Mr. Minot, somewhat calmer of mind, returned to the De la Pax. As he stepped into the courtyard he was surprised to see a crowd gathered before the hotel. Then he noticed that from a second floor window poured smoke and flame and that the town fire department was wildly setting into action.

wildly getting into action.

He stopped. His heart almost ceased beating. That was her window—the window to which he had called her on that night that seemed so far away—last night! Breathlessly he ran

forward. And he ran straight into a group just descended from the ballroom. Of that group Cynthia Meyrick was a member. For a moment they stood gazing at each other. Then the girl turned to her aunt.

"My wedding dress!" she cried. "I left it lying on my bed. Oh, I can't possibly be married tomorrow if that is burned!"

There was a challenge in that last whom it was intended did not miss it.

Mad with the injustice of life, he swooped down on a fireman struggling with a wabbly ladder. Snatching away the ladder, he placed it against the window from which the smoke and flame poured. He ran up it.
"Here!" shouted the chief of the fire

department, laying angry hands on the ladder's base. "Wot you doing? You can't go in there."

"Why the devil can't I?" bellowed Minot. "Let go of that ladder!" He plunged into the room. The smoke filled his nostrils and choked him. His eyes burned. He staggered through the smoky dusk into another room. His hands met the brass bars of a bed, then closed over something soft and filmy that lay upon it. He seized the something close and hurried back into the other room.

A fireman at another window sough to turn a stream of water on him. Water—on that gown!

"Cut that out, you fool?" Minot shouted. The fireman, who had suspected himself of saving a human life, looked hurt. Minot regained his window. Disheveled, smoky, but victorious, he half fell, half climbed, to the ground. The fire which feet half climbed, to the ground. The fire chief faced him.
"Who was you trying to rescue?" the chief demanded. His eyes grew wide.

"Darn it, I know that!" Minot cried. He ran across the lawn and stood, a

"You idiot!" he roared. "They ain't

A shout from the firemen announced that the blaze was under control. To his dismay, Minot saw that an admir-

Cynthia Meyrick's final words to him

As if in answer a distant clock struck 12. He shuddered.

Tomorrow at high noon! Early Tuesday morning, while Mr. Minot still slept and mercifully forgot, Minot still slept and mercifully forgot, two very wide awake gentlemen sat alone together in the office of the San Marco Mall. One was Manuel Gonzale, proprietor of that paper, as immaculate as the morn; the other was that broad and breezy gentleman known in his present incarnation as Mr. Martin Wall.

Mr. Warlin Wall.

"Very neat—very neat indeed," said
Mr. Wall, gazing with evident approval at an inky smelling sheet that
lay before bim. "It ought to do the
work. If it does it will be the first stroke of luck I've had in San Marco."
Gonzale smiled, revealing two even rows of very white teeth.

"You do not like San Marco?" he

the and In a long and golden pro-fersional career live never struck any-thing like this town before for hard luck. I'm not in it twenty-four hours when I'm left alone, my hands tied. when I'm left alone, my hands tied, with stuff enough to make your eyes pep out of your head. That's pleasant. Then, after spending two months and a lot of money trailing Lord Harrowby for the family jools. I finally cop them. I give the crew of my borrowed boat orders to steam far, far away and run to my cabin to gloat. Do I gloat? Ask me. I do not gloat. I find the famous Chain Lightning's collar is a very superior collection of glass, worth famous Chain Lightning's collar is a very superior collection of glass, worth about 23 cents. I send back the glass and stick around, hoping for better days. And the best I get is a call from the owner of my yacht with orders to vacate at once. When I first came here I swore I'd visit that jewelry store again—alone. But there's a jinx after me in this town. What's the use? I'm going to get out."
"But before you go," smiled Manuel.
"one stroke of luck you shall have."
"Maybe. I leave that to you. This kind of thing"—he motioned toward

"Maybe, I leave that to you. This kind of thing"—he motioned toward the damp paper—"is not in my line." He bent over a picture on the front page. "That cut came out pretty well, didn't it? Lucky we got the photograph before big brother George arrived."

"I have always found San Marco-lucky," replied Gonzale—"always, with one trifling exception." He drummed reminiscently on his desk.
"I say, who's this?" Mr. Wall point-ed to a line just beneath the name of the paper. "Robert O'Nell, Editor and Proprietor," he read.

Manuel Gonzale gurgled softly some-where within, which was his cunning, noncommittal way of indicating mirth.
"Ah, my very virtuous managing edi-tor," he said. "One of those dogs who dealt so vilely with me. I have told you of that. Manuel Gonzale does not forget." He leaned closer. "This morning at 2, after O'Nelli and Howe not torget." He leaned closer, "This morning at 2, after O'Nelli and Howe had sent today's paper to press as usual, Luypas, my circulation manager, and i and ted. My virtuous editors had depressed to their rest. Luypas and I stored the presses. We substituted a new first page form.
O'Neill and Howether will not know.

O'Nelli and Heav-ther will not know. Always they siee until noon. In this balmy climate is sensy to lie abed."

Again Mannel Gonzale gurgled.

"May their skep be dreamless," he said. "And should our work of the morning fa'l may the name of O'Nelli be the first to concern the police."

Wall laughed.

"A good idea," he remarked. He looked at his watch. "Nine-fifteen. The banks ought to be open now."

Gonzale got to his feet. Carefully he folded the page that had been lying on his desk. his desk.

"The moment for action has come" he said. "Shall we go down to

street?"
"I'm in strange waters," responded Martin Wall uneasily. "The first dip I've ever taken out of my line. Don't believe in it either. A man should have his specialty and stick to it. However, I need the money. Am I letter perfect in my part, I wonder?"
The door of the Mail office opened, and a sly little Cuban with an evil and a sly little Cuban with

"Ah, Luypas," Gonzale said, "you are (continued next week)

PRACTICAL HEALTH HINT. Use of Mineral Oil.

Use of Mineral Oil.

Dr. Le Tanneur contributes to the Paris Medical some practical points in the use of mineral oil in constipation. The oil, he says, is in no way digested or even modified by the juices of the company and intestines. It nots stomach and intestines. as a lubricant and nothing else, though it tends to heal abrasions of the intestinal wall caused by

rough particles of food,
The New York Medical Journal says mineral oil should be
taken either before breakfast or
after dinner, two tablespoonfuls being a dose. Its use should be continued every day for at \$\pm\$ least a fortnight, when the \$\pm\$ bowels will continue to work \$\pm\$ naturally without it, for the mineral oil is in no sense a cathar tic, but it will cure constipation.

\*\*\*\* Children Cry FOR FLETCHER'S

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