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Dr. S. J. Reade, a Medical Insurance Examiner of Wide Experience, Located at Buffalo, N. Y., Says More People Are Refused Life Insurance on Account of Kidney Troubles than for All Other Causes Combined.



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Dr. Reade, in his interview, went on to say: "In the course of my life I have examined many thousands of men and women for life insurance, so that I speak from experience when I state that more are rejected on account of weak kidneys than for all other diseases put together. In fact, nearly every second person has kidney trouble, though very few even suspected its presence until they came up for examination."

Many of those I had refused returned later on and were accepted, the most careful examination failing to discover the slightest trace of kidney disease in their systems. I always asked how they were cured, and invariably the answer was, 'By taking Warner's Safe Cure.' For many years I have prescribed Warner's Safe Cure in my practice with marked success, and my professional friends use it exclusively. I believe in it firmly and recommend it as a wonderful cure for kidney, liver and bladder diseases.—S. J. READE, M. D., 1471 Seneca Street.

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THE GUARDIAN SHORT STORY

Two Men and A Girl

A Christmas Story

By WILLIAM H. OSBORNE

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From one end to the other of First avenue there were many young women who had some claims to attractiveness. But there was none like Miss Sallie Smith. She was the belle among belles. Miss Sallie spent some time one day in deep thought.

"Well, I don't care," she said to herself. "Billy certainly can't think as much of me as Jenks, for if he does why doesn't he show it?"

Outward demonstration and material evidence count for everything in this world. And the situation that perplexed Miss Sallie Smith was a peculiar one. She had two admirers who were strenuous ones. The name of one of these young men was William Burke. The name of the other was Jenkinson. It was a toss up between the two. But the trouble was that while William Burke was the neater dresser and possessed a more attractive bearing, yet Mr. Jenkinson was a man who wooed Miss Smith in the approved manner, by lavishing upon her a considerable amount of coin. Miss Sallie Smith did not care so much about the amount of coin lavished upon her, but it was the only way in which—

the only way by which she could measure the quality and quantity of a man's attentions. Burke couldn't be stingy, she felt, but he did not come to time, as one might say. Jenkinson, on the other hand, poured his wealth at her feet. Now, Miss Smith was such a good manager that up to date Mr. Burke and Mr. Jenkinson had never met. But both gentlemen were becoming so insistent that she determined finally that she would make a choice. She was really fortunate, for there are few girls who have two proposers hanging around every day in the week. She would give each man a fair chance, judge of the devotion of each by the best standards, and then she would decide once and for all.

Mr. Jenkinson was a trolley car conductor. Mr. Jenkinson held before his mental vision this motto: "The greatest good to the greatest number. The greatest number—No. 1." And, being a trolley car conductor, it was up to him to put this motto into everyday practice. He had made up his mind that Miss Sallie Smith was the only girl in the universe, and it was his purpose to make her think more than ever that he was the only man. Fortunately, the season favored him. It was the holiday time and the cars were crowded—overcrowded.

Mr. Jenkinson laid out a little programme to commence a few days before Christmas and to finish up with Christmas itself. The important characters on the programme were himself and Miss Sallie Smith—a night or two at the theater, a dinner and an east side diamond ring to wind up with on the day of all days, expensive luxuries for a man with his salary, but Mr. Jenkinson had a way to fix all that. The holiday crowds helped him out. Mr. Jenkinson propounded to himself a problem in mental arithmetic: If 200 people in a car pay their fare and the indicator has run only 100 times, (1) Who will know the difference? (2) How much is there in it for the conductor? (3) How often must it be done to carry out the Jenkinson programme? It may be said at this juncture that Mr. Jenkinson was an adept at this sort of game and also that he had never been caught.

Now, it was just about this time that Miss Smith, who didn't really know just why, made up her mind to invite Mr. Burke and Mr. Jenkinson to call, both upon the same evening, that evening being the night before Christmas. They both accepted. In the meantime fate was mixing up things just a little bit. Mr. Jenkinson was solving his problem in a highly satisfactory manner. An incident will suffice to show his method. It was the day before Christmas. His route ended at Fifty-ninth street. Four blocks this side of Fifty-ninth street he turned his indicator hand back to zero. This was peculiar, because, as he had four blocks still to go, and in holiday season, too, it is probable that it would be necessary to ring up more fares. And it was necessary. But he managed them up so that they stood credited to the down trip.

So far he had been honest. His next move, however, was profitable. When he reached Fifty-ninth street he had received seven or eight fares which he duly rang up. Leaving those seven or eight credited to the down trip, the first seven or eight fares he collected on the down trip he did not ring up. Why? Because, apparently, they were already rung up. This little scheme netted him 35 or 40 cents. This is only one method. Mr. Jenkinson had not noted, however, that one of his passengers, a well dressed young man, engaged in reading the newspaper, did not alight at the end of the trip and indicated that he had passed his point of departure and had to go back. This young man was a great reader. But he stuck close to Mr. Jenkinson's car all the way down—merely one of the crowd.

That evening Mr. Jenkinson attended at Miss Sallie Smith's. He was received with enthusiasm, for he and Miss Sallie had attended a performance at the theater on the evening previous. Finally Mr. Billy Burke, natty as usual, turned up. As he entered he was introduced to Mr. Jenkinson. He looked, stared, gave a short gasp and then shook hands. He acknowledged

to himself that Mr. Jenkinson's face had become familiar to him. Mr. Jenkinson evidently had never seen him.

Now, there was one thing that Mr. Billy Burke could not help noticing and that was that Miss Sallie Smith had a decided leaning toward Jenkinson. He (Billy Burke) seemed pretty well out of it. Miss Smith had meant to be impartial, but Mr. Jenkinson's attentions had really overpowered her. The hour of parting came. Mr. Burke, with a delicacy which he felt to be due to the occasion, left first. He walked slowly down the stairs and out into the street. He shook his head. "That fellow," he exclaimed softly to himself. "But, after all, I'm none of my business." He thought about it for a long while. Then, acting under impulse, he thrust his hand into his inside pocket and pulled out a yellow paper. It was a blank form which he had filled up. Upon it appeared a date, the name of John Jenkinson, and some figures in the dollars and cents column. He hesitated an instant, then he suddenly tore it to pieces and threw it into the gutter.

The next morning—Christmas morning it was—he stepped into an office, for no days were holidays to Burke. He passed over some yellow slips. A man looked at them and frowned. "You were on No. — yesterday?" he asked.

"I was," Burke answered. "You got a report against No. —? Jenkinson, his name is."

Burke shook his head. "I have not," he answered. "Then," said the other man, "we're through with you; that's all. Jenkinson skinned us yesterday more than we've ever been skinned, and, by George, it happened that Barker was spotting you while you were spotting Jenkinson. You can go. We don't want a spotter who's in cahoots with our conductors; that's all."

Burke turned red and white. He started in to explain, then he stopped. He thought of Miss Sallie Smith.

Christmas night Mr. Jenkinson called upon Miss Sallie Smith. He was not quite so bashful as usual. But he had a little box in his hand. "Sallie," he said, "I lost my job today. I don't know why, but I brought you a little"— Miss Sallie stopped him. "I know," she said. She produced a paper. "That's why," she exclaimed, "and I know, because I took the trouble to find out." It was a clipping headed: JENKINSON, THE WORST EVER.

The Trolley Company Fires Man Who Holds Holiday Knocked Down Fare Record.

Jenkinson flushed, but he did not dare to lie. "They—they all do it," he remarked. "I was caught; that's all. After all, Sallie," he went on, "I only did it because I wanted to get this for you." He exhibited the box. Sallie Smith stepped to the mantelpiece. She took down a bundle. It contained all the presents that Jenkinson had ever given her. She handed them over. "You can go," she said. "Any man who would steal for me certainly doesn't have much respect for me." Jenkinson looked stupidly at her. "You may go," she said. Jenkinson went.

Billy Burke came later. He was not so well dressed this time. "Sallie," he said, "I want to tell you something. I've always been ashamed to tell you what I was working at. I—I'm a spotter on the trolley—I had to be—I couldn't get anything else to do. They don't pay us, though, as well as they do the motormen and the conductors. But they—they've fired me. I'll tell you. They fired me because I didn't turn in the name of a man who knocked down fares. They were right. I didn't. It doesn't make any difference why. But I'm out, and I've got to get another job, and I'm glad of it."

Miss Sallie Smith gasped. "The man you were fired for?" she asked—"was it John Jenkinson?" Burke's face gave him away. "How—how did you know?" he asked. She paused a moment. "When did you first meet him?" she inquired. "Last night," said Burke, flushing still, "was the first time. I didn't want to."

Sallie held out her hand. "Billy—Billy," she exclaimed, "and you did it all for me—for me?" She paused a moment. "Where are your good clothes?" she asked as she looked at him.

"I've got to tell you all about it, Sallie," he answered. "You see, I always had to wear good clothes, and had to buy 'em and keep getting new ones, so that it would look as if I was somebody, and they didn't pay me enough hardly to get 'em. Well, I got sick of 'em. And I tell you, Sallie, what I did. I up and pawned 'em, and—and I—I did a nifty thing. I—I bought you this. I was afraid—and I wasn't sure, but"— He paused, stuck his hand in his pocket and pulled out a ring. "I haven't got a job," he went on, "but"—

It Comes High.

He—They may advertise it as a free bazaar, but I'll bet you'll find it expensive before you're through with it. She—Nonsense! How can a thing be expensive if it's free? He—Easy enough. Just get mixed up in a free fight, for instance, and see—Catholic Standard.

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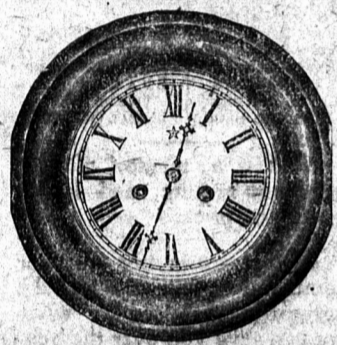
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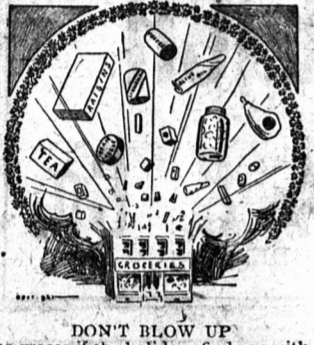
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