

THE SQUELCHING OF SQUINCH

BY WILLIAM ALFRED THOMSON.

Ephraim rested his elbows on the top bar of the barnyard gate, and regarded his collection of prosperous-looking fowls with a contented countenance. Mrs. Ephraim scattered corn among bobbing heads and noisy wings, while belated members of the feathered household darted through the fences, cackling their eagerness to be in time for breakfast.

"That's a pretty nice lot," said Ephraim, reflectively. "We ought to get a hundred easy for them."

"And pay it all to that there Squinch!" snapped Mrs. Ephraim. She tossed the last handful of feed into the sea of feathers and came over to the gate. "A hundred and eighty dollars for the hundred and forty he lent you three months back! Eph, when I think of it I get that mad I ain't got no patience with you!"

Ephraim scratched his head and elevated his brows with the resigned air of the philosophical husband who has measured the difference between his own and his wife's opinions.

"It don't seem altogether right," he admitted; "but borryin' off Squinch saves the bother of dealin' with lawyers, and the less I see of them the better. Besides, we had luck with these here chickens, and I didn't expect to get no hundred for the flock this spring. With the eighty we got in the house, and what I get for these tomorrow, I kin square off Squinch and hev things straightened out till summer."

"That there note's due day after tomorrow," suggested Mrs. Ephraim, her vindictive tone, changing to one of anxiety.

"I know," replied her husband; "but I won't hev no trouble in gittin' the cash for the pullets. Parker always pays that way, and I'll drive up and see him in the morning."

All Kutz County knew Squire Squinch, and most of it knew him to his sorrow. He was the rural Shylock; the gentleman ready to accommodate farm owners who found themselves pressed for funds, but who fought shy of the technicalities of legitimate borrowing in the city, with cash for a wholesome consideration. He loaned a man, say, one hundred dollars for three months, and took his note for one hundred and twenty-five. When the note fell due, if the unlucky customer had the sum to meet it, Squinch took the cash and called it square. On the suggestion of renewing the loan, which often became necessary in the country where money came in only at such seasons when crops or live stock could be sold, the squire doubled his rate of interest, took a new note for one hundred and fifty dollars and exacted the payment of twenty five on the old one. In this relentless mill were ground scores, who meekly submitted rather than risk the turmoil of the courts and the sharp prolixities of lawyers.

Added to his faculty for driving profitable bargains as a banker, Squinch speculated in all sorts of odds and ends, from a horse to an antiquated piano, at the same time plying his trade as justice of the peace and auctioneer. With so many rakes added, he had accumulated a fortune of comfortable dimensions, and had become a man of consequence and one to be feared.

Like many another successful financier, however, his acknowledged supremacy as a favorite of fortune was by no means an indorsement of his methods, and many were the whispered rumors concerning the fate of horses that suddenly missing, fowls that strayed away and cows that failed to come home. But as specific charges were wanting, and as rumor never became outcry, the squire went on fattening his balance in the city and multiplying his properties in the country.

Ephraim went up to town early next day. His wife met him at the gate on his return in the evening, and she read in the weary lines of his face a hitch in the program.

Silently they put up the horse for the night and came back to the kitchen for supper. She waited until Ephraim had attacked his favorite dish of scrapple and fried eggs, and then inquired, impatiently:

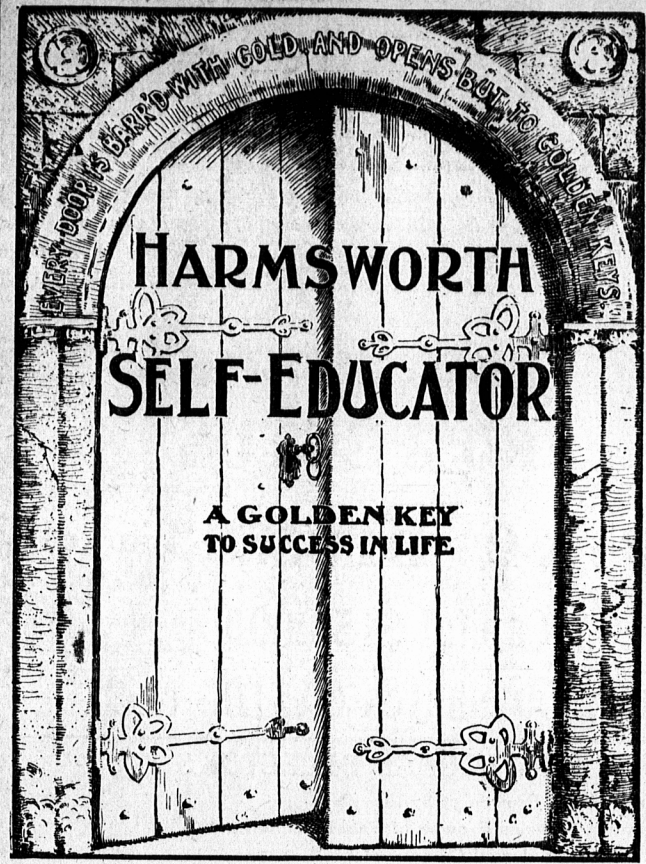
"Well? What's wrong now?"

"Tain't much," said the man, gulping down a mouthful, "but—"

"Why, can't you sell the hens?" she broke in, eagerly.

"Oh, yes," he replied, scratching his

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heard with the handle of his knife and smiling ruefully. "I kin sell 'em all O, K, but Parker don't want to pay for ten days yet. He says he's overstocked, and he don't really need the hens right away. He ain't paying out fer no goods in advance, and I don't blame him, nuther."

"Well, what about Squinch's note tomorrow?"

"That there's just it. Makes it kind of inconvenient, don't it?"

"Mebbe Squinch'll trust you till the hens is sold."

"Not him; it's goin' to cost us some more money—there ain't no other way. But I'll see what I kin do with him in the morning."

Mrs. Ephraim dropped her knife with an angry clatter as she delivered her final opinion.

"Well, if that there Squinch wants to charge you any more and you let him go ahead, you're more of a loafer than I thought. Eph, I'd sue him through court first; and I'll tell him so, too, when I see him!"

Ephraim called on the squire early next day. The Kutz County usurer was short and squat, with a round and not unkindly countenance and a semblance of heartiness in his manner which passed for the real thing until you had borrowed from him.

"Mornin', Eph; you look like you had money," he suggested, facetiously. "Come to square off?"

His visit explained his position as graphically as he could, and asked for a renewal of the note at a nominal rate of interest until he should dispose of the hens.

The squire listened carefully, and the jovial light died from his face, giving place to a look of deepest gloom. He appeared to be suffering as he shook his head sadly and said:

"There ain't no one I'd oblige quicker'n you, Eph, but collections is slow and I'm takin' big chances on some of my loans. Them hens of yours'll fetch the price, fer they're as nice a lot as ever I seen; but you can't count on nothin' in this business but the cash. You know my rule, and I can't make no exception. Give me a new note for two hundred and twenty and pay the forty dollars' interest on the old one. Then I'll renew it for three months—no less. I'm sorry, but that's the best I kin do."

The protests, threats and plans which Ephraim entered made no impression on the adamant Squinch. The horror of going to law confronted the unfortunate farmer, and he surrendered.

The squire got back his sullen air when Ephraim finally drew forth a roll of bills and peeled off eight five-dollar notes.

The papers were adjusted and the banker stowed them away carefully with the money in a large wallet which he dragged from the rear pocket of his trousers. He patted the purse fondly with a fat hand, remarking, as he did so, by way of an attempt to end a painful experience as cheerfully as possible: "This here pocketbook is my safe deposit vault, Eph. I don't have no use fer iron safes in this office. Where I go, this wallet goes along, and it sleeps with me, too. There don't no one get this, except they find me dead from apoplexy first."

Ephraim went home sadly and listened to a lecture which did not serve to lighten his opinion of the married state. But he was a true philosopher and bore his cross silently.

He awoke one morning three days later, with a strange feeling that more trouble was due on his gloomy horizon. He explained to himself, as he was dressing, that he had got out of bed on the wrong side, until a shrill summons from his wife, who had preceded him downstairs, brought him to his feet in the act of pulling on a boot.

"Eph! Eph!" she cried, "Eph, the hens is stole!"

The hens! His hundred dollar asset! And he was to have taken them to town next day!

They were "stole", surely and completely. A few wretched stragglers, overlooked by the thief, cackled their loneliness to Ephraim as he stood in the dim light of early morning regarding his plundered coop. Thoughts of Squinch the Shylock, the new note and his vain plans for the summer tumbled through his brain. He would have shed tears of bitterness but for his wife, who sought that solace first, and fled into the house.

Something drew his attention to the hen-house door. It was a bit of cloth sticking to a nail head along the jamb. He pulled it off and examined it mechanically. The thief in his hurry evidently had caught his trousers, and a good-sized piece had been ripped from the garment. This was what the constable would call a clew, he reflected.

Then he started, stooped and picked up a wallet lying just inside the threshold.

There was something familiar about that big, leather purse, and he opened it eagerly. Within were some papers—promissory notes, receipts and an imposing assemblage of green and yellow bank bills. The latter he counted hurriedly—eight fives, ten twenties and four fifties—four hundred and forty dollars in all.

Half a minute later he stood before his weeping wife in the kitchen. There was a grim smile on his face as he said:

"Mom, we made a mistake; the hens ain't stole, after all, we sold 'em."

That was Thursday. Friday morning Squire Squinch got his wallet back. Among the notes remaining inside was this one:

Dear Squire: I am very sorry I wasn't around when you come to call Wednesday night, but generally speakin' I don't sleep in my chicken coop. I didn't expect to sell my hens that soon and wasn't lookin' fer such a good price. Since you insist on payin' me so liberal I can't do nothin' but except your terms. Also much obliged fer returnin' my new note fer two twenty. It was rite naborly in you.

Yours,

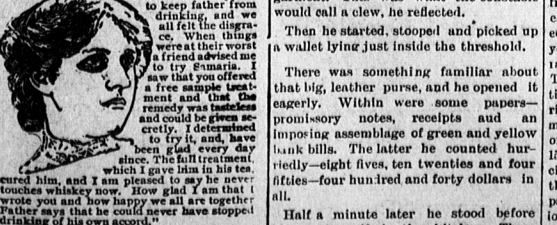
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We regret the shameless conditions which have been revealed through the investigations now being carried on by the committee of the legislature in the State of New York. The great New York companies appear to have become unwieldy. Resignations have been forced on one company and high officials must go in others. Their deeds are bare-faced scandals and all high principled honest insurance men wish to know that such conditions could have been allowed to grow and continue. Methinks there will be a turning toward British institutions and I note that the principles upon which they do business are favorably commented upon by the press, and some leading American Officials, who are now in trouble. Who can say what the results are to be? One thing is certain, and that is John Bull will still continue to do business (life insurance particularly) at the same old stand, and in the same sterling way. A golden opportunity is ours, and it will be our own fault if we do not avail ourselves of it. Now just a word about the position attained by the company. Our new business in Canada for the first nine months of the current year shows an increase of 20% compared with that of 1904. The income has increased \$30,000 for the same period and amounts to \$354,930, while the assets are increased by \$216,720, and stand at \$3,490,940.20 of solid first-class securities, upon which not one dollar of interest was over due and unpaid at the close of the year. The income of the Company, from all sources, amounted during the year 1905 to \$1,846,442. The amount added to the funds as the result of the year's operations amounted to \$688,407, raising the funds in hand to \$10,022,388. The Company occupies an enviable position among sterling life offices and carries upon its books upwards of forty million dollars sums assured. The ratio of expense in Canada to total income is 15.7%, indicating the conservatism exercised by those who direct the affairs of the Company. The policies of the Company are world-wide, free from restrictions as to residence, travel or occupation, and are incontestable and non-forfeitable. The business affairs of the Company respecting Canadian business are administered wholly in Canada. The funds earned in Canada are invested and retained in the country, affording Canadians all the advantages of a Home Company with the further protection and safe-guard of English connection.

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Entry may be made personally at the local land office for the district in which the land is situated, or if the homesteader desires, he may, on application to the Minister of the Interior, Ottawa, the Commissioner of Immigration, Winnipeg, or the local agent receive authority, for some one to make entry for him.

The homesteader is required to perform the conditions connected therewith under one of the following plans:

(1) At least six months residence upon and cultivation of the land in each year for three years.

(2) If the father for mother, if the father is deceased) of the homesteader resides upon a farm in the vicinity of the land entered for the requirements as to residence may be satisfied by such person residing with the father or mother.

(3) If the settler has his permanent residence upon farming land owned by him in the vicinity of his homestead, the requirements as to residence may be satisfied by residence upon the said land.

Six months' notice in writing should be given to the Commissioner of Dominion Lands at Ottawa of intention to apply for patent.

W. W. CORY, Deputy of the Minister of the Interior

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