

Napoleon of Finance

(Original.)

Wilfred Dealey was an original. He did anything as any one else would do it, and it must be admitted that in nine out of ten cases he made profitable failures. He was fortunate in the possession of a wife who had founded confidence in him. Where others saw simply shiftlessness, a propensity for gambling or the attributes of a natural born fool, Mrs. Dealey saw the inspiration of genius. Instead of complaining when there was nothing in the house that she had a good nothing husband, she simply sighed and said that when the scheme Mr. Dealey was working turned out brilliantly there would be a plenty.

Between the present and the future reaping of such a reward of performance small debts accumulated. They were getting so oppressive that everybody was beginning to wonder if Mr. Dealey would support himself on their weight when he solved the problem by taking his departure for Klondike. This was considered the real bit of management that Mr. Dealey was entitled to feel proud of. Dealey declared that the debts were nothing to do with her husband's fortune; that he had heard of a wonderful claim owned by a friend of his who needed money to push it, and Mr. Dealey had gone out to help him. This occasioned a smile on the face of the man, who wondered where the infamous Dealey was to get the necessary means. Indeed, it appeared to be the case of the blind leading the blind. But Marshal Noy did not cover the heat of Napoleon from Moscow more successfully than did Mrs. Dealey cover her husband's flight to the Klondike. When the mortgage on the house was not to be foreclosed she showed the manager a clipping from a Klondike paper mentioning the immense returns from a mine in which Wilfred Dealey was owner. When the manager refused further credit Mrs. Dealey showed a similar clipping from another paper mentioning another mine in which her husband was part owner. The butcher and the baker were shown still other clippings, and when they compared notes appeared that Mr. Dealey must have interest in the principal mines in Klondike. Then they all let up on the plucky little woman and kept her supplied with what she needed.

One day Mr. Dealey returned. He was well dressed and looked prosperous. He went about among his fellow businessmen borrowing on the next dividend on his different mines in the Klondike, paying a high rate of interest. He said he could easily afford to be raising funds for a new venture, out of which he expected to make a large profit.

"That little matter," he would say to the collector contemptuously, "I pressed for the amount of a bill, and get around to that just as soon as I am settled. You see, I've been away a good while, and my dividends on my mines are only just commencing. When they get up to \$500 a day, as they certainly will within six months, I will call in and pay the amount. And, to tell your employer to charge up 10 per cent interest from date of purchase. Big interest? A mere bagatelle. I've paid 25 per cent a month on money in the Klondike, but I could not do to. With the money I secured a fortune worth a million."

He lordly talk as this could not inspire confidence, and while Dealey was strengthening his credit with the men Mrs. Dealey was chatting with the women about her husband's wonderful ability as a financier. In this the good woman was not mistaken. Any man who can pay debts, promises and get loans on the credit of his brain is indeed a financial genius.

It was plain that Mr. Dealey was in a big scheme, more remarkable than his gold mines. This was evident from the large sums he had borrowed. Two different banks that had difficulty in loaning their money to him and at a good interest got into a competition for Mr. Dealey's money, but he quieted their ardor by saying that all they both had for him. It was plain that the more he borrowed the more he could borrow. When the quarterly interest on the first loans fell due he simply wrote on the back of the note "Charge it up."

Suddenly there was a big scare among Mr. Dealey's creditors. A man from the Klondike came to town who said that there were no such mines as those described in the newspaper clippings Mrs. Dealey had shown to her neighbors. Another person from Orleans claimed to have seen Mr. Dealey in that city when he was supposed to have been in the Klondike. Creditors all pounced upon Mr. Dealey at once. He restored confidence by a smile. Then he said: "Tomorrow I shall begin to pay off my debts."

Debt was soaring, and Mr. Dealey spent most of his time at a long distance telephoning orders on exchange. One evening he went to his wife, and putting his arm around her, said:

"My dear, I figure up a profit of \$155,000."

"Oh, Wilfred, what a bright man you are!"

Mr. Dealey had made up his mind to go in for the next rise in cotton. While he was supposed to be in the Klondike gathering in gold mines he was in the south studying the cotton problem. With the credit manufactured in the former he reaped a harvest in the latter.

And everybody said: "What a genius that man Dealey is. His wife is the only one who saw his wonderful ability."

WILLARD C. IRVING.

A Thoroughbred

(Original.)

"Marriage is a lottery," Duncan remarked to his friend Lee as they sat over their cigars after dinner.

"Sometimes," replied Lee sententiously.

"Sometimes? Why not always?"

"Well, there are cases where the luck or the lottery parts are more pronounced than in others."

"Um."

"In my case there was a good deal of lottery," Lee added, then stopped. "I don't mind giving you a bit of confidence, old fellow."

"Wait a bit, I'd like to telephone that I won't hurry home. You have a phone, haven't you?"

"No, I haven't," said Lee snappishly.

"Excuse me. It doesn't matter," Duncan replied, somewhat mystified at his friend's surliness. "Go on with your story."

"You know I married late in life. I was forty-five. I met one evening at a social affair a Miss Sackett—May Sackett—about twenty-two years old, who took to me very kindly. She seemed as well content with my society as if I had been a young man. Indeed, she remarked that she didn't want any boys in her train. She preferred men. That made me feel at home at once, and I didn't leave the young lady till she left for home. I asked permission to call, and it was granted cordially.

"Miss Sackett lived with her mother, a widow. I found the mother very intelligent, and we talked together a great deal of philosophic subjects, but the intellect doesn't satisfy the desires of the heart, and I often wished to cut short our discussions in order to do a little chit-chatting with the daughter. I don't mean that I made love to her. I was too old to plunge into that sort of thing with a girl so much younger than myself, but I felt that all the while we were getting nearer together.

"To cut it short, I worked up to an impression that Miss Sackett would marry me, making my approaches as soldiers approach a fort, by zigzags, and I was about to propose when I was suddenly ordered by the company to South America on a work which I was not likely to finish in several years. I received my order at 9 o'clock in the morning and was directed at the same time to be ready to sail at noon. I kicked myself that I had not been more expeditious with my love affair, for if I had I might have taken a bride with me in my exile. I felt that if I left the matter open it would never come to anything. It was impossible to see Miss Sackett, for she lived in a suburb twenty miles away. There was but one way by which I could speak to her—by telephone."

Lee got up, walked back and forth for a few minutes and then, again seating himself, resumed.

"It's a beastly thing to tell a girl by telephone that you love her, but what could I do? I knew that if I didn't do it then I'd never again, after cooling, get my courage up to ask a girl so much younger than I to marry me. I went into a telephone box, shut the door as tight as I could and began my lovemaking by calling 4308 D. A fine way to make a proposal, wasn't it?"


"I'm not so deuced confidential as to tell you just what was said on both sides. I'll only say that when I came away from that telephone I had proposed, been accepted, arranged for a marriage by proxy and that my wife should follow me on the next steamer but one. This only gave her a week to make purchases. As to a trousseau, I was so anxious for my bride to join me that I would not consent to her waiting for it. Before I sailed I had gone through the ceremony by proxy, and the lady did the same the next day. Instead of sailing out on to the 'somber ocean' I embarked on the 'bright blue waters.' I was happy as a king.

"I counted the days after arriving at Rio till I should be joined by my blushing bride, and each day seemed a month. At last the ship I wanted to see was reported in the harbor, and I went down to the dock. The vessel anchored and a tender brought the passengers ashore. Suddenly I saw my mother-in-law ascend the gang plank and come toward me, smiling and blushing.

"Why, Mrs. Sackett!" I exclaimed. "I didn't know you were—"

"She laughed. 'Have you forgotten that I am Mrs. Lee?'"

"In a twinkling it all flashed through



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my brain. At the telephone I had mistaken the mother's for the daughter's voice. I married my mother-in-law."

Lee got up again and walked feverishly back and forth, the picture of disappointment.

"You have known me for years, Duncan," he continued presently, "and I think you will bear witness that there's nothing mean about me. If my wife had set a trap for me I would never have forgiven her, but she didn't. In recalling our words through the phone I remembered a great deal of misunderstanding on both sides which at the time I attributed to imperfect electrical connection. I saw at a glance that should I let her know the truth it would be crushing for her. I had only a second to decide, but in that second I pulled myself together, and as soon as we were in a close carriage I put my arms about her and spoke the words I had so often seen in love stories."

The strong contrast between the words and the lugubrious expression on Lee's face was such as to call a smile to his friend's lips, but he repressed it.

"Old man," he said, "you may be an ass, but you're a thoroughbred gentleman all the same."

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