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## Coverly's Substitute

Appearances Were Against Him.

By CLARISSA MACRAE.

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"I'm sorry, Elizabeth," said Ralph Coverly, "that I must go to Chicago on business for the firm of Fabens & Coverly."

"Never mind, Ralph. My one week has been lovely, and I shall enjoy spending a quiet time with your mother."

"Mother will be delighted to have you with her constantly. An invalid's days are dull enough. But there is an elderly aunt coming tomorrow, and I'm afraid you'll not find it very amusing with just Aunt Agatha and mother. I've thought of a plan so that you might enjoy the program we planned and not miss any of the concerts or art galleries or even the opera."

"What is that, dear? Really, half of the anticipated pleasure was the knowledge that we were to be together."

Ralph hesitated, and then, as if dismissing some unworthy doubt from his mind, he said quickly:

"Why, I've spoken to Fabens. He's a mighty clever chap and is better versed in all the things you're interested in than I am. I'm such a practical fellow, Elizabeth. Well, I told Fabens all the things I'd planned we were to do the coming week and asked him to see that you didn't miss any of the pleasures."

"It's very thoughtful of you, Ralph." The next morning when Elizabeth wandered downstairs to a late breakfast she found the expected Aunt Agatha established at the head of the table. She was a stern visaged lady, whose hair remained a shining black in defiance of threescore years. She wore gold spectacles with thick lenses, which magnified her dark eyes with startling results. An ear trumpet dangled from a ribbon over her shoulder, much like a powderhorn at the back of a hunter.

"Good morning, Miss Neal—or shall I say Elizabeth? My niece has written of you, and I've seen your picture. If you'll excuse my saying so, you're not at all the sort of girl I thought Ralph would marry! He always preferred brunettes, like myself. Well, men are fickle as the weather! It's too bad Mary is confined to her room. You will be very lonely." Miss Dale paused to take breath.

"Mrs. Coverly will enjoy having some one with her. She is so much alone except for the nurse," said Elizabeth.

"I can't hear a word you say," asserted Miss Dale calmly. "It doesn't matter. I can always guess what people are talking about at table. You probably remarked that you wouldn't be lonely at all during Ralph's absence. I know Dick Fabens, my dear, and a more fascinating man I never met. Ralph is very foolish to leave you in Dick's care. But, there, every one has his consolations, and that little dark beauty Ralph was so crazy about last year lives in Chicago. There, there! Don't get emotional!"

Elizabeth, angry and amused, watched her and when she was alone finished her breakfast and retired to her own room. Later her brief morning visit to sweet Mrs. Coverly brought forth the fact that Aunt Agatha had arrived from her suburban home at an early hour that morning. She had surveyed the house from attic to cellar and had interviewed the nurse and the servants with praiseworthy results.

Mrs. Coverly smiled indulgently and touched Elizabeth's serious face with a delicate forefinger. "Aunt Agatha is an angel at heart, Elizabeth, but her deafness has accentuated certain oddities in her manner, and she has adopted a freedom of speech that is sometimes alarming. Don't forget, I shall expect you to come in for our game of chess every evening if you don't mind devoting so much time to an old woman."

Elizabeth's answer was to kiss the hand that caressed her, and the next half hour was one of delightful intimacy with the mother of her prospective husband.

Aunt Agatha at luncheon was a repetition of Aunt Agatha at breakfast, and her deeply voiced monologue left the girl with a strange sense of desolation. For the first time since her engagement to Ralph there crept into her heart a vague disquiet as to his perfect loyalty. Who was this dark beauty of whom Aunt Agatha Dale babbled?

Two o'clock brought Dick Fabens with tickets for a matinee, and, as Aunt Agatha was so rheumatic to go far afield, Elizabeth went alone with Ralph's partner. During their brief ride in the carriage Elizabeth learned that Mr. Fabens was feeling much better and that the simple program Ralph had laid out appealed to his convalescent body and mind as nothing else could.

Dick Fabens was fascinating. Older than Ralph, he was attractive by reason of his contrasting gray hair and youthful face. He was strangely sympathetic to Elizabeth, and she found herself looking to him for confirmation of all her delight in each pleasure that came to her in the days that followed.

He did not flirt with her; he did not make love to her. He was simply natural and unaffected, and by very reason of her enforced solitude at the Coverly home Elizabeth turned to him for congeniality and pleasure during those seven days.

Aunt Agatha suddenly disapproved of Dick Fabens' attention and expressed her opinion each morning. Elizabeth came to take a wicked delight in listening to those lectures, and frequent mention of the dark beauty in that direction hardened her heart against the absent lover. His daily letters were characteristically short, and her jealous eyes read between the lines that he was enjoying his stay in the Windy City. Then on Thursday the letters ceased coming, and Elizabeth stopped writing.

On Saturday morning she took counsel in her own room and decided that Ralph Coverly was tired of her. If he had not been, if he had really cared for her, would he not have hesitated at leaving a substitute for his own escort? Was it not to justify his own attentions to this other girl—whose name Aunt Agatha had once admitted to be Elsie—that he had provided a substitute? Fabens spoke little of his partner beyond saying that the coveted contract had been secured by Ralph.

Saturday morning Elizabeth went back to the boarding school, where she was a teacher of music, but before she went she inclosed her engagement ring in a tiny box, registered it and sent it to Ralph's office, with a brief note explaining her action. "It has all been a mistake," she said.

Aunt Agatha's farewell of her was prolonged and affectionate at the late breakfast, several hours after the ring and letter had been sent.

"Goodby, my dear Elizabeth. I've learned to love you dearly, and I've watched you closely during the past week while Dick Fabens has been taking you out, and you are a most unusual girl. Ralph has won a treasure indeed. We would have been so unhappy if he had cared for that Elsie girl who set her cap for him last year. It's a good thing she eloped with her chauffeur and went to Paris, for— And so on until Elizabeth's brain reeled with the horror of what she had done.

Her farewell to Mrs. Coverly was tearful and brief, but she did not dare divulge the fact of her broken engagement to the woman who had taken the motherless girl to her warm heart.

At Ferneliff the weeks passed drearily without word from Ralph. There was a picture postcard from Aunt Agatha, who had returned to her home, saying she trusted the missive found Elizabeth in good health. Then Elizabeth mailed a card to Miss Dale and hoped that lady was quite well, and so ended her connection with the Coverly family.

There came a day several months afterward when she received cards for Dick Fabens' wedding to some girl from New Orleans. She laid it away with a little sigh. It was merely an echo of the happy life she had dropped out of. She blamed herself bitterly for listening to Aunt Agatha's inane chatter and knew that she had wronged Ralph. And yet there was the fact that he had ceased writing to her. That might be easily explained. Letters often miscarried. There was no excuse for her doubt of her lover's constancy. She ought to have trusted him against everybody in the world, even as he would have done had the case been reversed.

That same day was a half holiday, and Elizabeth, weary with the strain of teaching and very unhappy, stole away to spend the afternoon alone in the beautiful chestnut woods that stretched behind the school buildings. The trees were in their summer glory of gold and brown, and through the scanty foliage there were glimpses of the clear blue sky. Where the trees fringed the banks of the tumbling river Elizabeth found a seat on a mossy rock.

The rushing of the river drowned all other sounds, and it was not until he stood beside her that Elizabeth knew Ralph Coverly had come at last. From very joy in his presence she was powerless to move.

He looked down at her, pale and worn and quite unlike his usual buoyant self.

"Elizabeth," he said desperately, "I've just had Fabens' invitation. If it isn't he, who is it?"

"Who is who?" asked Elizabeth weakly, her voice breaking as he caught her hand.

"The one who came between us," said Ralph hoarsely. "Aunt Agatha hinted—she wrote—it was Fabens, and you were both so happy, so I stopped writing and came home to find the ring and your letter. I was a beast to Fabens—thought he had cut me out with you—and then he stiffened up, and we've hardly been on speaking terms outside of business. Then this morning I found his wedding invitation in my mail, and so I came down to find out who the other man is. I would have staked my life on your faith, Elizabeth!"

"You may now, wait, Ralph, till I tell you all," sobbed Elizabeth. But Ralph did not wait. His arms were about her and her sunny head on his shoulder while she poured out the misunderstanding and misery of those seven days.

# CASTORIA

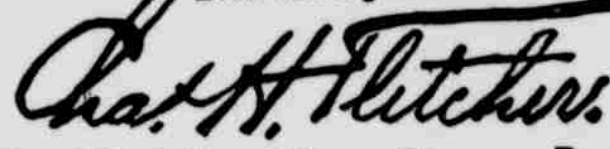
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## Net Cost in Life Insurance

In the future the struggle amongst mutual life insurance companies will be to give insurance at the lowest possible cost consistent with the necessary maintenance of resources and a sufficient surplus to guard against contingencies. The tendency in this direction began with the agitation resulting from the New York legislative investigation in 1906. Soundness, solvency, assured ability to meet all its contracts will always be the first test of the quality of a life insurance company. Next to this will be the cost at which it provides the protection afforded by life insurance policies.

Below we give the experience which a policy-holder would have had if he had insured for \$10,000 in the first half of 1906, at the age of 35, taking whole life policies, and using his dividends to pay premiums, in the companies named in the table:

	PREMIUMS.	DIVIDENDS.	NET COST
Etna	\$1,112.80	\$ 87.30	\$1,025.50
Berkshire	1,092.00	110.40	981.60
Connecticut Mutual	1,054.00	109.00	945.00
Equitable	1,124.40	98.40	1,026.00
Germania	1,106.80	91.70	1,015.10
Home	1,098.70	107.20	991.50
John Hancock	1,092.00	131.00	961.00
Massachusetts Mutual	1,095.20	141.40	953.80
Mutual Benefit	1,054.00	88.10	965.90
Mutual Life	1,115.20	121.90	993.30
National Life	1,096.40	118.60	977.80
New England Mutual	1,092.00	122.00	970.00
New York Life	1,124.40	142.00	982.40
N. W. Mutual	1,081.20	140.60	940.60
Penn Mutual	1,070.00	117.30	952.70
Phoenix Mutual	1,101.60	118.20	983.40
Provident L. & T.	1,060.00	101.90	958.10
Security Mutual	1,116.40	70.00	1,046.40
State Mutual	1,192.00	131.10	960.90
Union Central	1,075.20	135.50	939.70
Union Mutual	1,104.80	64.40	1,040.40
Philadelphia Life	1,027.20	103.00	924.20

Philadelphia Life Insurance Company

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