

## THE INSURANCE AGENT'S HOLIDAY.

When I came down to breakfast on the first day of my stay at Newquay I found the coffee-room untenanted save by a waiter, who, having ushered me to a table near a window, departed to procure my orders.

Being on a cycling tour round the Cornish coast I had arrived on the previous night from Tintagel too late to see the place in daylight, and I spent the interval of waiting in admiring the glorious views of ocean and rugged headland from the hotel window.

Suddenly a sound in the room caused me to look round in expectation that it was the waiter with my breakfast. Instead of him I saw another guest entering and taking his seat at a distant table—a young man of slender build and delicate appearance, who after perusing the menu kept casting eager glances to the door.

"Why, that is Tennant," I said to myself; "the fast youth whose business was refused by the Septennial last October."

I coughed; the other guest looked at me with a vacant stare and began to read a newspaper. He had evidently forgotten me or did not wish to renew our very brief acquaintance.

I must explain that I am an agent for several leading life assurance companies, having an office in the West-end of London. My name is George Ramsay, but that by the way. About ten months before the date of this story one Simon Querle had called upon me with a proposal to insure the life of Percy Tennant, the young gentleman now preparing to breakfast within a few yards of me. Mr. Querle had a not very enviable reputation as "bear-leader"—some said money lender—to young men about town, and I was neither surprised nor sorry when the Septennial Assurance Company refused Mr. Tennant's life on the grounds of ill-health.

It was, however, a great surprise to me to hear a month later that Mr. Querle had effected a policy on the life of his "friend" in an office not quite so shrewd as the Septennial in the appointment of its medical examiners. But the surprise was diminished when I learned incidentally that the doctor who eventually passed Mr. Percy Tennant was an intimate friend of Mr. Simon Querle.

So much for the past. The coffee-room door opened again, and a very pretty girl with wavy auburn hair and soft brown eyes came in. She brightened as she caught sight of Tennant's welcoming smile and went and sat down at the same table their whispering and aimless little laughs giving them away as "a honeymoon couple" as plain as words could speak.

That's a case of a man's life saved by the influence of a good woman, if I am not mistaken," was my reflection. "A year ago Tennant was a young rip with one foot in the grave; to-day he looks like a respectable citizen with a very charming wife."

To make sure, I inquired of the waiter when he brought my breakfast, and was gratified to find that I had hit the mark.

"They are Mr. and Lady Grace Tennant sir," said the man. "They were only married last week. The lady is a daughter of the Earl of Gardenhurst and is very wealthy. Her maid told one of the chambermaids that it was a pure love match on both sides, in spite of the gentleman having run through his own money. She had just stopped him from going to the dogs."

"One of these same dogs being Mr. Simon Querle," I said to myself. "I wonder how Simon likes it, and whether Lady Grace has redeemed the policy on her husband's life."

I remember that the amount proposed to and declined by the Septennial had been £20,000. Presumably the policy subsequently effected in the more lenient office had been for the same sum.

Having finished breakfast I left the newly-married pair billing and cooing at their table, and sauntered out of the hotel to prow about with my morning pipe. There are at least three first-class hotels at Newquay. On passing the entrance-gates of one of them I nearly ran into Mr. Simon Querle! The coincidence was a little too startling, and I withdrew my pipe and stared at him rudely.

"Halloa, Ramsay, old chap! You down here? You look as if you had seen a ghost," he said, in his coarse voice. "Glad to meet you."

But there was a vicious glint in Querle's blood-shot eye which plainly indicated that one of the last persons he wished to meet in Newquay was George Ramsay, agent for the Septennial Assurance Company.

My acquaintance with the man was of the slightest. From time to time he brought me proposals for business, more often than not declined; but why that look of disgust, quickly suppressed, should have come into his face on seeing me was more than I could fathom. Naturally, having just been thinking of him in connection with young Tennant, I took it for granted that his presence there was due to that of his former client, and the combination made me thoughtful.

I greeted him coolly, and mentioned in a conversational tone, so far as I could command my voice, that I was staying at the hotel as the Tennants.

"Tennants?" he repeated vacantly. "Who

on earth are they?"

"Oh, come!" I said; "you remember bringing Percy Tennant to me last October, with a proposal to insure him for £20,000. He's married now into clover, and he's here on his honeymoon."

The blank stare continued, and then broke into a flicker of intelligence. "I give you my word I had clean forgotten the man, but now you mention the circumstances I have some sort of recollection. Married, is he? And brass with it? Well! I am glad to hear he's doing himself so proud. I suppose you are not spoiling sport by playing gooseberry, eh?"

As he put the last question he shot a furtive glance at me from under his heavy-lidded eyes. Could it be that he was eager to learn if I was in communication with Tennant and was therefore likely to apprise him of his presence? If so, he must have been relieved by my answer—that Mr. Tennant had evidently forgotten me.

"Heedless young dog!" he muttered. "Well, bye-bye, if you're not coming my way."

His inclination to shake me off was obvious, and it being mutual I passed on with a curt "Good morning." Presently I turned and looked after him. He was resolutely making his way out of the village along the road leading to the bluff headland that stands sentinel at the northern end of the wide sweep of Fistral Bay.

I sauntered back to my own hotel in thoughtful mood. That the two parties interested in that abortive proposal to the Septennial, afterwards effected in another office, should be wandering about the wild Cornish coast at the same time and yet quite independently of one another could hardly be coincidence. And if not, what object could Querle have in dogging his former associate on his honeymoon?

I wish I knew the details of the ultimately successful assurance transaction—whether the policy had been assigned by Tennant to Querle as security for a loan, and, if so, whether the loan had been repaid and the policy redeemed.

If such a debt was still owing, and Querle stood to gain a big profit by the bridegroom's death—well, his presence there boded no good to the lasting happiness of the young couple.

Yet, what was I to do to warn them? I did not even know for certain that Querle had ever lent money to Tennant, still less that the former had ever had the policy assigned to him. The law of slander is stringent, and to hint that Querle was following Tennant with a sinister design would probably leave me a poorer man.

At lunch in the hotel some of the light that I was groping for was forthcoming. I chose the next table to the Tennants, and deliberately listened for scraps of their conversation. Only a few reached me, and they were mostly of the honeymoon sort; but towards the close of the meal Tennant raised his voice, after a long bout of whispering, in the tone of sudden recollection.

"By the way," he exclaimed, "talking of your munificence reminds me that Querle never returned that policy on my life, though I sent him a cheque for the amount of his loan the day after you made me the happiest of men."

I looked to see how Lady Grace would take this, to me, startling announcement. She puckered her pretty brows at first, then smiled. "You forget we have been travelling, dear," she reassured him. "He would not address such an important document to an hotel. It has probably been delivered in town."

"That will be it," Tennant replied, carelessly. "Now let's go and enjoy ourselves in the open. Fistral Bay and Towan Head is the programme for this afternoon, I think."

They rose, and mindful of Querle's destination in the morning I rose, too, determined to keep them in sight. The road to the headland from the village runs straight over open country, and not wishing to be detected following them I started first, while Lady Grace was upstairs putting on her hat.

That process must have been lengthy, or else the wedded lovers must have dallied by the way, for I had nearly reached the dip leading from the level flat down into the bay before they appeared in the road half a mile behind. To the left of me lay the curving bay, to the right the irregular pile of the headland jutted into the seething waters.

I hesitated which way to take—down into the bay, where the Atlantic rollers were chasing each other to the beach, or upwards among the crags and boulders of Towan Head. I unsung my field-glasses and raked the bay from end to end. There was no one there. I turned the glasses on to the headland and searched its gnarled summit and precipitous sides with a like result. If Querle was anywhere about he must be lurking in the latter direction, where the broken ground gave ample scope for concealment.

"But, there!" I told myself; "it is far more likely he went back to his hotel long ago. If I'm wise I'll go back to mine."

And yet some unseen force seemed to hold me to the spot as the self-constituted guardian angel of the young couple loitered happily towards me along the sunlit road.

Why was that man of all others at Newquay? Why did he prevaricate about his acquaintance? I could not answer these questions, but intuitively I made up my mind, and began to climb the landward side of the headland. The honeymooners were young and adventurous; they would tackle the stiffest part of their sight-seeing first, and that way, if anywhere, lay the danger.

Some way below the summit a path ran round the bluff—a mere cornice quite unprotected from the sheer drop into the sea. It was a fearsome place to walk on, seldom attempted except by coastguards. On reaching the place where it struck off on its course round the promontory I abstained from taking it, because one could only see along it as far as the first bend, and by pushing high up the cone I should be able to look down on the whole extent of the path. At the same time I could keep the Tennants in view as they approached.

Having attained the point of vantage I cautiously peered over the giddy brink to the track along the ledge. Upon the latter, about twenty yards below me, with his back to the wall of rock and with his feet almost reaching to the edge of the precipice, was seated a coastguard. His spy-glass lay idle by his side, and from his listless attitude he might have been asleep. Of Simon Querle, or of any other human being, there was no sign.

Relieved to find that perilous spot tenanted only by a representative of the law I turned landward, and saw that the Tennants were mounting almost in my own footsteps. Like me, they hesitated when they came to the commencement to the girding path. Over the thunder of the ground-swell below their voices reached me clearly.

"I am not afraid of it myself; but are you sure you've got nerve enough, dearest?" Tennant replied to Lady Grace's proposal that they should make a circuit of the headland by that awe-inspiring route.

For answer the girl struck boldly on to the ledge and her husband followed close behind. So far, though I could see them all, they were not in sight of the coastguard, and neither party was aware of the presence of the other. But soon I saw the man immediately below me sit up. He had caught the sound of their voices and was listening intently.

The natural inference was that he would rise and make room for the approaching tourists to pass along the narrow ledge. He astonished me by doing nothing of the kind. Just as the Tennants were coming into his view round the bend he toppled over on his face, with his legs still blocking the path.

The honeymooners rounded the corner. "Why, here's a coastguard, and he appears to be asleep," Lady Grace exclaimed. "How awfully dangerous. If he were to move he would roll over into the sea."

"Perhaps he's ill," said Tennant, groping his way behind.

A groan from the prone figure seemed to confirm the surmise, and Lady Grace bent over him.

"Yes," her clear tones reached me; "he says he's had a sunstroke, Percy. We can't leave him here alone. One of us must go for help."

"I'll stay with him," Tennant replied.

"Go straight to the coastguard station."

Flattening herself against the rocky wall, Lady Grace allowed her husband to pass her and then retreated by the way she had come. Absorbed in her progress, Tennant stood watching her till she was lost to view, and even after she had disappeared kept his gaze fixed on the corner round which help must come. Once he spoke to the coastguard, but the man had apparently relapsed into unconsciousness, and Tennant turned again to the angle of the rock.

In that attitude he was standing, some two yards from the prostrate figure, when, ten minutes after Lady Grace's departure, the coastguard began to very slowly raise his head. At the same time he wiggled over on to his side, thus for the first time presenting his profile to me.

The face was the face of Simon Querle!

Yes, there was no mistaking that blood-shot eye which stealthily turned its fierce gaze on the unconscious watcher. Tennant, with his back to the pseudo-coastguard, and only lightly resting one hand on the rock, was at the mercy of the scoundrel who, I was now convinced, hoped to gain a large sum by his death. A push would send him hurtling from the ledge into the seething cauldron at the foot of the precipice, and the push was about to be administered.

Querle seemed to be not quite satisfied with his position for the final spring, and began to move his body nearer to his victim. I held my breath as I debated how to act. The

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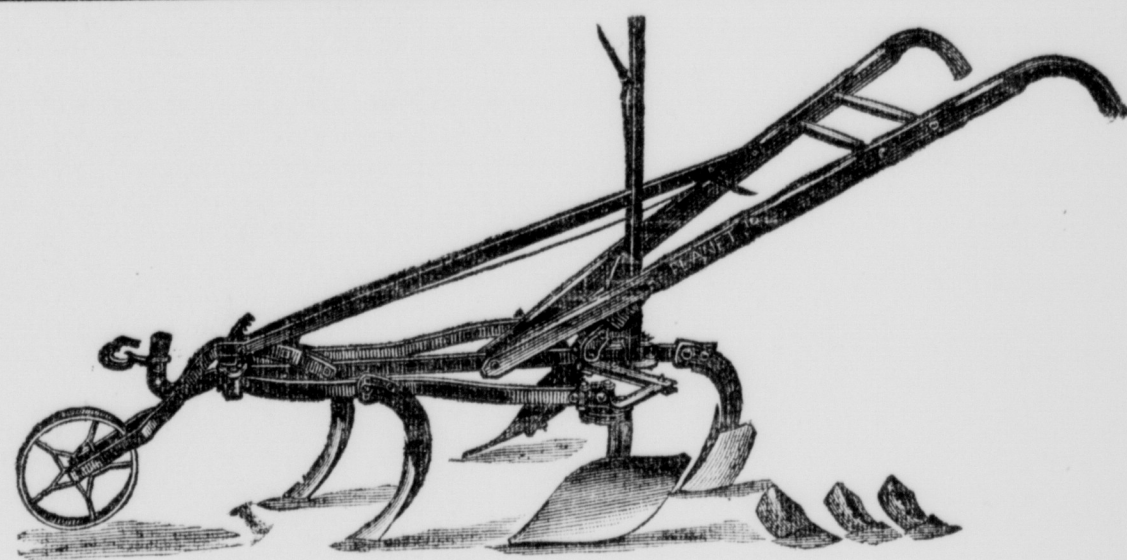
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