

ON SECRET SERVICE

True Stories of Experiences in the State, War, Treasury and Postoffice Departments by Col. Jasper Ewing Brady, Late Censor of Telegraphs and Chief Signal Officer, U. S. A., Santiago de Cuba.

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No. 12. "The \$100,000 Policy."

"SID, I'm going to take a run down to New York for a day or so. You watch out at the office until I get back. Nothing special doing here, but something may come up. Address me at the Grand hotel until further notice." Thus spoke Col. Cheney to his friend and associate, Sidney Guthrie, one bright, warm morning in June.

"What is it, colonel? A business trip or just a desire to have a look at old Broadway?"

"Both, Sid, both. Chicago is a little dead now. I've put in a pretty hard winter and spring, and now I think I'll take a rest for a few days. Of course I'll look in the office several times while I'm there."

"All right, Jack. We'll try to get along without you for awhile. Have a good time and come back when you're rested."

Jeff, the ebullient faithful servant, was told to get the colonel's bag ready. Sometimes when away on trips Col. Cheney took Jeff along as his personal attendant. Jeff hoped he would do so this time, but the colonel said:

"No, Jeff, not this trip. Next time maybe. I'm just going once east for a while in New York and vicinity, and I want to get away from everyone."

"Ah! in dreadful sorry to see you go, kummel, but Ah'll try an' survive," he went on, saying each word as he went. "I guess you'll get along all right. Mr. Guthrie will probably keep you busy."

"Dat's jes it, kummel. Mistah Guthrie do keep me pow'ful busy; mo'n you do."

"Well, Jeff, I've noticed you're getting a trifle fat and a little extra work won't hurt you. Get out, you rascal!"

"Yes, sah. Huh, huh," chuckled Jeff, as he went out. "He always noticed Kummel Cheney only abuse does he loved. When he was pow'ful perille to anyone, he meant dar was gwine to be se'ryus trouble."

The Lake Shore hotel, where the evening carried Cheney eastward, and he gave himself up to complete relaxation. He was tired, brain fagged, and wanted a little surcease. He buried himself in a light novel and just laid off. At six the next night he landed in New York. At the Grand hotel he met several chance acquaintances. After supper he wandered up to the Casino. Some light fantastic musical comedy was playing there, and Cheney really enjoyed it. Between the acts he strolled out in the foyer and was enjoying a quiet smoke when he heard a voice say:

"By jove, it's you! No—yes it is. Hello, Col. Cheney, how are you?"

The colonel turned, and there stood Mr. Darius P. King, president of one of the great life insurance companies. Cheney knew King well, had done a great deal of delicate and intricate work for his company, and Mr. King had a profound liking for Cheney as a detective and as a soldier, but above all as a man. They sat each other frequently when either came to Chicago or New York, and as Mr. King was a wealthy unencumbered widower, Cheney was more than glad to see him. A cordial handshake and he said:

"Why, I am glad to see you, King, more than glad."

"What brings you east this time?"

"Nothing, King, absolutely nothing."

"Nothing? Well, by jove, this is the first time I've ever known you to be doing nothing."

"Well, you see, I got a little tired out, wanted to get away, and here I am for a few days' rest."

"New York's a good place to rest." The commencement of the second act interrupted the conversation, but after the theater the two men went to a restaurant, had a quiet little supper and a heart to heart talk. It was 12:30 when they parted, and Cheney was to lunch with King at 1:30 the next day.

"Come down earlier than 1:30," said King, "and stay as late as you like. My office is a good place to loaf."

"I've never seen any loafing there," laughed Cheney, remembering that King was called "the still-to-be-see" on account of his incisive manner and actions.

"Good night, old man."

"Good night, colonel."

About noon the next day Cheney strolled into the stately marble pile lower Broadway, known as the home office of King's life insurance company. It was like getting up to royalty to reach the head of one of these great financial institutions, but Cheney's card was an open sesame, and in a few minutes he was comfortably fixed in King's palatial office. Mr. King was seated behind his desk, out which were sticking checks and what not. All about was a seeming confusion, but the president knew every paper, every item.

"Anything new, King?" asked Cheney, lighting a fragrant cigar.

"No," answered King, holding a package of papers and a check in his hand. He looked intently at the papers, studied a minute, then raising his eyes, he said:

"Cheney, here's a peculiar case. I've heard your man Guthrie has had several successful ones. I've got one right now, have had it ever since these papers came to me for approval yesterday morning, and like Bancho's ghost, it will not down."

"What's the case, King?" asked Cheney, beginning to take notice. Intuitively his mind sensed mystery.

"It's a death claim for \$100,000. That in itself is not unusual, and the papers are regularly made out. The policy had only been in force 30 days, when the insured died. That, too, is not unusual, but the claim comes up from Mexico, and everything from Mexico reeks of fraud."

"Where does the hunch come in?"

"The hunch," says it's fraud. But the papers have been passed on by the various regular departments and committees, and sent me for approval. I guess I'll have to sign them up and get them out of the way." Mr. King

dipped his pen in the ink and was about to sign his name, when Cheney quietly said:

"Wait—don't sign."

"Why not?"

"Well, I'm away on a vacation, and this trip to Mexico looks good to me. You give me the papers and draft for \$100,000, also give me authority to act in the case. I'll go to Mexico, and if I find everything O. K. I'll pay the claim; if not, why I'll run down the culprit for you."

"By jove, that's a good idea. You bet I'll do it, and gladly." In a few moments the check, papers and all documents were in Cheney's possession, and after luncheon he made a dash for the train.

King good bye, saying he would study the papers all afternoon, and that night would leave for Mexico. He did study the papers carefully, from the application to the death claim. The two medical examinations, inspection report, everything was in due form. The insured's name was Juan Silva; occupation, rancher; residence, near Torreon, Mexico; the cause of death, typhus fever, and the beneficiary's name was Maria Silva, sister.

The medical examination revealed the fact that Juan Silva had one brother and sister living, none dead; the father and mother had been killed years ago by the Yaqui Indians. The family history was good; Juan Silva was 35 years old, wealthy and healthy, and according to the American table of life expectancy had an expectation of 31.75 years. Yet one month after he was dead and his sister was to get \$100,000.

"That's a good deal of money for a rancher," muttered Cheney, "I'll need one worth that much." The agent in the case was R. H. Thomas, agency manager at Torreon, and the premium, \$3,875, had been paid in cash on delivery of the policy.

That night Cheney left for the south and five days afterwards landed in Torreon. The Mexican is a suspicious being at best, and once let he be deceived, he never forgives. He is called "gringo," as he is called, alight in one of their towns and everybody, from the jefe politico down to the humblest peon, has a guess as to what his business is. Cheney was no different. From the rest, he spoke Spanish rather well and allowed his landlord and others to imagine he had money and wanted to purchase a mine.

"Most of them," because the Silva, he learned, lived back in the hills and he would have to go there in course of the investigation. Cheney carefully looked up the parties in the case. Thomas, the agent, was well known. He lived well, wrote a good deal of insurance, drank a good deal of mescal and pulque, and was rather familiar with the city. He had a claim of \$100,000, but not enough to condemn him, and his accounts were in good shape. That much Cheney had learned before leaving New York.

The two doctors were named Wilmarth and Saydam, both men of character, Wilmarth being especially well thought of by everyone. He had lived in Torreon for years and had made many cures of various diseases of the natives. The inspector was Chas. M. Bull, a plain spoken, honest gentleman. So much for the insurance side.

Maria Silva, the beneficiary, was about 25 years old, and, like all Mexican women, looked a great deal older. She wasn't very popular; in fact the Silva family, though reputed to be wealthy, was not thought much of in the vicinity of Torreon. Their hacienda was situated about 19 miles due west of Torreon, midway between there and Guadalupe.

Eduardo Silva, brother of Maria, was a typical Mexican high roller. The bull fights at Mexico City and Chihuahua were always graced by his presence. Juan Silva, the deceased, for years had been a recluse and was seldom seen.

The application and examination had taken place in Torreon, and yet the physician's affidavit attached to the death claim had been made in Guadalupe and signed by two Mexican doctors, Beltran and Aguilera by name. The undertaker also came from Guadalupe; in fact, in life the business was transacted in Torreon; in death, in Guadalupe. The only man who figured in both cases was Thomas, the agency manager in Torreon, and the man that wrote the policy.

"That's devilish funny," muttered Cheney as he went over the case. "Why couldn't those death claim papers have been signed here? Dr. Wilmarth should have seen that corpse."

Cheney determined to take Dr. Wilmarth into his confidence, and did so. The doctor was more than willing to help him.

One morning a short time later they quietly slipped out of Torreon and that afternoon were in Guadalupe. They called on Drs. Beltran and Aguilera. They were good enough doctors and evidently honest in their statements. In answer to a question by Cheney Dr. Beltran said:

"Yes, he and Dr. Aguilera had attended Juan Silva. He had virulent typhus fever and after a few days' sickness he suddenly died. That was all they knew of the case."

"Not much, is it, Dr. Wilmarth?" said Cheney.

"No, and I am prone to believe the doctors."

"Now for the undertaker."

"That worthy's name was Sanchez, and he was a shifty Mexican."

"Si, senior, he had buried Juan Silva; such a grand senior he was."

"Cut that, please, senior," snapped Cheney. "You are sure the body was that of Juan Silva?"

"Ah, gracias Dio, senior, have I not known Juan Silva for many years? Si, si, it was his body, there could be no mistake."

"Where did you bury him?"

"At Dolores, on the hill yonder, senior."

Not much was made out of Sanchez, and Cheney and Wilmarth left. "Doctor," said Cheney, "I'm going to have that body exhumed. I know it won't be in a very pleasing state, but you can perhaps tell whether the body is that of the man you examined for insurance."

"Unless there is a marked discrepancy between the corpse and the Juan Silva I examined, I may have trouble in making an identification, but we shall see."

It was not an easy matter to get permission to have the body exhumed, but a judicious use of money and moral suasion won out. Two husky peons were hired and Cheney sent for Sanchez, the undertaker, but he had disappeared. The party went to the cemetery and after more trouble found the grave of Juan Silva.

Cheney and Dr. Wilmarth sat down in the shade of a tree while the peons dug. They even smoked a corn husk cigarette or two, so common in Mexico. Mexican peons will work just so fast and no faster, and it was slow work waiting. But finally they showed the coffin box and a little later it was lifted out and placed under a tree. Only a few minutes were needed to remove the screws, exposing the casket. When the lid was lifted and the contents exposed, Dr. Wilmarth said:

"Well, by jove, colonel, the body has been destroyed by quicklime!"

Cheney looked. The detective was upmost now. A few quick motions and the entire top of the coffin was off. There was a mass of quicklime and matter exposed, but all semblance of a human body was gone. A few strands of dark hair at the head, the dim outline of a body, and the leather sole of a shoe at the foot were all that remained.

"Look at your medical report, quick, doctor. How tall was the man you examined?"

"Six feet one; weight, 192 pounds."

A tape line came out of Cheney's pocket and he carefully measured from the hair to the sole, following the outline of where the body had lain.

"Five feet nine, doctor," he said. "I thought so. A case of substitution, by all that's good. Now to nab the birds. We'll have them by tomorrow night."

Dr. Wilmarth had lived so long in Mexico, he was somewhat imbued with the prevalent Manana spirit, but his American blood rose rapidly under the influence of Cheney.

The next morning about 11:30 they rode up to the Silva hacienda. "Senorita Silva at home?" he asked a servant.

"Si, senior, si," and in a few minutes Senorita Maria Silva appeared on the porch.

"Buenos Dias, senorita," she said, in soft language of old Mexico. "Won't you sit down?"

"Thank you, senorita," said Cheney, raising his hat. "Dr. Wilmarth and I represent the life insurance company in which your brother Juan was insured."

At the mention of the name "Juan" the senorita raised her dark eyes to heaven, made the sign of the cross and murmured: "Madre de Dios." Under his breath Cheney muttered "hypocrite," and continued:

"Yes, senorita, I have come down from New York to settle the claim."

"Settle the claim, senior? You mean you will pay me the money?" The senorita's eyes were sparkling. Cheney was watching her closely.

"Well, senorita," he replied, smiling, "here is a New York draft on the Anglo-American bank of Mexico City, for \$100,000. It's made payable to your order."

"Ah, senior, I thank you, I thank you."

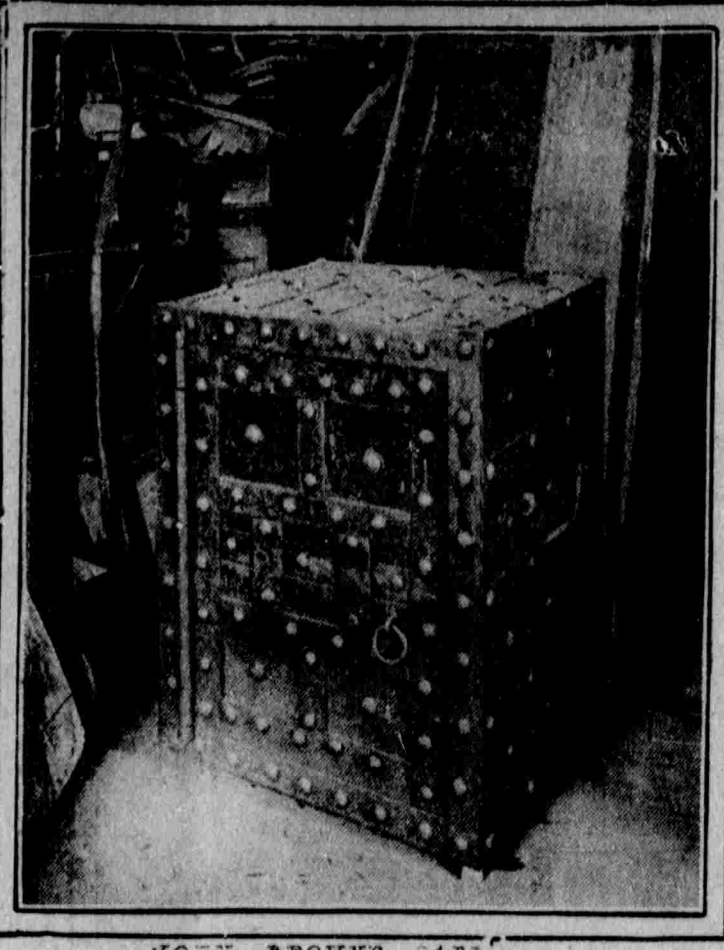
"Don't thank me, senorita, thank your brother Juan, who was thoughtful enough to provide for you."

"Ah, Juan! Si, poor Juan." Again the solemn "Madre de Dios."

Cheney determined on quick action and said:

"Senorita, the minute I am convinced you are entitled to this check you shall have it; but I'm not convinced now—far from it. I know you are not entitled to it." This last he thundered at her and she recoiled, almost paralyzed.

"What—you—mean?" she gasped.



JOHN BROWN'S SAFE FOUND.

The sheet iron safe owned by John Brown at the time the famous abolitionist left New England to participate in the stirring scenes in Kansas and at Harper's Ferry was recently found in the loft of a barn at Indian Orchard, Mass.

The safe is of added historical value as in it reposed the documents relating to the agreement between Brown and Massachusetts anti-slavery leaders which resulted in Brown's going to Kansas to assist in making the state "free."

A number of historical organizations are seeking to buy the relic. It is likely that the safe will become the property of the John Brown association of Torrington, Conn., which has preserved Brown's birthplace.

"I mean," said Cheney, "that the body buried in Dolores at Guadalupe was not the body of the man insured a month ago. Quicklime was used to destroy the body buried, but the ruse did not work. We exhumed the body today and Dr. Wilmarth here positively states that it is not the corpse of the man he examined for the insurance. Sanchez, the undertaker, has fled towards the west coast, but he will be brought back. Now, senorita, who besides yourself and Sanchez are in this plot? Come, senorita, who?"

Cheney's manner was commanding, his voice tense, his whole being was powerful. The woman utterly collapsed and muttered one word: "Thomas."

"Thomas?" said Cheney. "I thought so. Now, senorita, make a clean breast of it. The fraud has not been consummated, and if murder has not been done it may not go hard with you."

Womanlike, Senorita Silva told. "Senor Thomas and I are in love. We are to be married soon. He wanted money; I didn't have any. He knew my brother Juan was not strong. He would insure his life for \$100,000; another strong man would be examined and then disappear. Juan would die, papers would go from Guadalupe so Dr. Wilmarth would not be called in; I would have \$100,000, we would pay Sanchez, the undertaker, \$10,000 because Sanchez knew; then we would be married and Senor Thomas and I would travel. Ah, senior, believe me, by my God, I am telling the truth." And with this she fell on her knees to Cheney.

"Rise, senorita," he said, gently, "and we will do what we can."

Taking the senorita with them, the doctor and Cheney returned to Torreon, reaching there after dusk. Bright and early next morning Cheney hunted up the American consul and made himself known. Together they went to the chief of police. His aid was promised and in a short while the three men

appeared in Thomas' office. Mr. Thomas was smoking his cigarette and building air castles when Col. Cheney said: "Mr. Thomas, I believe?"

"Yes, sir."

"I'm Col. Cheney, representing the home office of your company. I am compelled to give you into custody for fraud in the Silva case."

"Fraud! Why, man, what are you talking about?"

"Senorita Silva has confessed, Mr. Thomas; Sanchez has decamped, and your game is up."

It didn't take long to convince Thomas that the game was up; then

he showed his gameness and took his medicine. He had played for high stakes and lost. "San Juan de Dios for 10 years," was his sentence. That meant death, because no man ever lived more than five years in that hell hole. Sanchez was caught and received the same sentence. Senorita Silva was pardoned by Diaz and took the veil. Cheney and King had a dinner in New York later and Cheney said: "Your 'hunch' was a good one, old man."

Next story: "Outwitting the Russian Government."

A New Version.

"Even the monks of St. Bernard have succumbed to the progress of mechanical science, and have thoughtfully arranged a motor-car service from the valley to their hospice."

The shades of night were falling fast, as through an Alpine village past. A blaze of light, a noise, a smell; Men said: "That's Brother Gabriel!" N his motor car."

"Oh, stay," the tourist maiden cried. "I'd love to have you let me ride. Pop's chauffeur, way back home, 's a flier. But what I want's a holy triar — N a motor car."

"Drive not so fast," the old man said. "There's a police trap on ahead. The friar dashed on, out of sight; Back came the scent, from up the height, N a motor car."

Onward he flew, and ever higher. Until an ice chip tore his tyre. Or things began to break, or bend. And Brother Gabriel had to mend His motor car."

His brow was sad; The car beneath He crawled; and muttered, 'tween his teeth. Words that a friar should never know. He (for example) murmured: "Blow The motor car!"

On he, by the faithful hound. Hunted in the snow was found. Still grasping in his hand of ice A sponge, dripping like a vice His motor car."

Tenderly back his brothers bore. And thawed him to "mote" nevermore; And, from the mountain's icy crown A team of dogs towed tamely down The motor car."

—Westminster Gazette.

DON'T BE IMPOSED UPON.

Foley & Co., Chicago, originated Honey and Tar, a throat and lung remedy, and on account of the great merit and popularity of Foley's Honey and Tar many imitations are offered for the genuine. These worthless imitations have similar sounding names. Beware of them. The genuine Foley's Honey and Tar is in a yellow package. Ask for it and refuse any substitute. It is the best remedy for coughs and colds. For sale by F. J. Hill Drug Co.

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