A MATTER OF POLICY

Milton J. Tuttion was a young insurance agent who was assisting very materially to get business for his company. There was one man that young Mr. Tuttion wanted very much to get, and that man was Solon Bates, the millionaire. He did not like to call him in the old man, who was not an easy mark after all, it would not pay some such which he got cheap, because everything he knew he could secure by bribery, and the people were very much in the habit of trying to get out the millions in which they dealt with Bates was interested. Tuttion had tried and tried again to get Mr. Bates to be insured in his company, but his efforts had all been without avail. He was talking one time about this millionaire to a friend of his, a young physician, when the latter said:

"Look here, Tuttion, you could turn a clever stroke sometime. Now, if you could get one of the managers for Bates insured, I'll agree to give you $100 for it."

"It's a bargain," said Tuttion, and both with the young physician were separated.

"Now," said the young doctor to Tuttion, "you go to Bates and offer him $10,000 insurance."

"Oh, but I can't do that," said Tuttion. "The company would never consent to such a proposition."

"That's all right," replied the doctor. "You go and offer him that and see how quick he will jump at it."

"Why, if you offered old Bates a cent he would take it quicker than a wink."

"You offer him ten thousand and tell him there will be nothing to pay and also him to see to be examined."

So the next time that Tuttion went into the office of Mr. Bates he said to him, notwithstanding the government's frown and terms of his mind: "Look here, Mr. Bates, business is business. I will not mince matters with you the fact that if I had you as one of my customers I would be a very good thing for our company. Our standing recognizes that, and so they authorize me to offer you $10,000 insurance on your life if you will accept you."

"Now here," said Bates, "I haven't time to go feeling round a doctor's office. Can't you send him up here?"

"All right," said the insurance agent. "I'll see about it. What time would suit you best?"

"Oh, I don't know. Any time in the forenoon," and so it was arranged.

Young Dr. Hunt was kept very busy some time for Mr. Bates, but at last he was invited to step into the private office, and the door closed behind him. He stood the old man up and made him breathe long breaths, and then placed a stethoscope to his chest and listened to his heart, and passed his ear back of him and front of him in different positions, and finally stood up and looked at the millionaire seriously.

"Does any member of your family have any hereditary complaint?" said the doctor.

"Certainly not, sir," answered Bates hotly. "Never applied for a cent of insurance in my life."

"Well, I am sorry to say, Mr. Bates, that I cannot recommend any company to take you as a risk. There is something in the matter with your heart. You may drop dead at any moment, sir."

Old Bates turned pale and then sank into the office chair again.

"Oh, it may be nothing serious," said the doctor, "only our company is very careful about such matters, and of course I have a great responsibility. If you should drop off three months after I have made you an application, then I would be in trouble. I wish you good morning, sir."

Old Bates sat for some time with his head in his hands and pale, no attention to the family at breakfast. Finally he called up his son and told him to telephone to Mr. Tuttion. When that gentleman came, he found the old man in a state of great grief.

"See here," he said, "what do you mean by offering me $10,000 insurance and then having your physician report me? What do you expect to make by that sort of business, eh?"

"Really," said Tuttion, "has he reported you? Why, I thought it was favorable. You look to me as healthy a man as within the circle."

"And so I am, sir, and so I am."

"Well, see here," said Tuttion confidentially, "this is rather serious, you know. Perhaps there is something—"

"Of course he's a scamper," cried the old fellow, striking the fist on the desk.

"Well, the trouble will be now if you apply for insurance anywhere else you will have to tell them that you have been rejected by our company."

"But, sir, I haven't been rejected. I never made application to your company, and I refuse to have it considered so."

"I am sorry to say," said Tuttion, "that your application has already gone in. You remember you signed it? Now, I'll tell you what we had better do, Mr. Bates. You seem around with the world beside. It's not half as particular as our other men. Perhaps he will pass you all right."

"Well, Mr. Tuttion, I will do so," said the millionaire, with a sigh of relief.

"But of course you understand it cannot be on the old arrangement? You see, I took you for being as sound a man as I said, so as you were not insured. It

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OBITUARY NOTES.

ISAAC HARDMAN.

PLAIN CITY, March 13, 1895.—Brother Isaac Hardman died at Plain City, March 10, in his 74th year. He was born April 20, 1821, and was a native of Lancashire, England. He and his wife, who survives him, were the first to enter the wastes of Weber county, then covering the site of Plain City. Brother Hardman was of a generous disposition, keeping open house for all the newcomers who happened that way. For some years previous to his death he suffered a great deal with dropsy, but his end was peace. Elder William Brewerton, of Willard, Box Elder county, assisted Brother and Sister Harrison into the Church on March 20, 1840, and at the funeral he spoke of the honest integrity of the deceased. Brother Hardman leaves a wife, seven sons, three daughters, seventy-six grandchildren and three great-grandchildren. May they all imitate his noble example and be worthy to meet him in a higher sphere. HON. C. OGDEN.

Millennial Star, please copy.

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CARD FROM THE FIRST PRESIDENCY

Salt Lake City, Jan. 25, 1895.

Notice is hereby given that contributions to the monument to be erected in Salt Lake City in memory of Brigham Young and the pioneers will hereafter, and until further notice, be acknowledged through the columns of the DESERET NEWS. It is expected that agencies for the collection of funds of this worthy purpose will be established in each ward in all the Stakes, and that said funds, with the list of names of the contributors, will be forwarded as frequently as convenient to Heber M. Wells, secretary of the Brigham Young Memorial Association, Salt Lake City, who will see that same are properly acknowledged in the manner stated. We earnestly hope that the people will support generously and promptly in this and, as said it needs the monument may be completed, dedicated and devoted to the public by the 6th day of next October.

WILFORD WOODRUFF,
GEORGE Q. CANNON,
JOSEPH F. SMITH,
First Presidency of the Church of Jesus Christ of Latter-day Saints.

ACKNOWLEDGMENTS.

The Brigham Young Memorial association acknowledges receipt of the following contributions to assist in the building of the Pioneer monument:

From Salt Lake City:

Thomas Hampton, 13th ward	$ 10
Mrs. Ann Hampton, 13th ward	10
John Lambert, Fourteenth ward	10
Lewis Littlewood, Fourteenth ward	10
Thomas Hampton, Fourteenth ward	10
Lewis Littlewood, Fourteenth ward	10
Amelia Littlewood, Fourteenth ward	10
Mrs. Ann Hampton, Fourteenth ward	10
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