



The twigs crackled under his feet. A nondescript hound shadowed him

The New Dynasty

*The new gods shoulder out the old
and young love comes into its own*

By FLORENCE DORSEY WELCH

THE girl hurried along the red-sand road that turned off from the highway. It was late, and

her mother would question her. She had been dawdling dreamily in the twilight since she left Noel Sexton at the bridge, a joy of new self-consciousness tingling her. "You better not walk any farther with me," she had said. He had bent over her, his hazel eyes serious for the moment, and whispered, "You are beautiful, Linda, beautiful."

She was beautiful, it was spring—February in north Louisiana—the evening air was gentle on her face, the sky silver through the pine trunks. She laughed softly, lifting her dark head until the black lashes lay on the smooth whiteness of her cheeks.

At the gate of the lopping board fence Linda Darcut fumbled with the wire fastener. The gaunt, paintless house, sitting back in the unkempt yard, was almost impressive in the dusk. A light appeared in the window at the left of the porch. Linda ran up the path.

The family room was large, dingy, scantily furnished, bare of floor except for a meager strip of worn rag carpet. Blazing pine knots in the clay fireplace

and a red cloth on the dining table at the lower end of the room lent cheer. An old woman stooped in a broad chair near the front window, a prim, bisque-like figure. She left off fingering the hem of her apron to glance up as the girl entered with a little rush, closed the door and stood waiting against it. Satisfaction gathered in the wrinkled face.

"She's like 'em," her low, monotonous voice chanted. "Darcut clean through."

"That you, Lindy?" came in flat treble from the kitchen beyond. A dumpy woman bustled in. Her sleeves were rolled above pudgy elbows; the flabby, short-featured face still held an insipid prettiness. "Well?"

"I give Mr. Raynor the sweet cakes, and then—"

"What all did you talk about?"—expectantly.

"Then I come away." Linda's eyes

flared upward, bright blue between the black lashes.

"Didn't you set and talk none?"—sharp disappointment in the tone. "The cakes was just to— You visited a while, didn't you?"

"No. That house gives me a shiver. And him . . . He said he reckoned Asa'd ought to be gittin' married soon. He said it twice." She moved over to the fire.

"He did?" her mother brightened. "Well, there's no other real good fambly around here but ours. Wasn't Asa there?"

"He come in when I was leavin'. He's awful lean and dark."

"Lean and dark," the old woman droned. "That's how they always been. I've known the Raynors back in Tennessee, and my grampa was neighbors to 'em in Virginny. High folks, the Raynors."

"They've only got one nigger now, the same as us." Linda stripped them of importance.

The wire rattled on the gate. Deliberate steps grated on the path. "That's Jeffry," Sally heralded her husband. "Let's get the supper on."

Hannah Darcut watched the front door hungrily, her old eyes gloating over the bearded man who shuffled in. He tossed his mother a perfunctory glance of reverence and stood before the fire. He was a square, spare man, a little stooped, knees slightly bent. His arms hung in a sort of futile relaxation. Hannah sensed that he was disturbed about something, and took to fingering her apron again, holding her peace.

AT THE supper table the clink of metal on china gathered importance in the stillness. Jeffry seldom talked, but tonight there was a gravity in his silence that prompted even Sally to forego her customary whining. His daughter, though, smiled on unaware, some reverie bringing a faint flush to the creaminess of her cheeks.

"Oh, ho, I can recollect when we used to have venison and turkey and sweet

pickles and dessert. And lots of other things," Hannah murmured, pushing the boiled fat salt pork and baked yams on her plate. "Um, hum-hum, a long time ago, a long time ago."

"Whoever there is of us after this'll be of another name," Jeffry broached irrelevantly.

"I don't know of only one name it could be," Sally ventured, and waited.

Linda smiled on, hearing nothing of it.

The dishes were cleared away. Jeffry filled his pipe, but did not light it. "If my boys'd lived, maybe I wouldn't have to set so much store by Lindy," he said at last.

The girl straightened up from her musing.

"You—saw me?"

Her father nodded gravely.

"I was walkin' with Noel Sexton after I left the cakes at Raynor's," she explained to her mother. Then, recklessly: "I like him."

Sally had dropped her plump hands among the carpet rags. "Noel Sexton! Of all things! A nobody, a—"

"He's good-lookin' and dresses neat. And puts money by," Lindy listed thoughtfully.

"Puts money by like what he is, a common workin' man!" Sally's vapid

brown eyes swept around to carry the accusation.

"At a mill, a sawmill," deplored Jeffry.

THIS was crushing truth. Linda cast about uncomfortably. "Well, some folks've got to work and it ain't their fault. He's got some cattle down below, same as the rest of us." The main industry, orthodox industry, of the Gordy Crossroads district was grazing cattle in an oak forest that skirted Red River. The pine ridges dropped off swiftly to this marshland, which was invariably termed "down below."

"He's smart too, Noel is," Linda persisted, "and has had a good deal of schoolin'. He reads books. He likes to." A minute of affronted silence, then Jeffry tackled the matter sternly.

"I never had no call to read. If you're somebody, you don't have to."

"You're all I got, Lindy," he added more gently, "and don't you forget for a minute that you're a Darcut."

Linda drew her brows together. "I know, I won't—but there don't seem much to remember about it."

Another uncomfortable silence. Hannah quavered into it. "There's all about 'em, and who they married, in the book. When Ma Darcut come to die she divided

up the things and the fence-rail quilt come to me. I didn't lay no store by a good quilt then like I would now, so I traded mine to Cassie for the book. I always 'lowed that one book wouldn't go amiss in any famby."

"Mr. Raynor lets out that Asa's got around to thinkin' about marryin'," Sally launched the bit of news she had been cherishing. Jeffry straightened up, glanced eagerly at his daughter. She was looking star-eyed into the fire and had not heard.

"I ain't had that book out fer passin' ten year," Hannah followed her own trend. "I wisht you'd fetch it to me, Lindy."

"I didn't know this book was about Darcuts," Linda said on her return, handing the shabby volume to her grandmother. "I thought it was about meetin'."

"Just the pages in front where there's writin' is about Darcuts. The rest is about God."

"And Noah and Moses," added Sally knowingly. "We used to have a Bible at home."

"Did it have much writin' in the front of it?" Hannah's eyes bored her. "N-nuh, the Eggerts wasn't given to settin' things down."

Hannah chuckled. "Lindy's all Darcut, anyway," she passed over her daughter-in-law's less preteñtious birth. "Here's all about 'em. Richard Darcut, I remember, the top one is. He was the first of us. In Virginny. He got rich and built on to his house till it had a dozen rooms, so it comes down to us by tellin'. And his slaves was as thick as cattle. His son went acrost the ocean and right to the king's house and kissed the queen's hand. I reckon any Darcut can visit the king."

"Could I? There was a book at school with all about queens and princes, and pictures of them. Oh, Granny"—kneeling beside Hannah—"look! They got it spelt wrong. It's D-a-r-c-o-u-r-t all the way down."

"If they spelt it that way it's right."

This one in green ink was a colonel. He's easy to remember. They was all great, but the greatest of 'em was the first one. Richard. One

time he stood up and fought put'near a whole army when the rest run and left him. That's the kind of man started our famby."

Linda sat back on her feet, her blue eyes wide and marveling.

"There's three Raynors in here too. They was a fiery lot, brave and smart. Awful brave."

"There ain't any Sextons in that book and never goin' to be," Jeffry issued flat. Then, almost pleadingly, "You're the last of us, Lindy, and you can't end us like that."

"Lindy'd ought to have a new dress," Sally dinned when her daughter had vanished up the stairs again with the book. "Blue."

In her gloomy loft over the kitchen Linda sat up in bed, an old shawl drawn about her shoulders. Yesterday she had had no thought beyond her few home tasks, dallying in the outworn orchard where she had a rattan swing, or making the daily trip to the store near the mill. Now, with the lights out, the loft walls could be pushed away to a spacious distance. Brave men and stately ladies glided about. There was a throne and a misty queen. Among the knights in hodgepodge of armor and lace ruffles she defiantly found Noel Sexton, merry-eyed, almost snub-nosed, stalwart, blond. Asa, lean and swarthy, moved around with the peculiar ease he had. She was about to merge hazily into the queen when sleep fell like a curtain between her and the pageantry.

WHEN Linda set out for the mill store the following afternoon Sally counseled her to remember who she was and hold herself above traipsin' around with Noel Sexton.

Noel lived alone in a tiny cabin that peeped through a heavy cluster of tall, straight pines at the highway. His mother had faded from his baby eyes somewhere along the exhausting wagon trip that was the first of his memories. The heart-warming adventure of a distant district school broke across his loneliness for a few winters; then Jabal Sexton was carried home one day, injured by a giant tree he was felling for a neighbor. After that Noel had tended him unceasingly year upon year while their savings dwindled and the pines crept hungrily over their clearing. A mound in one corner of the inclosure finished the chapter of a sturdily independent life. Noel carried on the plebeian traditions of his blood by working for wages in the Gregg hardwood mill.

When Linda came by Noel was sitting on his doorstep with a magazine, for it was Saturday afternoon. He waved at her and hurried out to the road.

"Goin' to the store, Linda? I'll walk along with you."

"Uh—maybe you'd better not, Noel. My folks don't like me to walk with—anybody."

A flush sprang to the tanned face. "I know. I'm supposed to be—I don't know what. Funny I can't get it through my head why your folks look down on me. Dad couldn't either. We just kept doin' the best we could, but—what is the difference, anyway, between—well, your people and mine?"

"W-well, we're Darcuts and—we're wrote in a book, and—they used to own a lot of niggers, and—one of us stood out by himself and fought put'near a whole army, and—" She halted before the main fact. Not for anything could she bring herself to mention the inherited taint of accepting pay for service rendered.

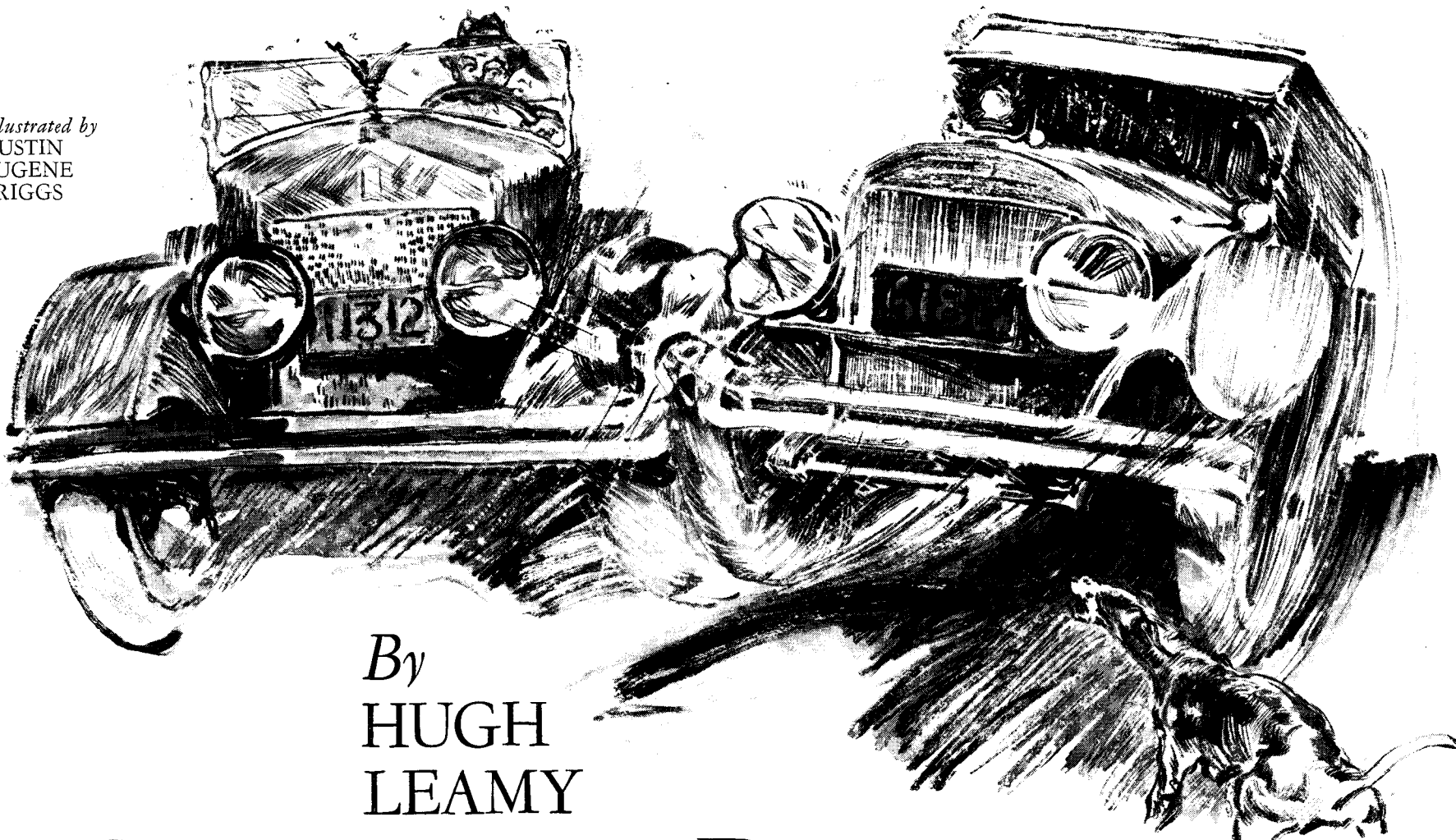
"I can't be only just what I am, but if an army would come along I'd stand out and fight 'em if it would make you like me better, Linda. I can't think of anything but you. I love you, Linda, love you. I'd (Continued on page 46)

Illustrated by
CORNELIUS
HICKS



Linda thrilled at his young strength—he was like a knight in single combat against an army

Illustrated by
AUSTIN
EUGENE
BRIGGS



By
HUGH
LEAMY

What's the Damage?

Who pays? The dog's owner, the driver who swerved or the one who held his course?

You're "well insured" driving carefully. But there's an accident, and the jury finds against you. Who pays? Maybe you do, if you don't know these facts

WHEN Sammy Sturgis, who was under the legal age limit, drove the family automobile into a man and bashed him up so thoroughly that a jury awarded him \$15,000 damages, Sturgis, senior, was upset, naturally enough, but not worried about the money. He had given his son permission to drive the car, and he held an insurance policy to the extent of \$20,000 damages claimed by any person injured by his car. But—

"No," said the insurance officials, "we can't assume this responsibility."

"But," protested Sturgis, "I have a policy which covers injuries caused by any member of my household driving the car with my permission."

"Yes," the officials agreed, "but if you will read your policy you will see that there is an exclusion clause absolving the company if the car is operated by anyone below the legal age limit."

"Well, my neighbor's kid, who isn't of age either, ran into a man's car a few weeks ago and damaged it, and you paid the claim. And he has exactly the same policy I have."

"That's so. The policies are identical. In that case, however, it was good business for us to pay and retain the good will and business of the client.

There was only about \$65 involved. But it would be decidedly bad business for us not to invoke the exclusion clause in this instance, where there's \$15,000 involved."

Now, the exclusion clause which cost Sturgis several thousand dollars is not a "trick" one. It's in nearly all of the standard liability policies and quite clearly worded. But, like most of those who carry such policies, Sturgis had not read it. He had only a vague idea of what protection he was actually afforded.

As a matter of fact, the insured is favored in all standard policies and is given the benefit of the doubt, but there are various ways in which you can render a policy useless, whether before or after an emergency.

Take the case of another pleasure-car driver; call him Hobbs. Hobbs was in a crash. It wasn't much of a crash, but it was his fault, inasmuch as he had disregarded the right of way of the other driver. Fenders were locked and passengers were jolted, but after the conventional exchange of hard words both drivers simmered down, unhooked their cars and agreed that the damage wasn't worth bothering about.

Some six weeks later, when Hobbs had almost forgotten about the affair, he was notified that a passenger who had been in the other car was claiming several hundred dollars for injuries which did not seem serious at the time, but which, according to the claim, were directly traceable to the shaking-up. What did Hobbs care? He was insured, so he didn't worry—not until he passed along the claim only to find that by failure to report the accident "within a reasonable time"

he had forfeited his claim to protection.

You see, had the company been notified of the accident, trivial though it was, in accordance with its rules, investigators would have been assigned to the case instantly. Assuming that the passenger's injuries were genuine

able to spike the plot at the start.

"As a matter of fact," an insurance company official told me, "all the companies pay out thousands of dollars every year in false claims arising from connivance between individuals, unscrupulous lawyers and doctors. If policyholders would strictly observe the requirement that they notify the company as soon as possible after any accident, they would help a great deal toward thwarting these schemers. Unfortunately the public does not cooperate."

"If we're notified immediately, we lose no time investigating an accident. And often our investigators are able to throw a monkey wrench into the machinery of schemers."

The fakers are many. Insurance claim adjusters can tell you many cases of adults who deliberately throw themselves into the path of automobiles—but not too completely into the path—so as to collect compensation. There was one professional accident victim who was quite a brisk business man. It was his happy practice to fall against the side of an automobile as it turned slowly and close to the curb, from one street into another. But he tried it once too often and was detected.

Another fake victim filed a claim after a truck, in which he had been riding, had been struck by a touring car. There were witnesses who saw him lying on the ground and groaning after the accident, which was a minor one. Doctors who examined him said that beyond a doubt he had a permanent disability. He sued for \$20,000, which isn't too much to ask if you're permanently disabled.

But the insurance company peeked into the matter (Continued on page 42)

These Hints May Save You Money

WHEN you're buying automobile liability insurance be sure of the company you pick. If it goes bankrupt, you lose your premiums and you will be held personally liable for damages awarded others.

Study the policy carefully. Be sure you're getting all the protection you want. Policies vary. Read yours before the accident—not after.

Juries are often sympathetic toward automobile-accident victims. Carry enough insurance to protect you against generous verdicts.

IF THE crash comes, notify the insurance company immediately. Delay may render you, not the company, liable. Report even the most trivial accident.

Collect, or have someone collect, all possible information—license numbers, names and addresses of witnesses, etc.—that might be of aid in settling claims.

Don't be in too great a hurry to sign a general release order on payment of a sum in full settlement.

Avoid unscrupulous lawyers—the kind who will settle your case over the telephone and pocket 50 per cent of the proceeds. See what the company will do first, and then, if you're not satisfied, retain a reputable lawyer.

and due to the crash, they could have effected a settlement, and if the injuries were faked at the instigation of a lawyer the company would have been