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MY ENEMY—THE MOTOR

BY

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ILLUSTRATED BY HORACE TAYLOR

THE original itinerary of the motor trip on which the Grand Duke invited me to join him, included Paris, London, Southern France, Spain, Morocco, Algeria, and the edge of the Sahara.

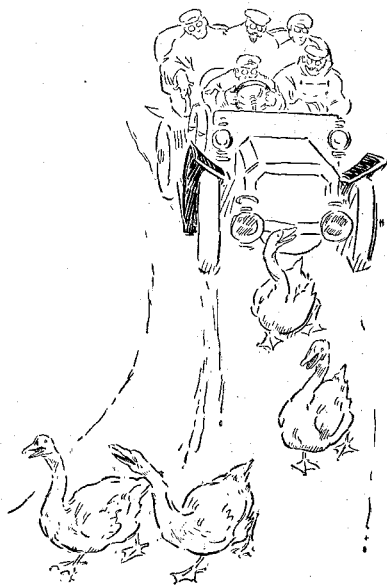
Please observe now that I say "motor" — not "automobile." It is a trifle difficult at first, but with a little use one becomes accustomed to the word and feels a thrill of Continental *savoir faire* in using it. When one says "motor," the indication is that one knows something of the game — or wishes to create the impression that one knows.

Another point which may be mentioned now: I have referred to my host as the "Grand Duke." Before the motor trip I should not have dreamed of giving him a title — our relations, though agreeable, not having been familiar. But after being arrested with a man in both French and English and after motoring with him through countless herds of geese and flocks of cows and armadas of lamb and mutton — on, on, on to the final cataclysm — after such experiences with a man, one gets to call him anything one likes.

I chose to dub him "Grand Duke" because — although in point of fact he was a hustling American business man on a vacation — he motored as a Grand Duke ought to motor, if Grand Dukes are as fast as they are painted.

Also in our party were the Doctor and the Actor.

The Doctor was not a real doctor; we bestowed the title on him because of his professional air and his sagacity. We all agreed that the Doctor knew nearly everything. He was familiar with the appendicitis operation and could find McBurney's point unaided; he knew the drama from its first inception to last night's productions; he had his own theories on yacht building, on socialism, and on the Great Beyond, and he had demonstrated most of them.



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This is but a beggarly description of the Doctor. I shall try to write a book about him another time.

The Actor was a real actor. He told me so himself. He was resting abroad after a heavy season's work. He was tall and beautiful and his clothes were immaculate conceptions.

Louis, the Grand Duke's mechanic, was to drive. (By the way, never call the paid driver a "chauffeur." A chauffeur is a gentleman who drives — a gentleman in theory, at all events.) Louis was French by birth but he could drive in any language. Among his letters of recommendation from past employers was one signed by an American whose name we recognized at once as being on the forever absent list of speedy motorists. (Later we saw the tree where it had happened.) Naturally, a mechanic with such a letter was worth his weight in sparking plugs.

At last came the bright November morning when we descended proudly, in caps, goggles, and fur coats, to find Louis waiting with the motor at the door of our hotel in Paris.

I think the Doctor and the Actor tried to look as though they owned the car—I know I did.

There was a limited express train air about the big machine, and the loaded baggage rack behind advertised us to the little group of onlookers as no puny park motorists.

I recall particularly a girl carrying a dressmaker's box. She stood looking, with such a pretty, interested face, that I was impelled to inspect a tire, knowingly—the tire nearest her. It is still my *fond* idea that she believed I owned it. At all events she thought I knew what made the wheels go round.

Then Louis gave the crank in front a whirl and the engine set up a soft, melodious whir-r-r. We got in—the Grand Duke in front, beside his driver; the Doctor, the Actor, and myself in the tonneau—and in a moment we were off.

Retrospectively, I have compared my start upon that trip to the setting forth of the innocent and woolly lamb—in *his* fur coat—bound for the slaughter.

The streets of Paris were coated with thin mud and I confess that when we skidded slightly on turning from the Rue Daunou into the boulevard, I forgot to lean luxuriously back upon the cushions. It was my first skid, you see. I have skidded much and madly since that time, but—I must be honest—I have never learned to like it.

Later on, when the back wheels slewed 'round slippery turns, missing obstructions by what seemed the fraction of an inch, I have sometimes mustered up a laugh, but never one that sounded aught but artificial in my own ears.

We floated up the boulevard, passing other vehicles as though they were fixed pieces, into the Rue de Rivoli, past the Auto Club and the white statues in the Place de la Concorde, and up the Champs-Élysées.

I was surprised that the Grand Duke dared drive so fast in Paris, but there was a glorious exhilaration in the speed.

"Great!" I called to him.

"Bosh!" he answered briefly, without turning round, "This isn't motoring. Wait till we get out in the country."

I was somewhat crushed at this, but I felt sure that the Grand Duke was boasting.

We skimmed around the Arc de l'Etoile as a swallow rounds a tree-top and I had just fastened my eyes on the long vista of the

Avenue du Bois-de-Boulogne, when:

"Arrêtez!" And suddenly we slid to a whirling standstill beside a gendarme.

Then began an interesting histrionic exhibition by the Gallic Louis. Experiences with police in many lands had equipped him with an infinite variety of pleas, protests, and excuses—vehement, yet respectful. His arguments were good and his delivery was worthy of the Comédie Française.

The gendarme listened to our pilot with a smile of perfect understanding. Then, politely but firmly, he arrested him.

Next came two hours' more than careful motoring about the city, on visits to official looking buildings and official looking personages. On coming from the last of these calls the Grand Duke winked and remarked: "All fixed." Then we took the road once more and, chastened by





experience, ran with some caution until the city gates were passed.

Louis possessed a nerve-racking talent for passing other vehicles on a slender margin of road. As we flew by them I used to note the tiny space between our mud guards and their hubs with mixed feelings of horror and admiration. On such occasions I was conscious of a sympathetic contraction of the muscles in the Doctor, who sat next me, and I observed that the Actor was wont to grasp the side of the car firmly and pull, as though trying to help Louis turn in and out.

We were nearing the open country when another motor, coming down an intersecting road, cut across our bows. It was a big red car with but one occupant. He was leaning over the wheel in a gray fur coat and his horn was going constantly. I had never seen such running and I shuddered at the thought of what might have happened had we met at the crossing.

We turned the corner and gave chase (he too was traveling the Boulogne road), and I remember the comfort that I felt in the idea that it would be impossible to catch him.

His car may have been half a mile ahead and I could see the hind wheels bounding in the air as they touched uneven spots.

To my unmotored mind it was anything but pleasant work.

"What would happen if he stopped short?" I wondered.

At last he seemed to hear our horn. After shooting a quick glance back over his shoulder, he turned aside enough to let us pass. Nervous as I was, I felt a thrill of joy as we tore by him, though those two speeding cars, side by side, was as unholy a sight as one might see upon a public highway.

When we were past, the Grand Duke turned and smiled at us and I recalled his: "This isn't motoring," when I had fancied we were running fast upon the Paris boulevard. Now, I felt, I knew. He had been right. In Paris we had *not* run fast — only fast enough to be arrested, that is, and any motorist will tell you that that's not fast at all.

At the entrance of a village we approached, I fancied that our speed would be reduced, and I awaited anxiously the retarding feeling of the brakes. It never came. Our little brush on the road had got through the Grand Duke's blood. The run was on in earnest.



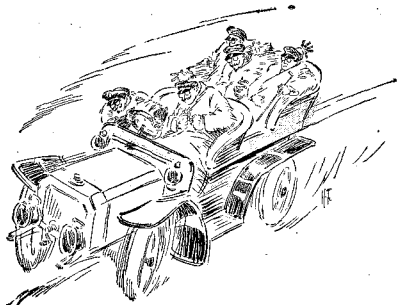
A dog ran out to bark; looked at us, and retired silently and quickly. Mothers heard our honking horns while we were yet far off and as we shot by them they were collecting children and taking them inside. Tradesmen ran from shops to hold horses and old

women retreated from front gardens to door-steps, observing us with disapproving interest.

It took a herd of cattle really to baffle us. Cows being heavy animals, are not lightly to be passed over. On our way to Boulogne they blocked us many times. They will run before a motor in a scared helter-skelter fashion, and to pass them one must nose his way slowly, tooting lustily meanwhile, until he frees himself.

Hens are different. They will start to run before the car; then, finding that it goes faster than they had expected, they make wild, shrieking darts





for home at the last moment and not infrequently escape.

Geese, on the other hand, are sensible, though slow. They do not run before one. On hearing the horn they waddle off the road in quite good marching order and with far less agitation than hens manifest.

Sheep give one little trouble. The shepherds and their dogs are active when they see motors coming. One can usually sail through on clear road if the guardians of the flocks are given proper warning.

Dogs vary in their methods when cars are coming. Some dogs — discreet ones — slink off and stand upon their door-steps. Others run. Dogs that lie in the road to sun themselves rise peevishly, and stiffly stand aside. Gay young dogs come chasing on beside one, barking; and foolish dogs run out before the car to bark and jump and bite its nose and have a jolly time. Some see their folly in time to get away. Some drop before the motor and save themselves by letting the wheels pass both sides of them. Often, alas, an easy little rise and fall is felt by the persons in the tonneau.

You will observe that, from motoring, I have gained some knowledge of contemporary natural history. The only common animal I have omitted is the man. His actions are to be relied on. When he hears the horn he jumps and runs as though death were upon him. Yet, if I drove a motor, I should not count even on this. Suppose a man is deaf? But there I go again.

One surprise was still in store for me: my first long coast downhill. Some time before we stopped for luncheon I was initiated. I think we had been climbing gradually since leaving Paris. Of course, we could not keep on going up forever; we must descend again.

That hill must have been a full mile long, with another mile of steep ascent beyond. As we started down I leaned back, waiting

for the brakes. Brakes, indeed? No brakes for us! Honk-honk-honk! Clear out; the Grand Duke's coming!

It is useless to try to describe the sensation. To liken it to flying is trite, but true. We did not seem to touch the ground during the seconds of descent. It seemed impossible that wheels could turn so fast, that tires could stay on, or spokes stick in, instead of going hurtling through the air!

I don't know just what time we made upon that hillside, but it was close to ninety miles an hour, and ninety miles an hour in a motor is far faster than the same speed in a train. A motor is lower — when traveling fast, one feels that one might easily lean out and touch the rushing roadway with one's hand. Then there is the open air, and the wind beating sharply in one's face.

Of course, the exciting element of motoring is in the fact that the lives of those who ride depend solely upon the driver. There are no rails to guide his flight; there is no right of way for his exclusive use. Without the aid of semaphores he must take his chances on the highway with all other vehicles, and what is worse, they must take theirs with him.

Some of these thoughts passed through my mind as we shot that hill. The impetus we got from the descent, was enough to carry us to the top of the opposing slope on the high-speed gear. It was a great comfort to feel the force of gravity begin to work against us at the start of the ascent, and when, at the top, our pace dropped down to thirty miles an hour, my relief was inexpressible. After what had been, a thirty-mile clip seemed a snail's pace indeed; a comfortable gait at which to be thrown out — if one *must* be thrown. Most heartily I wished we never traveled above thirty miles an hour! What cared I to reach Boulogne a few hours after leaving Paris? A few days would serve me quite as well. As I reflected, something told me that the motorist who moves along in easy fashion is *sure*, at least; whereas, the wild-eyed one, who



keeps a savage pace, may get there sooner, or — he may never get there.

Louis possessed great adeptness at taking curves without abating speed, but I wished that he would air this talent when I was not a passenger. Where the road suddenly twisted to a right-angle, he would dash madly to the point of turning. Then, throwing the front wheels sharply round, he caused the rear ones to skid so suddenly that we'd be running straight again, without quite knowing how we'd made the turn.

The skidding feeling, as I believe I've said before, is, from my standpoint, most unpleasant. In hard skids, the car will rest for a moment on two wheels, which does not add to the pleasure of the sensation.

A friend of mine, who saw it, has told me that in the Mont Cenis climbing contest, one high-power car went tearing up the mountain side much faster than the rest. Its driver had this skidding talent to a rare degree; in fact it was pronounced a gift, by connoisseurs. He would have won, hands down, had he not skidded a rear wheel into a roadside stone. This made his car upset on top of him, which killed him, and of course caused him to lose the race.

So you see that while skidding may save time on some occasions, on others it may not.

We passed through many towns and villages before stopping for luncheon, in a mediaeval looking city with a great cathedral. I am under the impression that it was Amiens; the Grand Duke mentioned a name at the time, but I don't remember it. We had a pleasant meal in an old inn; the landlady was engaging and she had a pretty daughter. Beyond these facts I wot not of the place.

It was here that, for the first time, I remembered my note-books and my camera. The whole morning was gone. We were half way to Boulogne and I had not made a note or taken a picture! I persuaded the pretty daughter to sit in the front seat of the car while I snapped her. Then, with my new fountain pen, I noted the fact that she was beautiful, and felt less guilty.

At lunch, I tried to draw the Grand Duke out.

"That was a fine brush with the red car," I ventured.

"What?" said he, "That old road engine? We could do circles 'round him. Wait till we meet a decent car."

"Don't you think it's a bit dangerous to run through villages so fast?"

"We haven't run so fast."

"What about the hills?"

"Oh, yes, we got going some then, but the engines aren't warmed up yet."

I breathed a mental prayer that the engines would continue to keep cool.

"Suppose an obstruction should crop up, suddenly, on one of those hills," I said. "Suppose that a wagon or something—" In the shudder which followed this thought, the Doctor left the table.

"Nonsense," said the Grand Duke, "We'd stop or get 'round some way. Wait till you see the car I've ordered for next year. Ten horse more than this one. Then I'll have speed. She'll be good for more than ninety on level road. You can see what that'll mean on the down grades."

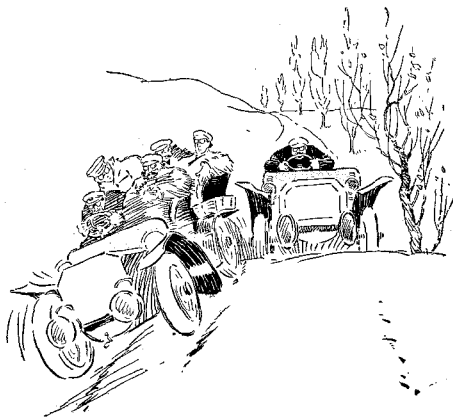
I thought I could.

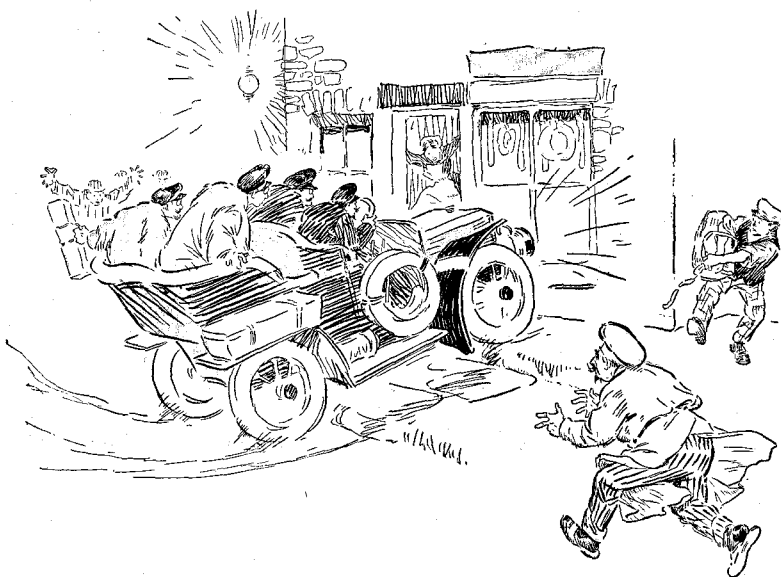
"Where'll you be next spring?" he asked me.

"In Florence, I think."

"I tell you what I'll do. I'll take the new car down there on her maiden trip. Then I'll show you a real run."

"Thanks," I answered, trying to appear pleased, "But of course I *may* not be in





Florence. You see my plans aren't very settled."

Never should I be tricked into entering that new machine.

Soon the Doctor came back, carrying a bundle.

"What have you there?" I asked, as he hid it away in the tonneau.

"Bandages and things," he whispered. "I can set broken limbs, you know."

There was a grimness in this studied preparation that chilled me through and through. I went to get a drink. In the bar I discovered the Grand Duke.

"Say, old man," I began, "On the square now, don't you think it's dangerous to —"

"No," he put in. "I used to feel that way myself. Now I can't go fast enough." After this he produced an ingenious set of arguments to show that motoring — his sort of motoring, I mean — was safe; safer than railroad travel, at all events. They comforted me a little then, but now I know them as the cunning sophistries devised by speed-mad minds.

Soon we were on the road again, and before long we met a motor that was worthy of our gasoline. It was a forty-horse machine of well known make, and it was being driven by its owner.

While it is quite beyond my powers to describe the mad chase of the two cars, I may hint at the truth by telling you that when they took their curves their mechanician stood upon the running

board and threw his weight far out, to help keep all four wheels the *nearer* to the ground.

For twenty or more miles we followed them. Sometimes close behind, choked and blinded by their dust; sometimes several hundred yards away. Then again we would catch up and toot to them, in impudent suggestion that they clear the road. It made passing the red motor seem like taking candy from a child.

At last we managed it upon a hillside. After that we kept the lead for a few miles — they "honk-honking" on, behind us — until they turned off somewhere and we lost sight of them.

The hills were worse, now — or "better" a mad motorist would say. They were longer and more frequent. At the bottom of some of them were sharp turns that must be taken on the run.

I feel sure that the application of the brakes when a car is started down these steep declivities would mean disaster, despite our host's asseverations to the contrary. I know there were times upon that journey when Louis would have applied the brakes had he dared. On one occasion we were doing a spectacular descent — with peasants like paintings by Millet or Jules Breton stopping their work in neighboring fields, to stare — when, from behind a heavily-laden cart, whose driver had already turned aside to give us way, a second wagon came, quite unexpectedly.

Between both, the entire road was blocked. They may have been a quarter of a mile distant at the time. I saw the Grand Duke grasp the bulb of our second horn and join in Louis's tooting. Then the driver saw us, and began, with frantic efforts, to urge his lazy horses towards the roadside.

I remember wondering whether Louis would try to set the brakes. Then, it being plain he did not mean to, I speculated in a dazed way as to which ditch he would prefer. I pondered on the driver's nerve in sticking to his post in face of the approaching horror; in his place I should not have done it.

Then, suddenly, we were upon them. I saw myself sailing high in air, over the wagons and the trees beyond — that is, in my mind's eye I saw it. As our headlights came abreast the carts I was so certain of destruction that I fancied I had already felt the fearful shock. In some way we passed between. I don't know how, for I can't believe that space enough was there. Yet we did pass. I do not try to account for our escape, but I can still be thankful for it.

Soon it began to rain — at first a fine drizzle that made ground glass of our goggles; later a pelting downpour that made it hard to see at all. Mud and water splattered from our flying wheels and they slipped in the road, giving the car at times an uncertain drunken sort of course, that necessitated constant watchfulness at the steering-wheel.

The French have an annoying way of keeping the heavy iron gates at railway crossings closed. When vehicles wish to pass, the gates are opened by the attendant, then shut again at once.

Coasting down a muddy hillside at our usual breakneck pace, we saw, at the bottom, some of these closed gates. I heard the brakes touch gently and come off. Then on; then off, then on again, to reduce our pace. We had slackened but little when we reached the level road at the bottom of the hill. The iron gate was perhaps two hundred feet ahead. A group of horror-stricken people watched from the neighboring railway station. Then the brakes touched harder, and we began to slide diagonally in the mud. Off came the brakes; then on again they went — this time, for good.

Our rubber tires were like runners in the mud. With a twisting, sidewise motion we

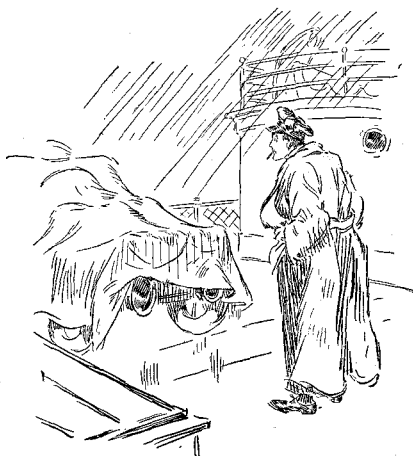
slid rapidly across the road, over the shallow curb and up onto the sidewalk. But we lost speed as we went. At last we stopped — our headlights within a foot of the hospitable, sausage-filled window of a store.

Then the gates were opened and, backing off the sidewalk, we resumed our way, watched out of sight by the gaping people on the platform.

So, through the gathering darkness, we continued. Tearing and sliding, on, on, on towards Boulogne; in our ears the endless splatter of the mud; in our faces the constant stinging of driving rain.

A stoical indifference began to overcome me. Why worry? Suppose we did hit something — would my anxiety tend to lighten the horror of the disaster? Suppose the steering-gear should go — would my eye upon the road hold the wheels there?

I determined to lie back and, for the first time, watch the country through which we passed. I communicated this intention to the Doctor, who said that he would do the



same. But somehow we couldn't. In a moment we found each other squinting on again, beneath the visors of our caps. Our lack of will in this respect became a ghastly jest between us.

The Actor — being an actor — was wont to muster a semblance of *sang froid*, which filled me with envious hatred, even though I knew that it was spurious. Experience in the public eye had taught him to suppress all evidence of what he felt, but I consoled myself with the thought that I saw through him, and that at heart he was as miserable as I.

At last, electric lights appeared ahead. Simultaneously our wheels ran upon a cobbled pavement. I knew we were nearing a town, and when the Doctor said that it was actually Boulogne, I felt once more, the joy of living.

We reached the quay barely in time to have the motor put aboard the channel steamer.

As I lay, prone and miserable on a leathern couch in the smoking room, I remembered with pleasure the exposed position of my enemy, the motor, upon the open deck astern. The anguish that I felt with each lurch of the ship was tempered by my mental picture of the car sliding about the slippery deck — now into a heavy iron stanchion, then back to the deck-house, next into the steel mast, and so on, until it battered down the railing and splashed into the sea, where some sporting Kelpie might have it, second hand.

When at last we rode in the shelter of the Folkestone breakwater, I hastened on deck, only to find the car quite safe.

On going down-stairs the next morning in the hotel at Folkestone, I found all in readiness for the start. But how much a man can learn in a single day! None of yesterday morning's easy grace and gaiety was left in me, as I took my seat. Even the Doctor and the Actor seemed sombre, though I recall that the latter still made pathetic efforts at sprightliness. Only the Grand Duke was buoyant, as we set out.

I soon saw that English roads twist and turn more than French ones; also there is more travel on them. Around each corner we came upon a variety of vehicles — from bicycles and dog-carts driven by ladies, to barbarous road locomotives drawing trains of cars.

The day was bright, but recent rains had made the roads so muddy that the tendency to skid was even greater here than it had been in France.

All the way to the metropolis the Grand Duke chafed, and when at last, after shooting

in and out among vans, cabs, and the familiar London busses (many of which are now motor busses, by the way), we drew up before our hotel in time for luncheon, he apologized for our poky run to the porter, who came out to meet us, glittering in an English Admiral's full-dress uniform.

On our second day in town the Grand

Duke took us for a spin across the city, to call upon a friend of his. Coming back we were arrested. Arrests are much the same the world over, excepting that I think the London "Bobby," looks for a bribe more eagerly than any other policeman I have met with.

There were five counts against us, with "Driving to the public danger," well ahead. Next day, in court, we were fined on all of

them. Total, about one hundred dollars.

This was the last time we were arrested on the trip, which fact is a reproach to the authorities of France and England.

It was not long before the Grand Duke grew anxious for the road again.

He still felt that on the run from Paris he had not really shown us what the car could do.

"I've had the engines overhauled," he said to me, the day before we were to start. "We'll do better going back. I'm afraid you boys haven't been having a good time."

"Oh, don't worry about me," I begged. "Really, I'm almost sorry you bothered about the engines. It seemed to me they worked wonderfully; in fact —"

"Ah," he said, pityingly, "that's because you haven't seen them really right. After what I'd told you about the car, I was mortified at the way we had to chase that one we met the other day. I was afraid you'd think I'd been exaggerating —"

"Oh, no!" I hastened to assure him, "In fact, quite the contrary, we felt —"

At this juncture I was interrupted by the Actor who entered the room. There was an expression of anguish on his face. His throat was bound in a heavy muffler. He shivered and hurrying to the fire, warmed his hands, like the man in the play, who



appears with artificial snow upon his coat, while a property gale whistles shrilly in the wings. When he felt that this had reached home, he fell into a fit of coughing that would have shamed the greatest of Camilles. But there was an art — a subtle studied air — about the timing of it all, that told me he was acting.

"Lord," said the Grand Duke, "where did you get that cough?"

The Actor put his hand upon his chest. "Don't know," he whispered, shaking his head, sadly. "Felt all right last night, but this morning —" here another paroxysm seized him.

"That's awful!" exclaimed the Grand Duke, rising, "have you done anything for it?"

The Actor nodded, as though too weak to speak. Then, with an effort: "Saw a doctor this morning," he replied in a wheezy whisper.

"What did he say?"

"Threatened with pneumonia. Got to go to bed and stay a week."

"But we're going back to Paris tomorrow."

The Actor shook his head. "Sure death if I try it," was his sad reply.

The Grand Duke was genuinely alarmed. As for me I envied the Actor his art.

"I don't see how I can leave you here, alone," said our host, nervously, "but I've simply got to be in Paris by —"

"I'll be all right," the Actor whispered. "Lots of friends here; they'll see to me."

"Maybe he can run over by rail and join us later," the Grand Duke said to me.

I nodded assent, but something told me we would see no more of the Actor — and it was not that I feared the outcome of his cold.

I went to bed early that night, that I might be fortified against the strain of the next day. When I awoke it was with the feeling of one who rises to go forth to the gibbet.

Dismal brown mist hung over London, and no joy was in the heart of man — I can speak, at least, for one man.

We had intended making an early start, but, what with the Grand Duke's worrying

about the Actor, and the final adjustment of the overhauled engines, it was after luncheon when we found ourselves winding our way through the traffic of the London streets.

The mist of the morning had settled darker and darker as the day went on. As we set out, the light was that of evening. Ere we had gone a mile it came down, black, blind, and miserable — the London fog, dark as the darkest night.

We lighted the great lamps and wormed our way along as best we could — losing the road and finding it again — the Grand Duke muttering a grumbling accompaniment to our honking horns.

The city's traffic was at a standstill, and the drivers of horse-drawn vehicles seemed to resent our attempt to move on, when they had stopped. As we progressed we were made a target for witticisms and worse.

After London there were the same wild downhill dashes; the same mad scoots past other vehicles and the same sharp tweaking of the nerves, for the Doctor and myself, who were now sole occupants of the tonneau.

We had exchanged confidences in London. From what I gathered he was trying to assume the mental attitude of a Jap soldier, going into hopeless battle.

"Death must come sooner or later," he had said to me, "and I don't believe that cautious persons live longer than those who take chances. Suppose I'm killed, for instance; I'm well insured, so my mother isn't going to want for anything. Besides, I've lived a happy life and a fairly long one."

"I'm insured, too," I said, "but it would seem a beastly sort of way to get the money

— winding up with one's brains upon a stone at a roadside in a foreign land."

"You carry accident insurance as well as life?" he had asked.

"No," I replied.

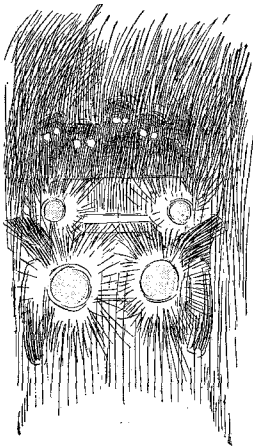
"Well, I don't mind telling you that I wired from Boulogne to have the amount of mine doubled," he added.

This had been enough for me. I went out at once, found an agent and took a policy that offered special favors to those who broke their arms and legs. You know the sort of policy I mean. If you break your right arm



you get so much ; if you break your left, so much. Then there is the same arrangement about the legs, and these rates are followed by a set of combinations of different limbs, which, if broken together, give the victim better returns upon his investment.

The channel was as smooth as glass this time. The crossing was short and we soon



found ourselves once more in Boulogne, where we spent a comfortable night.

When we were on straight French roads again, the Grand Duke felt that the time had come when he must retrieve the false impression that, he still insisted, we had of his motor's capabilities. The Doctor and I had frequently assured him that we were more than satisfied, but our words were of no avail.

"You boys don't know what speed is," he would reply, pityingly.

The only easy moments I enjoyed, that day, were when our tires burst, which—heaven bless their tender tubes!—they did quite frequently. They seemed to have saved themselves till then to defeat the Grand Duke's project of beating the train to Paris. I am a lazy, comfort-loving man—so all my friends agree—yet I actually relished the hard work of helping to put on new tires, because it kept us standing still.

Since leaving London I had been considering a method of escape from the Grand Duke's motor trip, and this afternoon's performance quite decided me ; there would be room for another guest in his hospitable tonneau when he left Paris.

I cursed the Actor for having hit upon the

plea of illness. It was the single subterfuge I could devise, and now, of course, it would not do.

It occurred to me that I might send my wife a telegram requesting that she wire a demand for my instant presence at her side, but my pride balked at this. My wife would think me weak to stoop to such a device, and the Grand Duke—he would pity me for being henpecked.

These thoughts were passing and repassing when, in the late afternoon, a drizzling rain began to fall. At twilight we were yet some way from Paris. Objects ahead began to look indefinite in the gloom, and the road became a light gray streak upon the landscape.

When, at last, we stopped to set the big lamps going, they would not burn. Finally one gave feeble light, but, when we started, it went out again. After several efforts, the Grand Duke lost his patience.

"We'll *never* get there if we keep on fooling with those lamps!" he said to Louis. "It's only a little way. Run in without them." So we went on, through the dark and rain.

Deep, settled gloom came over me. I huddled down in my fur collar and tried to think I didn't care. Time dragged in inverse ratio to the speed we made. I began to think there was no such place as Paris ; no such thing as a safe, warm bed. I was a persecuted soul, damned to eternal break-neck chasing. This was no world I lived in ;



it was an inferno of rain-swept hills and dales, peopled with wild-running, iron monsters.

When the Doctor nudged me and said : "We're almost there," my blunted feelings failed to be revived.

"Wake up, man!" he exclaimed, "see the lights of Paris and be joyful!"

I looked. We were at the top of a long hill. There was the reflection of a city's lights upon the sky ahead and the myriad lamps of suburban Paris spread out before us at the bottom.

As I realized that we were starting on our last wild coast, my sorrows disappeared. With fresh eyes I saw the light gray streak of road, ahead.

It seemed to be quite clear of vehicles and to run straight on towards the city, from the bottom of the hill.

Louis evidently meant to make us remember that last downward shoot, but now that creature comforts were so close at hand, I did not care how fast we went.

Down we tore, and even as we neared the bottom, that clear road seemed to stretch ahead, white and inviting. I wish to emphasize this point. The Grand Duke saw it just as plain as though it had been there; so did the Doctor, so did Louis; so did I. (We checked up afterwards, you see.)

Still down we went, looking ahead as enginemens of night express trains do — blind to disaster, waiting.

We were there when the truth burst on us — there at the bottom.

Our way did not run straight; it swerved sharply to the right. The gray ahead was not road, but river!

How clear it was in that last second! The sky's light, reflected on the surface of the Seine, gave it the color of the road. A mere coincidence of tone! A simple optical illusion! and yet —

It was too late to check our speed. We could not take the turn. We must not take the river.

What could be done *was* done.

The front wheels turned bravely and the brakes went on.

I don't know what happened then. There came wild spinning, sliding, turning, bumping, crashing — hopeless, blind, and overwhelming! I knew that I must jump, unless I would be crushed beneath the motor, when it overturned. I may have even tried to do it; but I had no time. There was a shivering crash — a shock! I saw the Grand Duke shoot from his seat as though hurled by a catapult.

Then I found myself sitting somewhere in the dark — quite comfortable and still.

What you have heard about the minds of drowning men is true, I think. I remember a train of complicated thoughts that occupied me in the instant between the time I saw the river, and the time I found myself alive and seated somewhere. I shall not set them down. They were too personal, for one thing, besides which, this is meant for a short narrative, and not a set of books.

After a while I realized that I was doing nothing when I should be active. Then I heard the Doctor speak, beside me, his voice sounding far, far off.

"There, Ginger?" he said.

"Yes; you all right?" I asked.

"Sure; where's —?"

Simultaneously we called the Grand Duke's name.

We heard no answer. Horror filled our hearts.

The Doctor's voice sounded like a shriek as he called again.

This time there came a grunt. Then: "Don't yell like that," said the Grand Duke, peevishly, from some-

where in the darkness.

"Why couldn't you answer, then!" snapped the Doctor.

"D — it!" said the Grand Duke, "can't you let a man alone when he's thinking?"

The Doctor sniffed contemptuously. None of us moved.

"Where's Louis?" our host inquired.

Then we heard a sob, close by.

"That you, Louis?" the Doctor asked.

"Yes, sir," in a choking voice.

"All right?"

"Yes, sir."

"Quit sniffing then," said the Grand Duke.

Suddenly it all seemed funny to me. Here were we four, strewn about upon a dark French road, amid the wreckage of a costly motor; lying and sitting, as we had landed, to chat it back and forth.

I began to laugh, but — knowing it to be unseemly — I did not laugh aloud, only choking and shaking with it.

"Well," said the Doctor, finally, "let's see what's doing."

We rose. Some one found one of the oil lamps and by its feeble light we saw — I



shall not try to tell you what we saw, but Louis was sitting there among it, crying bitterly.

We found the telegraph-pole, too. There was still a little of it left, at the point where we had struck — barely enough to keep it standing.

Sparks were coming from the top where the insulation had been broken by the shock.

The Grand Duke took the lamp and surveyed the remnants of his motor. In the meantime Louis got a stable lantern somewhere, and went back, picking up fragments, here and there, along the road — tools, baggage, and the like.

The Doctor and I watched the Grand Duke narrowly to see how he was taking it. His expression was inscrutable.

No one spoke until Louis returned with his sad collection, tears still running down his cheeks.

"Louis," said the Grand Duke, "do you know what you've done?"

"Yes, sir," came the half sobbed answer.

"What?" said the Grand Duke sharply.

Louis pointed at the ruin. "I — I —" he began, but the Grand Duke cut him short.

"Look up there," he said, pointing to the sparks that were blowing from the top of the pole. "You've balled up the telegraph! That's what you've done!"

Louis smiled and the Grand Duke clapped him on the back and chuckled.

Then we went to hunt a carriage.



THE STORY OF LIFE-INSURANCE

BY

BURTON J. HENDRICK

AUTHOR OF "THE ASTOR FORTUNE," ETC.

III—THE "FOUNDER" OF THE EQUITABLE

ILLUSTRATED WITH PORTRAITS AND PHOTOGRAPHS

Elizur Wright's great distinction as a reformer in life-insurance rests upon the fact that he eliminated from it the element of forfeiture. In his ideal company every man received the exact insurance equivalent of every dollar he paid in. He waged an unremitting war against confiscation. Even while he "lobbied for the widow and orphan" in the Massachusetts legislature, the man who was so largely to undo his life work and re-establish the system on the basis of forfeiture and injustice had already become a marked figure in the life-insurance circles of New York. In 1858, when Wright got his legal reserve law through the Massachusetts legislature, Henry B. Hyde, then only twenty-four years old, had become the cashier of the Mutual Life. In 1861, when Wright forced through his non-forfeiture law, Hyde had already successfully launched the Equitable. Life companies had hitherto limited their activities to a single end—the insuring of lives. Largely owing to Wright's energies in the Massachusetts department, they had acquired wide popularity. Now came Hyde, who, by introducing numerous innovations, proceeded to deform the whole institution.

In those early Mutual Life days Henry B. Hyde was one of the handsomest and most promising young men in New York. Health and energy had written themselves in his every feature. He stood more than six feet high; was big-boned and strong-limbed—a splendid type of physical man. A keen and observant mind was reflected in piercing black eyes, partly hidden under dark overhanging eyebrows; determination and audacity were indicated in a square-jawed mouth, with an occasional play of harsh humor in the corners. He had

persuasive manners, and undoubted "magnetism"; enjoyed a certain popularity with the Mutual Life policy-holders, with whom he frequently came in contact; and by his office associates had already been marked out for success. Even then, however, Hyde was a good deal of a rattle-brain; he talked loudly and constantly; and frequently manifested more interest in certain grandiose plans of his own than the humdrum duties of his position. He had little sympathy with the go-as-you-please methods then prevailing in life-insurance. Striding up and down the office, he would entertain his associates with descriptions of what the Mutual, under energetic management, might become. Some day, he intimated, he might himself take a hand in this life-insurance game; already he had dreams of a new company, which, by using more aggressive methods, might equal, perhaps surpass, the Mutual Life itself. Then, clapping his hat on his head, he would rush madly down Broadway. In an hour or two he usually returned with an application for life-insurance in his pocket. Indeed, even then he spent a considerable part of his time soliciting insurance. Already he had acquired some local reputation as a hustling agent.

A Famous Life-Insurance Trio

From his earliest days, Hyde seemed destined to a life-insurance career. He was born at Catskill, New York, in 1834, the son of a small country merchant. He had limited educational opportunities; and, at sixteen, found it necessary to shift for himself. As a boy he lingered wistfully around the dock at Catskill, whence the boats regularly sailed to New York—his highest ambition, a voyage to the "great city." Into his father's home, in the