

A Life-Insurance Tragedy

WRITTEN FOR THE NEW YORK CLIPPER,
BY RUEBEN B. HILL.

Overton woke up one morning, and before it had gone to bed again the quiet little town had something to talk about; and talk it did, sometimes in a manner quite loud, and with many shakings of the head, and again it talked in whispers, and awe looked out from eyes that seemed frightened at some inward thought. Men did not go to their work as usual, the drugstore on the corner had its quota of them, while nearly all the remainder of Overton's male population sat either around the little red-hot stove of Simmons' grocery-store or back of the blind that stood at the entrance to the groggery. The air was damp and heavy; and as the mist hung over and frowned down into the little river that ran by Overton's side, it seemed to suspect that just below the surface lay some poor murdered wretch that the waters were hiding and that the grappling-irons should claim!

The young operator at the telegraph-office leaned over the counter, his head buried in both hands, and would probably have remained in that position all day, as far as the business community of Overton were concerned, had not his reverie been disturbed by a gentleman entering and requesting that a message be sent away:

OVERTON, IND., NOV. 10, 187 .

The Excelsior Life-insurance Company, New York: Mrs. Elizabeth Downs, on whom our company has risk for \$10,000, lies either dead or in a trance. Can't say which. Suspicions of foul play. Had better send loss-adjuster immediately.

EBEN WILLIAMS, Agent.

So the message that was sent on lightning wings read. The young operator opened wide his eyes, and would have questioned Mr. Williams had he not observed in that gentleman's face something that forbade questioning. The agent of the Excelsior Company, leaving the telegraph office, walked up the one main street of the town, up past the drug and grocery stores, and stopped before a small but handsome granite house, in front of which was a well-kept garden, that in the Summer-time just passed had given to the place an air of comfort and beauty; but now the plants were drooping, and the cold November winds had robbed the shrubbery of its leaves, drifting them in little heaps against the base of the cold granite walls, where they lay damp and yellow. The green shutters were closed, and no sign of *life* was visible—no sign of life; but the sign of death was there, and, waved by the low, souging wind, the piece of black crape at the door kept ever moving, as though to catch the eye of the careless passer and say: "I am ever near you." The gentleman rang, and the bell was answered by a young lady of beauty, but upon whose face sorrow had left its impress.

“Pardon me for calling again so soon, Miss Eva; but I stopped at the hotel, and the gentleman had gone out, and of course you know I am extremely anxious to see him.”

“My cousin is *here*, Mr. Williams, and you can have an interview at once if you desire. Will you walk into the parlor?”

Bowing his assent, with an expression of pleasure, the door was immediately thrown open, revealing the gentleman, whom the young lady introduced as her mother’s cousin—a handsome young fellow of some four-and-twenty.

“Mr. Harvey, you of course know who I am, and in what position I stand towards this bereaved family. You know, of course, that persons disagree as to whether your cousin Mrs. Downs is really dead, and I am sure that you will assist me with any facts in your possession, so that I may be enabled to make a satisfactory report to my company.”

“Mr. Williams, although in my opinion you are rather hasty in a matter of this kind, it is probably because of your jealousy in your business; and, though this is hardly a time for me to think or talk about the matter, nevertheless, if you think I am master of any secret that it would be right for you to know, command me, and I shall speak.”

“Do not now be often led,” replied the agent, “but this death has caused a great deal of talk among many foolish people of the town who hint at foul play, etc. Of course I believe nothing of the kind, but I owe my company a duty. Mrs. Downs was insured also in the Cheshire Company, and their agent, who lives at Bloomville will be here today. Of course, Mr. Harvey, I don’t suppose there is anything wrong, but—but——”

Under the penetrating look of that clear black eye, which the voting man fastened upon him, poor Mr. Williams completely broke down, and could say no more. When his good wife afterwards heard how much he *had* said, there was no more astonished woman in all the West. Mr. Williams presently left. Eva closed the door after him and went back into the room where was Donald Harvey.

Meanwhile, in a distant apartment, and on the other side of the hall, lay the poor clay over which insurance companies were preparing to wrangle and fight, over which now bent several old women, sighing and whispering in a strange, mysterious manner. One held to the marble lips a looking-glass, but no moisture appeared upon its bright surface; and yet the old mother said, as her hand lay where the heart was, that there was warmth there, and the others gathered around, and felt the warmth and looked in a terrified way at one another, as they had done a hundred times before.

“Where is Mr. Downs?” said one.

“He was here this morning and staid a few minutes; then he went, oft, and hasn’t come back.” And in a lower tone: “He is a strange man, and this angel must know it better than any—that is, if she knows anything.”

“Yes; he always was a strange one, and one that I have been afraid to look at ever since he came to Overton. Many bad things have happened in Overton since Robert Downs came—many. I have pitied the poor dear ever since on that first Sunday I saw her poor, scared face at church. Oh! accursed be the man that could crush such a gentle lamb—such a tender creature.” The hand still rested on the stilled bosom, but the head dropped and tears came plentifully. The door opened, and the young lady whom we have before seen stood there a moment. She had heard the words—she heard the sobbing of the women, and her own heart seemed broken, as, crying, “O mother, mother!” she ran forward and sank down by the lifeless form.

Outside, the skies were darker and the wind was colder; the evening shadows fell, and soon the glimmer of lights was visible, and darkness settled upon the quiet town of Overton. Where was Robert Downs? No man had seen him. The women still sat and whispered in the chamber of death, watching patiently through the long, solemn hours of the night, often returning to examine the heart, and, with looks of frightened expectancy, waiting to catch the faintest throb of returning life.

Morning broke again. Two physicians still disagreed, while Dr. Asbury, who was the physician of the Excelsior Company, being too timid and nervous a man to deal in physic at all, could not offer an opinion. So the day wore into the afternoon, and when the train came past a fine-looking man jumped off, and, going to the single hotel, registered the name “Arthur Darke, New York.” He was much looked at as he turned to inquire “where Mr. Eben Williams could be found.” And as the gentleman of whom he made the inquiry was Mr. Williams himself, he had not much trouble in obtaining the information.

Arthur Darke, loss-adjuster of the Excelsior Life-insurance Company, was not only a remarkable-looking man, but was such to all intents and purposes. Having been in the detective service in some of the Western cities, he had been brought to the notice of the managers of the Excelsior, and they had agreed that he was the man they needed. Therefore, we see him now in his official capacity at Overton, and in close confab with Mr. Eben Williams. Late that night a letter left Overton, addressed to the Excelsior Company, New York; and as it is on the files of that ancient and solid concern, we will read it:

OVERTON, IND., NOV. 11, 187-.

I arrived here some hours ago, and find things regarding our risk in a somewhat mixed condition. From the facts I have gathered, I am able to make the following report: Mrs. Elizabeth Downs was found to be dead at her house yesterday morning. She occupied the room and bed with her husband, and he says that he returned home from a neighboring town on Tuesday evening preceding her death, and, after obtaining his supper, retired; that in the night he was awakened by seeing a woman’s form leaning from the window: that he spoke, and immediately the form disappeared through the window. He rushed from the room and found his wife moaning in the garden below; that he immediately sent for Dr. Asbury, and, while awaiting the arrival of the physician, the patient ceased breathing and apparently died, speaking no word. Dr. Asbury, who, as you will note, is our physician here, substantiates the part of the story that refers to him and says that when he arrived Mrs. Downs was to all appearances dead. He will not positively

express himself, even at this time, as to whether or not Mrs. Downs *is* dead. One other physician of the town says she is, but he is contradicted by still another. An air of mystery surrounds the whole affair. On the evening of Tuesday (the day that Downs alleges his wife met the accident) there arrived here a young man, a cousin of Mrs. Downs (whose name before she married Downs was Charlton). There also lives in Downs' house a young lady, the daughter of Mrs. Charlton and stepdaughter of Downs. She is an intelligent and beautiful young lady. But to go back to the young man, who is named Donald Harvey, I have had a conversation with him tonight, and must say that I am suspicious of him. He says that he lives in Chicago, and came here to see his cousin Mrs. Downs and her daughter. According to his narrative, Downs does not like him, whether from jealousy or other cause he does not know; and when Downs returned home on the fatal Tuesday evening he (Downs) became enraged at once upon perceiving Harvey in the parlor engaged in conversation with Mrs. Downs. He treated Harvey gruffly all the evening, and especially at the supper-table; and when Mrs. Downs would have shown her cousin to his room, Downs stormed and swore that Harvey should not sleep there. Harvey then repaired to the only hotel in the place and slept, awaking next morning to hear the news of Mrs. Downs' strange death from the landlord. Harvey seems nervous. Immediately after the news was known on Wednesday morning. Downs disappeared, and did not return until today. The county paper was published this evening, and in it the announcement of the funeral of Mrs. Downs is made to take place tomorrow at 11 A.M. Downs says the body shall be kept no longer. The feeling here is intense against him, and the little place is much excited. Our physician will not make a post-mortem examination of the remains, and I am unable to get either one of the others to do it. I am myself, of course, unable to say whether or not the lady is really dead. At any rate, I don't think Mr. Williams is very well suited to be our agent. That new flash company—the Cheshire—have established an agency in this vicinity, and have already made offers to pay Downs the amount of their risk, some \$2,000. They think it will be an advertisement for them, and something against us if we hesitate, and therefore Williams is very nervous, and anxious that we should pay without post-mortem examination or anything else. He is too excitable, and has bad ideas of the way in which to conduct a sound, legitimate business. I am completely wearied out, and must have rest. I will have to await the morrow, and then see what can be done. Very respectfully,

ARTHUR DARKE.

These two men sat opposite each other at the breakfast-table next morning; and although Harvey bowed to Darke when he entered, yet the latter thought he could detect a flurried expression on the young man's face whenever he was spoken to. The breakfast over, the two walked out on the little veranda in front of the tavern, and the ex-detective, extending a cigar, said:

“Will you join me in a smoke, Mr. Harvey?” and continuing: “So they are determined to bury the lady today?”

“Yes; Downs is bent upon it, although I would hate to be the one to cover her up myself.”

“Why, do *you* entertain any idea that there may yet be life in that body?”

“No, I can't say that I do; but yet there have been cases similar to this where fatal mistakes have been made, and I only say I should hate to be a party to burying anyone alive.”

“Mr. Harvey, in what, strange way are you mixed up in this matter? I can hardly take you for a bad man, yet your face tells me you are troubled over this sad affair.”

The piercing eyes of the loss-adjuster were burning into Harvey’s face. He faltered more than ever as he made some sort of reply—that he had no interest more than a natural love for his cousin, who was that day to be consigned to the grave. Mr. Arthur Darke turned away, thoroughly convinced that there *was* a mystery, and that Donald Harvey knew more than he cared to tell. The morning was bright; the clouds, darkness and chilliness of the two previous days had given way, and now a warm autumnal sun looked down through the almost leafless trees that bordered each side of the street, and which made the country that spread far away to the west look almost like the “field of the cloth of gold,” so rich and beautiful did the turning leaves appear in all their variegated colors.

Mr. Darke felt the pleasant air, and felt greatly refreshed, but could not take in all the beauties of nature as he walked slowly on. He had been sent here to do something, and he could not persuade himself that he had done anything. Something must be done in the interest of his company, and yet what that something was this acute man of the world could not clearly see. Downs had given him on the previous evening, as one reason why he wished the interment to take place immediately, the fact that it was absolutely necessary, the corpse could not be longer kept, and, in terms not so gentle as might have been expected from a newly-bereaved widower, had declared that “he would stand no more of this tomfoolery in regard to there yet being life in the body.” Mr. Darke partook strongly of this idea himself, in the very teeth of an assertion made at ten o’clock on the very last evening by one of the physicians that there was life yet, and the same doctor was probably working faithfully at this moment to effect a resuscitation.

What was he then to do? He could not stop the funeral taking place, and there was fraud somewhere, and the company did not have evidence sufficient to resist payment. Donald Harvey came again into his mind, and Darke could have sworn that this man held the key that would unlock the mystery concerning Mrs. Downs’ strange demise. He had reached the little granite house with the small green yard in front, and unceremoniously his hand opened the gate and he entered. He was received at the door by Eva Charlton, and his eyes could not help noting the extraordinary beauty of this young lady. Very polite and sympathetic were his words to her, and very much affected and frightened she appeared as he walked into the little parlor and there met—Mr. Donald Harvey! Darke had been suspicious of this man ever since they met. Those suspicions were made only deeper, now that he saw this same man here only a few moments after leaving him at the inn.

“Miss Charlton, I did not know that you had company. I have a few questions to ask of you on this morning as distasteful as they are necessary; but your own good judgment will of course tell you that I am compelled to do many distasteful things in the office I hold.”

“Anything that I can answer, I will do so with pleasure Mr. Darke.” The eyes looked bravely into his, but the lips quivered somewhat.

“I will retire if you wish to speak with Miss Charlton alone,” and Harvey, bowing, left the room.

“All of the arrangements for your mother’s funeral have been made, I suppose, Miss Charlton?”

“They have, sir, even to the placing of the remains in the coffin and the screwing-down of the lid.”

“And if I may ask, why was this last measure taken?”

“Because it were best so. The poor remains were already in a state of decomposition; and for another reason. I did not care that the whole multitude should come and stare and speculate over my poor mother’s looks. I asked Mr. Downs, my stepfather, if it might be done, and he agreed, and so last night all of those people who have been watching so faithfully were sent away, and my mother lies now ready—oh I would to God that I were in her place!”

The tears could no longer be held back; they came in torrents, and the strong man, used to sight of grief, walked to the window, and saw coming up the deserted street the black carriage of death that was to convey the corpse to the vine-covered little church, and thence to the village graveyard. The man’s heart was touched by this sight of grief, but yet he must probe deeper—he must know all; it was his duty—inexorable—and he moved over again towards where she sat, and said in as soothing a tone as he could command:

“Don’t cry, Miss Charlton, I beg of you; try and look more on the bright side, and think of the time of meeting. It will only be a short separation at most. You need sympathy, and I don’t think you get much here; but be brave, and remember if your poor mother is in heaven she is better off.”

He was not used to speaking tender words perhaps he could not frame them as well and speak as eloquently as others might have done, yet they came from his heart and they went straight to hers. When her storm of grief had somewhat subsided he questioned her gently a little more, and learned that Mr. Harvey had been left with the corpse on the night previous, when the others had retired—he had been left alone with the dead until early in the morning, when Eva had relieved him. Harvey had not mentioned this to Darke when they talked at the hotel. This fact confirmed Mr. Darke’s suspicions. He suspected Donald Harvey, but what did he suspect him of? That was the question, and the question was in his mind, whirling around and around, in all sorts of vague shapes, as the white-haired old preacher with tearful eyes preached the sermon in the little old church, which was crowded to excess. The same troubled brain was Arthur Darke’s when that same old preacher said: “Ashes to ashes, and dust to dust,” and the damp clods fell heavily on the coffin-lid.

All the remainder of that sad day people stood in groups and talked about the village. Robert Downs never had been a popular man. No one knew what his business was. He would leave the town, be gone for days, and sometimes weeks. He had always paid the storekeepers cash, and since his advent with his pale-looking wife and pretty stepdaughter into the hamlet of Overton, some two years before, he had been a sort of mystery, and any story that might now be told of him would obtain credence. He had told Darke immediately after the burial that he had that morning received notice from the Cheshire Company that their risk would be promptly paid, and

now he asked to know when the Excelsior Company would pay ten thousand dollars. Darke had turned away without making answer, and left Downs in a terrible rage.

At nine o'clock it was extremely dark, and a cold wind that threatened snow had blown up. A party of men were at the drugstore, of course, talking over the supposed tragedy. The magistrate was there, as was also the town-marshal—the dignitary that in all small towns is the terror of the small boys, and the particular enemy and victim of the “roughs.”

“Time they were here—nine o’clock, I understood, was the hour.”

His honor looked at the great open-faced watch he carried, and then replaced it. Wheels were heard approaching, the men all instinctively arose, the druggist put out all the lights in his place but one, and they all clambered into a light spring-wagon wherein already sat young Dr. James and Mr. Arthur Darke. Men bound on such a mission as this do not talk much, and so silence was kept up until the graveyard was reached and the new-made grave found. The shovels were soon at work, and the box containing the coffin had been struck, when a face pale and haggard appeared, and a voice trembling and weak said:

“Gentlemen, I implore you, don’t! I will explain, but wait!”

“Officer, I order the arrest of this man. Donald Harvey, I believe, he says his name is.”

The town-marshal seized the trembling hands, and the significant “click!” told that he was a prisoner.

“And now to raise the coffin.”

They went at it, and soon the narrow dwelling of death was up and out of the ground.

“Mighty heavy for such a poor, wasted body as she was,” said one of the men.

“Shall we open it here?” asked another.

“Here, of course. If the woman is not dead, we want to give her air at once.”

The outer box was soon off, then the coffin lid was carefully unscrewed. A lantern was brought to Darke, and, gently lifting the lid, he started back in surprise, and then glanced again, uttered a gentle “Ah!” and the men crowded around to witness a coffin filled with pieces of old iron, glass, nails, and all sorts of odds-and-ends!

“And Mr. Donald Harvey watched last with the corpse—a nice job, really, to rob the company, but not sufficiently well put up. I order the arrest of Robert Downs; about the lady we will see afterwards.”

“If you will only let me explain, I can tell you all,” said Harvey.

“No doubt you could tell a wonderful sight; but you may retain it till another time.”

The coffin was placed in the wagon; Harvey was helped in; the others helped themselves in, and this strange company was soon before the door of the little granite house, and the town-marshal was clamoring loudly in the name of the law for admission. Old Mr. Downs came himself to the door, and after a crossfire of words which were not of the pleasantest the door was opened, and Mr. Darke said:

“Officer, arrest this man.”

The marshal advanced, laid his hand upon Downs’ arm, and was immediately sent reeling back against the wall by that gentleman.

“Explain this intrusion to me, and at once, sir, or it will be the worse for you.”

The man glared upon the insurance detective, who answered not at first with words, but let those wondrous eyes do their work; then, after having satisfied himself with looking, he said:

“This intrusion, as you are pleased to term it, means that this household must answer in the courts of justice to the charge of having attempted to swindle the Excelsior Life-insurance Company out of ten thousand dollars, by fraudulently burying a coffin containing iron, old rubbish and trash, and calling it the body of Elizabeth Downs!”

A hush as of death succeeded these words. Downs’ lips seemed as though they could not open, and the silence was broken only by the opening of the door and the entrance of Eva Charlton. Pale, wan and weary she looked; a spirit she almost appeared in a robe of white, but yet Eva Charlton.

“Mr. Darke,” she said, “however guilty that man may be of my poor mother’s death, how many other crimes he may have committed, he is not guilty of burying those worthless sticks and stones. Heaven knows, he would have been only too glad to have put my poor mother’s body deep, deep, down in earth. If you, gentlemen, will follow me to another room, all this mystery shall be explained.”

No word spoke they, but with noiseless tread they followed the girl into a room above. With hasty hand the door was thrown open, revealing a bed heavily curtained, near which sat an old lady. She arose on their entrance, and Eva, approaching, drew back the spotless hangings, and disclosed to view the white face of the lifeless body that a few hours before had reposed in the room below—the same gentle, patient face that the old minister thought was beneath the clods, that echoed back his words: “Ashes to ashes dust to dust!”

The explanation was soon made. Eva knew that her stepfather wished her mother buried at once, because he cared only for the money that he would then claim. On the day before the funeral he had told her that the funeral must take place, and the poor girl, hoping against hope, and agreeing with those who said her mother was not dead, had concocted this plan, and took into her

confidence Donald Harvey, whose betrothed she was. She had obtained her stepfather's consent to have the coffin-lid closed, and in the dead of Wednesday she, Donald and the old woman who now watched by the bedside had filled the coffin and brought her poor, dead mother to this room, in hope that she might yet come back to life. She broke down in tears; all were affected. Donald was released and tried to comfort her.

Downs had come into the room, and was as much surprised as anyone at what had taken place.

The loss-adjuster had done all the work he could. On the next day he was closeted with Mr. Robert Downs. It is said that Mr. Downs never pressed his claim against the Excelsior Company. Mr. Darke remained at Overton for a week or two, and Mr. Downs during that time negotiated the sale of his Overton property. Some months after Darke's return East he received cards of invitation to a wedding, but he did not go. Rumor says there was the least spark of jealousy. The mystery, the great mystery, that goes with this tale and perplexes Overton has never been solved. Whether by foul means the spirit of Mrs. Downs left its earthly abode, the insurance people and the Overton inhabitants cannot say. That question—that dread mystery—is left for the Great Adjuster of right and wrong to solve on the Eternal Day.

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