Told by the Nails.

SIGNS BY WHICH A MANICURE IS ABLE TO READ CHARACTER.

Finger Nails That Indicate Love or Luxury and Others That Tell of Melancholy. —Study Nails, and You Will Learn Whom to Trust and Whom to Shun.

"Dear me, but you are luxurious in your tastes!" said a pretty little manicure, who does a thriving business in caring for the hands of men as well as those of women. The customer to whom she spoke was a young woman whom the manicure had never seen before.

"And, Pray, how do you know that I am luxurious in my tastes?" the customer asked in astonishment and at the same time with much interest.

"Oh, I can tell by your nails. You hear people constantly talking of character being shown in the hands, feet, eyes or mouth, but no one but a manicure with years of experience knows how people can read by their finger nails. I've been in this business five years. Many of my customers are men, and I've got those that come to me regularly down pretty fine, and yet I've never exchanged a dozen words with most of them. I judge everybody the first time that I fix the nails, and it isn't often that I make a wrong estimate of a person's character."

"But how in the world can you tell what a man or woman is merely by the finger nails?" asked the customer.

"Because they are such telltales. As soon as I took your hand in mine and saw how your nails grew into the flesh at the points and sides I knew instantly that all your tastes are luxurious, and you indulge yourself too, just as far as you can, don't you?"

"I'm afraid you are right."

"There, now, I knew it. All of my customers who have such tastes have nails that grow into the flesh. They quarrel about it and beg me for something to stop this tendency, but I can't stop the work of nature. Of course its ugly and often causes pain to have the nail imbed itself in the flesh, but if one is fond of self indulgence one must pay the penalty, even to the finger nails.

"The other day a little woman came in here with pale nails. They were almost lead colored. She made two or three pleasant remarks and finally said:

"'I wish my nails were pink, like those of most girls."

"'But you can't have pink nails so long as you are so melancholy, I answered, and she blurted out:

"'You never saw me before and don't know whether I'm melancholy or not!'

"'Oh, yes, I do,' I said, because the color of your finger nails tells me so! I've several melancholy customers, but they don't know that I know it. When a person is subject to fits of the blues, or rather is in a constant state of depression, the nails seem to turn lead colored from sympathy. If you would make up your mind to always be cheerful, your nails would grow pink after awhile.'

"Then she told me how she had lost her sweetheart just two weeks before they were to have been married, and although three years have elapsed she has never been able to shake off the melancholia."

For awhile only the sound of the file was heard, and then the customer said:

"Do you know what you've been telling me is very interesting? I wish you would tell me more, for I'm going to begin to study nails."

"Well," resumed the manicure, "broad nails indicate a gentle, timid and bashful nature. Of course people with broad nails often overcome their timidity and have perfectly easy manners, but they are invariably gentle. I made a customer very angry once. She was a middle aged woman, and it was the first time that she had ever come to me. She said that a dear friend, Mrs. Brown, who was one of my regular customers, had recommended her to come to me. As soon as I began to work on her nails she began to quarrel. She quarreled with my instruments and my way of using them, and finally let in on her dear friend for sending her to me. I worked away and said nothing, and when I finished her nails looked really beautiful. She looked at them and then at me and said:

"'You must think me very disagreeable?"

"'Oh, no!' I answered. 'I knew you would quarrel about something when you sat down, because your narrow nails told me that you had a quarrelsome nature, and you are not only quarrelsome, but you have an inordinate ambition. Pardon my frankness, but people with narrow nails like yours are always quarrelsome and ambitious.'

"She flounced out, but she has come to me once a week ever since.

"That very day a stout man of athletic build came in. He fixed his piercing eyes upon me and seemed to be trying to read me, but I had the advantage, because I could read him without glancing at his face. After a time he began to question me about my business, and I plucked up courage to volunteer:

"'And you are a student, you are fond of knowledge and are full of liberal sentiment.'

"He stared at me if as I were crazy and said nothing more, but when he went to leave he undid a parcel, took out a book and wrote upon the fly leaf, 'For the little manicure who read the author at first sight—from the author,' and presented it to me. That author was one of the most popular belonging to the realistic school, and I guess he thought I was a witch, or of course he thought that nobody would take him for a student with his magnificent physique. He didn't know that his round nails had indicated to me what his chief characteristics were, and he has never been back since. Perhaps he was afraid of me, but anyway I prize that book he gave me above anything else that I have.

"Small nails indicate littleness of mind, obstinacy and conceit. Watch out for the person with small nails, especially if it happens to be a man, for he will be capable of petty thoughts, speeches and actions and thinks more of himself than of any one else. If it is a woman, she is apt to be spiteful and jealous, and, generally speaking, says things behind your back that she would not to your face.

"People of billious temperment have red and spotted nails, and so do martial men, delighting in war. Where you see these red nails you may be sure that the person possessing them is easily irritated, though apt to get in a good humor just as easily.

"There is a superstition to the effect that white marks on the nails denote misfortune, but there is nothing in it. These white marks that schoolgirls call beaus merely show that there is too much acid in the system. They are rather disfiguring, but are easy enough to get rid of if one is inclined to diet for a week."—*New York Sun.*

UNOCCUPIED DWELLINGS.

Important Decision of the Maryland Court of Appeals—Every Policy Holder Interested.

The Maryland Court of Appeals recently delivered an opinion in an insurance case which affect the interests of every person in this State holding a policy of insurance on a dwelling house, and defining for the first time the meaning of the terms "vacant or unoccupied." We give the following extract from the decision for the information of our readers and to protect them from possible loss. The opinion was written by judge McSherry and is, in part, as follows:

"On the 11th of June, 1889, the appellant, a fire insurance company, wrote a policy of insurance upon the dwelling house, barn and personal property of the appellee, insuring the same against loss by fire for the term of three years. Upon the expiration of this policy in 1892 a second one for the same amount, for another term of three years, and covering the same property, was issued by the same company. At the time the first policy bears date, and continuously on from then until the month of December, 1892, the dwelling house covered by the policy was actually occupied by the appellee and his family as a place of abode, but in December, 1892, he and his family moved out of the house and went into and occupied another dwelling some few hundred yards away and located on the opposite side of the public highway.

He took with him nearly all of his furniture, though he left in the house from which he moved a few beds and some trifling household articles, clothing and some provisions stored in a pantry. He and his family ceased to live in the house mentioned in the policy. On the twenty seventh of December 1893, the house from which he moved and which was insured under the policy issued by the appellant, was totally destroyed by fire. Due proof of loss was filed, but the company refused to pay the loss, and based its refusal upon a ground which will be stated later on. Thereupon suit was brought on the policy. When both policies were issued the property was subject to a mortgage held by Messrs. Hopkins and Harlan, to whose use the suit was entered just before the trial in the court below, and across the face of both policies there was written in red ink the words "Loss, if any, payable to mortgagees as interest may appear." Among other terms and conditions contained in the policy sued on it is expressly provided that, "This entire policy, unless otherwise provided by agreement endorsed thereon or added hereto, shall be void * * * if a building herein described, whether intended for occupancy by owner or tenant be or become vacant or unoccupied and so remain for ten days."

farm and in his canning business slept in the house described in the insurance policy, but they did not occupy it in the day time, and did not cook or eat their meals there. Within a week before the destruction of the house by fire a man in the service of the appellee spent one night in the house; and occasionally while the hands slept there one of the appellee also slept in the house. During the whole period of time intervening between December, 1892, when the appellee moved out of the house and December 27th, 1893, when the house was burned, the appellee's wife went daily to the house to get provisions stored and kept there.

***

The distinct inquiry is thus presented for the first time in this court, as to what is the meaning of the terms "vacant or unoccupied," as applied to dwelling houses under fire insurance policies

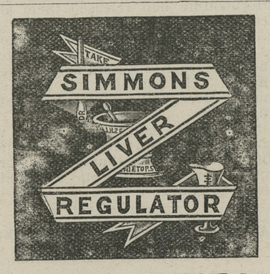
For nearly three months the appellee removed from the insured dwelling no person occupied the house at all, and on March the 6th, 1893, permission was granted to the insured to remove the household furniture, family provisions, wearing apparel and organ as insured under the policy, into another dwelling, the insurance to cease at the former and apply at the latter location from the date just named; but there was no agreement, memorandum or assent endorsed upon or added to the policy that the dwelling house from which the appellee had previously removed should remain vacant or unoccupied at the risk of the insurer. During a portion of the time from March, 1893, down to the fall of the same year, two and sometimes three of the workmen employed by the appellee upon his embodying a forfeiture clause of the kind we have said the policy sued on contains.

***

What, then, is the obvious meaning of the term "vacant or unoccupied" as applied to a dwelling house which, when insured, was inhabited or lived in? A dwelling house means a place of abode—a habitation—a house occupied or intended to be occupied as a residence. Occupation of a dwelling house primarily implies a living in it, and consequently a fair and reasonable interpretation of the words "vacant and unoccupied" when used to describe a dwelling house, would seem to be that the house is without an occupant—without some person living in it.

An actual use of the house as a place of abode or habitation is what the insurer contemplates and what the policy designs to secure. When the occupant of a dwelling house moves out with his family, taking part of his furniture and nearly all his wearing apparel and makes his place or abode elsewhere, such dwelling house whilst thus deserted, must be regarded as unoccupied, that is, vacated, if the word be given its natural and ordinary signification."

After citing authorities to support the position held, the court decided the insured could not recover the amount of his policy, or anything at all.



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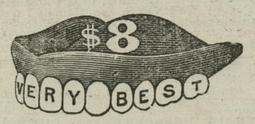

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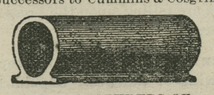

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