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IN TWO VOLUMES.

VOL. I.
TAUCHNITZ EDITION.

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THE
FIRM OF GIRDLESTONE
A ROMANCE OF THE UNROMANTIC
BY
A. CONAN DOYLE,
AUTHOR OF "THE SIGN OF FOUR," "THE ADVENTURES
OF SHERLOCK HOLMES," ETC.

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IN TWO VOLUMES.—VOL. I.

LEIPZIG
BERNHARD TAUCHNITZ
1893.
TO MY OLD FRIEND

PROFESSOR WILLIAM K. BURTON,

OF THE IMPERIAL UNIVERSITY, TOKIO,

WHO FIRST ENCOURAGED ME, YEARS AGO, TO PROCEED WITH

THIS LITTLE STORY,

I DESIRE AFFECTIONATELY TO

DEDICATE IT.

THE AUTHOR.
PREFACE.

I CANNOT let this small romance go to press without prefacing it with a word of cordial thanks to Mr. P. G. Houlgrave, of 28, Millman Street, Bedford Row. To this gentleman I owe the accuracy of my African chapters, and I am much indebted to him for the copious details with which he furnished me.

A. CONAN DOYLE.
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THE FIRM OF GIRDLESTONE.

CHAPTER I.

MR. JOHN HARSTON KEEPS AN APPOINTMENT.

The approach to the offices of Girdlestone and Co. was not a very dignified one, nor would the uninitiated who traversed it form any conception of the commercial prosperity of the firm in question. Close to the corner of a broad and busy street, within a couple of hundred yards of Fenchurch Street Station, a narrow doorway opens into a long whitewashed passage. On one side of this is a brass plate with the inscription "Girdlestone and Co., African Merchants," and above it a curious hieroglyphic supposed to represent a human hand in the act of pointing. Following the guidance of this somewhat ghostly emblem, the wayfarer finds himself in a small square yard surrounded by doors, upon one of which the name of the firm reappears in large white letters, with the word "Push" printed beneath it. If he follows this laconic invitation he will make his way into a long, low apartment, which is the counting-house of the African traders.
On the afternoon of which we speak things were quiet at the offices. The line of pigeon-holes in the wire curtain was deserted by the public, though the linoleum-covered floor bore abundant traces of a busy morning. Misty London light shone hazily through the glazed windows and cast dark shadows in the corners. On a high perch in the back-ground a weary-faced, elderly man, with muttering lips and tapping fingers, cast up endless lines of figures. Beneath him, in front of two long shining mahogany desks, half a score of young men, with bent heads and stooping shoulders, appeared to be riding furiously, neck and neck, in the race of life. Any habitué of a London office might have deduced from their relentless energy and incorruptible diligence that they were under the eyes of some member of the firm.

The member in question was a broad-shouldered, bull-necked young man, who leaned against the marble mantel-piece, turning over the pages of an almanac, and taking from time to time a stealthy peep over the top of it at the toilers around him. Command was imprinted in every line of his strong, square-set face and erect, powerful frame. Above the medium size, with a vast spread of shoulder, a broad aggressive jaw, and bright bold glance, his whole pose and expression spoke of resolution pushed to the verge of obstinacy. There was something classical in the regular olive-tinted features and black, crisp, curling hair fitting tightly to the well-rounded head. Yet, though classical, there was an absence of spirituality. It was rather the profile of one of those Roman emperors, splendid in its animal strength, but lacking those subtle softnesses of eye and mouth,
which speak of an inner life. The heavy gold chain across the waistcoat and the bright stone which blazed upon the finger were the natural complement of the sensuous lip and curving chin. Such was Ezra, only child of John Girdlestone, and heir to the whole of his vast business. Little wonder that those who had an eye to the future bent over their ledgers and worked with a vigour calculated to attract the attention of the junior partner, and to impress him with a due sense of their enthusiastic regard for the interests of the firm.

It was speedily apparent, however, that the young gentleman's estimate of their services was not entirely based upon their present performance. With his eyes still fixed upon the almanac and a sardonic smile upon his dark face, he uttered a single word—

"Parker!"

A flaxen-haired clerk, perched at the further end of the high glistening desk, gave a violent start, and looked up with a scared face.

"Well, Parker, who won?" asked the junior partner.

"Won, sir!" the youth stammered.

"Yes, who won?" repeated his employer.

"I hardly understand you, sir," the clerk said, growing very red and confused.

"Oh yes, you do, Parker," young Girdlestone remarked, tapping his almanac sharply with the paperknife. "You were playing odd man out with Robson and Perkins when I came in from lunch. As I presume you were at it all the time I was away, I have a natural curiosity to know who won."

The three unhappy clerks fixed their eyes upon
their ledgers to avoid the sarcastic gaze of their employer. He went on in the same quiet tones—

"You gentlemen draw about thirty shillings a week from the firm. I believe I am right in my figures, Mr. Gilray?" addressing the senior clerk seated at the high solitary desk apart from the others. "Yes, I thought so. Now, odd man out is, no doubt, a very harmless and fascinating game, but you can hardly expect us to encourage it so far as to pay so much an hour for the privilege of having it played in our counting-house. I shall therefore recommend my father to deduct five shillings from the sum which each of you will receive upon Saturday. That will cover the time which you have devoted to your own amusements during the week."

He paused, and the three culprits were beginning to cool down and congratulate themselves, when he began again.

"You will see, Mr. Gilray, that this deduction is made," he said, "and at the same time I beg that you will deduct ten shillings from your own salary, since, as senior clerk, the responsibility of keeping order in this room in the absence of your employers rests with you, and you appear to have neglected it. I trust you will look to this, Mr. Gilray."

"Yes, sir," the senior clerk answered meekly. He was an elderly man with a large family, and the lost ten shillings would make a difference to the Sunday dinner. There was nothing for it but to bow to the inevitable, and his little pinched face assumed an expression of gentle resignation. How to keep his ten
young subordinates in order, however, was a problem which vexed him sorely.

The junior partner was silent, and the remaining clerks were working uneasily, not exactly knowing whether they might not presently be included in the indictment. Their fears were terminated, however, by the sharp sound of a table-gong and the appearance of a boy with the announcement that Mr. Girdlestone would like a moment's conversation with Mr. Ezra. The latter gave a keen glance at his subjects and withdrew into the back office, a disappearance which was hailed by ten pens being thrown into the air and deftly caught again, while as many derisive and triumphant young men mocked at the imploring efforts of old Gilray in the interests of law and order.

The sanctum of Mr. John Girdlestone was approached by two doors, one of oak with ground-glass panels, and the other covered with green baize. The room itself was small, but lofty, and the walls were ornamented by numerous sections of ships stuck upon long flat boards, very much as the remains of fossil fish are exhibited in museums, together with maps, charts, photographs, and lists of sailings innumerable. Above the fire-place was a large water-colour painting of the barque Belinda as she appeared when on a reef to the north of Cape Palmas. An inscription beneath this work of art announced that it had been painted by the second officer and presented by him to the head of the firm. It was generally rumoured that the merchants had lost heavily over this disaster, and there were some who quoted it as an instance of Girdlestone's habitual strength of mind that he should decorate his wall with
so melancholy a souvenir. This view of the matter did not appear to commend itself to a flippant member of Lloyd’s agency, who contrived to intimate, by a dexterous use of his left eyelid and right forefinger, that the vessel may not have been so much under-insured, nor the loss to the firm so enormous as was commonly reported.

John Girdlestone, as he sat at his square office-table waiting for his son, was undeniably a remarkable-looking man. For good or for evil no weak character lay beneath that hard angular face, with the strongly marked features and deep-set eyes. He was clean shaven, save for an iron-grey fringe of ragged whisker under each ear, which blended with the grizzled hair above. So self-contained, hard-set, and immutable was his expression that it was impossible to read anything from it except sternness and resolution, qualities which are as likely to be associated with the highest natures as with the most dangerous. It may have been on account of this ambiguity of expression that the world’s estimate of the old merchant was a very varying one. He was known to be a fanatic in religion, a purist in morals, and a man of the strictest commercial integrity. Yet there were some few who looked askance at him, and none, save one, who could apply the word “friend” to him.

He rose and stood with his back to the fire-place as his son entered. He was so tall that he towered above the younger man, but the latter’s square and compact frame made him, apart from the difference of age, the stronger man.

The young man had dropped the air of sarcasm
which he found was most effective with the clerks, and had resumed his natural manner, which was harsh and brusque.

"What's up?" he asked, dropping back into a chair, and jingling the loose coins in his trouser pockets.

"I have had news of the Black Eagle," his father answered. "She is reported from Madeira."

"Ah!" cried the junior partner eagerly. "What luck?"

"She is full, or nearly so, according to Captain Hamilton Miggs' report."

"I wonder Miggs was able to send a report at all, and I wonder still more that you should put any faith in it," his son said impatiently. "The fellow is never sober."

"Miggs is a good seaman, and popular on the coast. He may indulge at times, but we all have our failings. Here is the list as vouched for by our agent. "Six hundred barrels of palm oil"—"

"Oil is down to-day," the other interrupted.

"It will rise before the Black Eagle arrives," the merchant rejoined confidently. "Then he has palm nuts in bulk, gum, ebony, skins, cochineal, and ivory."

The young man gave a whistle of satisfaction. "Not bad for old Miggs!" he said. "Ivory is at a fancy figure."

"We are sorely in need of a few good voyages," Girdlestone remarked, "for things have been very slack of late. There is one very sad piece of intelligence here which takes away the satisfaction which we might otherwise feel. Three of the crew have died of fever. He does not mention the names."
"The devil!" said Ezra. "We know very well what that means. Three women, each with an armful of brats, besieging the office and clamouring for a pension. Why are seamen such improvident dogs?"

His father held up his white hand deprecatingly. "I wish," he said, "that you would treat these subjects with more reverence. What could be sadder than that the bread-winner of a family should be cut off? It has grieved me more than I can tell."

"Then you intend to pension the wives?" Ezra said, with a sly smile.

"By no means," his father returned with decision. "Girdlestone and Co. are not an insurance office. The labourer is worthy of his hire, but when his work in this world is over, his family must fall back upon what has been saved by his industry and thrift. It would be a dangerous precedent for us to allow pensions to the wives of these sailors, for it would deprive the others of all motive for laying their money by, and would indirectly encourage vice and dissipation."

Ezra laughed, and continued to rattle his silver and keys.

"It is not upon this matter that I desired to speak to you," Girdlestone continued. "It has, however, always been my practice to prefer matters of business to private affairs, however pressing. John Harston is said to be dying, and he has sent a message to me saying that he wishes to see me. It is inconvenient for me to leave the office, but I feel that it is my Christian duty to obey such a summons. I wish you, therefore, to look after things until I return."

"I can hardly believe that the news is true," Ezra
said, in astonishment. "There must be some mistake. Why, I spoke to him on 'Change last Monday."

"It is very sudden," his father answered, taking his broad-brimmed hat from a peg. "There is no doubt about the fact, however. The doctor says that there is very little hope that he will survive until evening. It is a case of malignant typhoid."

"You are very old friends?" Ezra remarked, looking thoughtfully at his father.

"I have known him since we were boys together," the other replied, with a slight dry cough, which was the highest note of his limited emotional gamut. "Your mother, Ezra, died upon the very day that Harston's wife gave birth to this daughter of his, seventeen years ago. Mrs. Harston only survived a few days. I have heard him say that, perhaps, we should also go together. We are in the hands of a higher Power, however, and it seems that one shall be taken and another left."

"How will the money go if the doctors are right?" Ezra asked keenly.

"Every penny to the girl. She will be an heiress. There are no other relations that I know of, except the Dimsdales, and they have a fair fortune of their own. But I must go."

"By the way, malignant typhoid is very catching, is it not?"

"So they say," the merchant said quietly, and strode off through the counting-house.

Ezra Girdleston remained behind, stretching his legs in front of the empty grate. "The governor is a hard nail," he soliloquized, as he stared down at the
shining steel bars. "Depend upon it, though, he feels this more than he shows. Why, it's the only friend he ever had in the world—or ever will have, in all probability. However, it's no business of mine," with which comforting reflection he began to whistle as he turned over the pages of the private day-book of the firm.

It is possible that his son's surmise was right, and that the gaunt, unemotional African merchant felt an unwonted heartache as he hailed a hansom and drove out to his friend's house at Fulham. He and Harston had been charity school-boys together, had roughed it together, risen together, and prospered together. When John Girdlestone was a raw-boned lad and Harston a chubby-faced urchin, the latter had come to look upon the other as his champion and guide. There are some minds which are parasitic in their nature. Alone they have little vitality, but they love to settle upon some stronger intellect, from which they may borrow their emotions and conclusions at second-hand. A strong, vigorous brain collects around it in time many others, whose mental processes are a feeble imitation of its own. Thus it came to pass that, as the years rolled on, Harston learned to lean more and more upon his old school-fellow, grafting many of his stern peculiarities upon his own simple vacuous nature, until he became a strange parody of the original. To him Girdlestone was the ideal man, Girdlestone's ways the correct ways, and Girdlestone's opinions the weightiest of all opinions. Forty years of this undeviating fidelity must, however he might conceal it, have made an impression upon the feelings of the elder man.

Harston, by incessant attention to business and ex-
treme parsimony, had succeeded in founding an export trading concern. In this he had followed the example of his friend. There was no fear of their interests ever coming into collision, as his operations were confined to the Mediterranean. The firm grew and prospered, until Harston began to be looked upon as a warm man in the City circles. His only child was Kate, a girl of seventeen. There were no other near relatives, save Dr. Dimsdale, a prosperous West-end physician. No wonder that Ezra Girdlestone’s active business mind, and perhaps that of his father too, should speculate as to the disposal of the fortune of the dying man.

Girdlestone pushed open the iron gate and strode down the gravel walk which led to his friend’s house. A bright autumn sun shining out of a cloudless heaven bathed the green lawn and the many-coloured flower-beds in its golden light. The air, the leaves, the birds, all spoke of life. It was hard to think that death was closing its grip upon him who owned them all. A plump little gentleman in black was just descending the steps.

“Well, doctor,” the merchant asked, “how is your patient?”

“You’ve not come with the intention of seeing him, have you?” the doctor asked, glancing up with some curiosity at the grey face and overhanging eyebrows of the merchant.

“Yes, I am going up to him now.”

“It is a most virulent case of typhoid. He may die in an hour or he may live until nightfall, but nothing can save him. He will hardly recognize you, I fear, and you can do him no good. It is most in-
fectious, and you are incurring a needless danger. I should strongly recommend you not to go."

"Why, you've only just come down from him yourself, doctor."

"Ah, I'm there in the way of duty."

"So am I," said the visitor decisively, and passing up the stone steps of the entrance strode into the hall. There was a large sitting-room upon the ground floor, through the open door of which the visitor saw a sight which arrested him for a moment. A young girl was sitting in a recess near the window, with her lithe, supple figure bent forward, and her hands clasped at the back of her head, while the elbows rested upon a small table in front of her. Her superb brown hair fell in a thick wave on either side over her white round arms, and the graceful curve of her beautiful neck might have furnished a sculptor with a study for a mourning Madonna. The doctor had just broken his sad tidings to her, and she was still in the first paroxysm of her grief—a grief too acute, as was evident even to the unsentimental mind of the merchant, to allow of any attempt at consolation. A greyhound appeared to think differently, for he had placed his forepaws upon his young mistress's lap, and was attempting to thrust his lean muzzle between her arms and to lick her face in token of canine sympathy. The merchant paused irresolutely for a moment, and then ascending the broad staircase he pushed open the door of Harston's room and entered.

The blinds were drawn down and the chamber was very dark. A pungent whiff of disinfectants issued from it, mingled with the dank, heavy smell of disease. The
bed was in a far corner. Without seeing him, Girdlestone could hear the fast laboured breathing of the invalid. A trimly dressed nurse who had been sitting by the bedside rose, and, recognizing the visitor, whispered a few words to him and left the room. He pulled the cord of the Venetian blind so as to admit a few rays of daylight. The great chamber looked dreary and bare, as carpet and hangings had been removed to lessen the chance of future infection. John Girdlestone stepped softly across to the bedside and sat down by his dying friend.

The sufferer was lying on his back, apparently unconscious of all around him. His glazed eyes were turned upwards towards the ceiling, and his parched lips were parted, while the breath came in quick, spasmodic gasps. Even the unskilled eye of the merchant could tell that the angel of death was hovering very near him. With an ungainly attempt at tenderness, which had something pathetic in it, he moistened a sponge and passed it over the sick man’s feverish brow. The latter turned his restless head round, and a gleam of recognition and gratitude came into his eyes.

“I knew that you would come,” he said.

“Yes. I came the moment that I got your message.”

“I am glad that you are here,” the sufferer continued with a sigh of relief. From the brightened expression upon his pinched face, it seemed as if, even now in the jaws of death, he leaned upon his old schoolfellow and looked to him for assistance. He put a wasted hand above the counterpane and laid it upon Girdlestone’s.
"I wish to speak to you, John," he said. "I am very weak. Can you hear what I say?"
"Yes, I hear you."
"Give me a spoonful from that bottle. It clears my mind for a time. I have been making my will, John."
"Yes," said the merchant, replacing the medicine bottle.
"The lawyer made it this morning. Stoop your head and you will hear me better. I have less than fifty thousand. I should have done better had I retired years ago."
"I told you so," the other broke in gruffly.
"You did—you did. But I acted for the best. Forty thousand I leave to my dear daughter Kate."
A look of interest came over Girdlestone's face. "And the balance?" he asked.
"I leave that to be equally divided among the various London institutions for educating the poor. We were both poor boys ourselves, John, and we know the value of such schools."
Girdlestone looked perhaps a trifle disappointed. The sick man went on very slowly and painfully—
"My daughter will have forty thousand pounds. But it is so tied up that she can neither touch it herself nor enable any one else to do so until she is of age. She has no friends, John, and no relations, save only my cousin, Dr. George Dimsdale. Never was a girl left more lonely and unprotected. Take her, I beg of you, and bring her up under your own eye. Treat her as though she were your child. Guard her above all from those who would wreck her young life in order
to share her fortune. Do this, old friend, and make me happy on my deathbed."

The merchant made no answer. His heavy eyebrows were drawn down, and his forehead all puckered with thought.

"You are the one man," continued the sufferer, "whom I know to be just and upright. Give me the water, for my mouth is dry. Should, which God forbid, my dear girl perish before she marries, then—-" His breath failed him for a moment, and he paused to recover it.

"Well, what then?"

"Then, old friend, her fortune reverts to you, for there is none who will use it so well. Those are the terms of the will. But you will guard her and care for her, as I would myself. She is a tender plant, John, too weak to grow alone. Promise me that you will do right by her—promise it?"

"I do promise it," John Girdlestone answered in a deep voice. He was standing up now, and leaning over to catch the words of the dying man.

Harston was sinking rapidly. With a feeble motion he pointed to a brown-backed volume upon the table.

"Take up the book," he said.

The merchant picked it up.

"Now, repeat after me, I swear and solemnly pledge myself—-""

"I swear and solemnly pledge myself—-"

"To treasure and guard as if she were my own—-" came the tremulous voice from the bed.

"To treasure and guard as if she were my own—-" in the deep bass of the merchant.
"Kate Harston, the daughter of my deceased friend——"

"Kate Harston, the daughter of my deceased friend——"

"And as I treat her, so may my own flesh and blood treat me!"

"And as I treat her, so may my own flesh and blood treat me!"

The sick man's head fell back exhausted upon his pillow. "Thank God!" he muttered, "now I can die in peace."

"Turn your mind away from the vanities and dross of this world," John Girdlestone said sternly, "and fix it upon that which is eternal, and can never die."

"Are you going?" the invalid asked sadly, for he had taken up his hat and stick.

"Yes, I must go; I have an appointment in the City at six, which I must not miss."

"And I have an appointment which I must not miss," the dying man said with a feeble smile.

"I shall send up the nurse as I go down," Girdlestone said. "Good-bye!"

"Good-bye! God bless you, John!"

The firm, strong hand of the hale man enclosed for a moment the feeble, burning one of the sufferer. Then John Girdlestone plodded heavily down the stair, and these friends of forty years' standing had said their last adieu.

The African merchant kept his appointment in the City, but long before he reached it John Harston had gone also to keep that last terrible appointment of which the messenger is death.
CHAPTER II.

CHARITY À LA MODE.

It was a dull October morning in Fenchurch Street, some weeks after the events with which our story opened. The murky City air looked murkier still through the glazed office windows. Girdlestone, grim and grey, as though he were the very embodiment of the weather, stooped over his mahogany table. He had a long list in front of him, on which he was checking off, as a prelude to the day’s work, the position in the market of the various speculations in which the capital of the firm was embarked. His son Ezra lounged in an easy-chair opposite him, looking dishevelled and dark under the eyes, for he had been up half the night, and the Nemesis of reaction was upon him.

"Faugh!" his father ejaculated, glancing round at him with disgust. "You have been drinking already this morning."

"I took a brandy and seltzer on the way to the office," he answered carelessly. "I needed one to steady me."

"A young fellow of your age should not want steadying. You have a strong constitution, but you must not play tricks with it. You must have been very late last night. It was nearly one before I went to bed."

"I was playing cards with Major Clutterbuck and one or two others. We kept it up rather late."
“With Major Clutterbuck?”

“Yes.”

“I don’t care about your consorting so much with that man. He drinks and gambles, and does you no good. What good has he ever done himself? Take care that he does not fleece you.” The merchant felt instinctively, as he glanced at the shrewd, dark face of his son, that the warning was a superfluous one.

“No fear, father,” Ezra answered sulkily; “I am old enough to choose my own friends.”

“Why such a friend as that?”

“I like to know men of that class. You are a successful man, father, but you—well, you can’t be much help to me socially. You need some one to show you the ropes, and the major is my man. When I can stand alone, I’ll soon let him know it.”

“Well, go your own way,” said Girdlestone shortly. Hard to all the world, he was soft only in this one direction. From childhood every discussion between father and son had ended with the same words.

“It is business time,” he resumed. “Let us confine ourselves to business. I see that Illinois were at 112 yesterday.”

“They are at 113 this morning.”

“What! have you been on ’Change already?”

“Yes, I dropped in there on my way to the office. I would hold on to those. They will go up for some days yet.”

The senior partner made a pencil note on the margin of the list.

“We’ll hold on to the cotton we have,” he said.

“No, sell out at once,” Ezra answered with decision.
"I saw young Featherstone, of Liverpool, last night, or rather this morning. It was hard to make head or tail of what the fool said, but he let fall enough to show that there was likely to be a drop."

Girdlestone made another mark upon the paper. He never questioned his son's decisions now, for long experience had shown him that they were never formed without solid grounds. "Take this list, Ezra," he said, handing him the paper, "and run your eye over it. If you see anything that wants changing, mark it."

"I'll do it in the counting-house," his son answered. "I can keep my eye on those lazy scamps of clerks. Gilray has no idea of keeping them in order."

As he went out he cannoned against an elderly gentleman in a white waistcoat, who was being shown in, and who ricocheted off him into the office, where he shook hands heartily with the elder Girdlestone. It was evident from the laboured cordiality of the latter's greeting that the new-comer was a man of some importance. He was, indeed, none other than the well-known philanthropist, Mr. Jefferson Edwards, M.P. for Middlehurst, whose name upon a bill was hardly second to that of Rothschild.

"How do, Girdlestone, how do?" he exclaimed, mopping his face with his handkerchief. He was a fussy little man, with a brusque, nervous manner. "Hard at it as usual, eh? Always pegging away. Wonderful man. Ha, ha! wonderful!"

"You look warm," the merchant answered, rubbing his hands. "Let me offer you some claret. I have some in the cupboard."

"No, thank you," the visitor answered, staring across
at the head of the firm as though he were some botanical curiosity. “Extraordinary fellow. ‘Iron’ Girdlestone, they call you in the City. A good name, too—ha! ha!—an excellent name. Iron-grey, you know, and hard to look at, but soft here, my dear sir, soft here.” The little man tapped him with his walking-stick over the cardiac region and laughed boisterously, while his grim companion smiled slightly and bowed to the compliment.

“I’ve come here begging,” said Mr. Jefferson Edwards, producing a portentous-looking roll of paper from an inner pocket. “Know I’ve come to the right place for charity. The Aboriginal Evolution Society, my dear boy. All it wants are a few hundreds to float it off. Noble aim, Girdlestone—glorious object.”

“What is the object?” the merchant asked.

“Well, the evolution of the aborigines,” Edwards answered in some confusion. “Sort of practical Darwinism. Evolve ’em into higher types, and turn ’em all white in time. Professor Wilder gave us a lecture about it. I’ll send you round a Times with the account. Spoke about their thumbs. They can’t cross them over their palms, and they have rudimentary tails, or had until they were educated off them. They wore all the hair off their backs by leaning against trees. Marvellous thing! All they want is a little money.”

“It seems to be a praiseworthy object,” the merchant said gravely.

“I knew that you would think so!” cried the little philanthropist enthusiastically. “Of course, bartering as you do with aboriginal races their development and evolution is a matter of the deepest importance to you.
If a man came down to barter with you who had a rudimentary tail and couldn't bend his thumb—well, it wouldn't be pleasant, you know. Our idea is to elevate them in the scale of humanity and to refine their tastes. Hewett, of the Royal Society, went to report on the matter a year or so back, and some rather painful incident occurred. I believe Hewett met with some mishap—in fact, they go the length of saying that he was eaten. So you see we've had our martyrs, my dear friend, and the least that we can do who stay at home at ease is to support a good cause to the best of our ability."

"Whose names have you got?" asked the merchant.

"Let's see," Jefferson Edwards said, unfolding his list. "Spriggs, ten; Morton, ten; Wigglesworth, five; Hawkins, ten; Indermann, fifteen; Jones, five; and a good many smaller amounts."

"What is the highest as yet?"

"Indermann, the tobacco importer, has given fifteen."

"It is a good cause," Mr. Girdlestone said, dipping his pen into the ink-bottle. "'He that giveth'—you know what the good old book says. Of course a list of the donations will be printed and circulated?"

"Most certainly."

"Here is my cheque for twenty-five pounds. I am proud to have had this opportunity of contributing towards the regeneration of those poor souls whom Providence has placed in a lower sphere than myself."

"Girdlestone," said the member of Parliament with emotion, as he pocketed the cheque, "you are a good man. I shall not forget this, my friend; I shall never forget it."
"Wealth has its duties, and charity is among them," Girdlestone answered with unction, shaking the philanthropist's extended hand. "Good-bye, my dear sir. Pray let me know if our efforts are attended with any success. Should more money be needed, you know one who may be relied on."

There was a sardonic smile upon the hard face of the senior partner as he closed the door behind his visitor. "It's a legitimate investment," he muttered to himself as he resumed his seat. "What with his Parliamentary interest and his financial power, it's a very legitimate investment. It looks well on the list, too, and inspires confidence. I think the money is well spent."

Ezra had bowed politely as the great man passed through the office, and Gilray, the wizened senior clerk, opened the outer door. Jefferson Edwards turned as he passed him and clapped him on the shoulder.

"Lucky fellow," he said in his jerky way. "Good employer—model to follow—great man. Watch him, mark him, imitate him—that's the way to get on. Can't go wrong;" and he trotted down the street in search of fresh contributions toward his latest fad.
CHAPTER III.
THOMAS GILRAY MAKES AN INVESTMENT.

The shambling little clerk was still standing at the door watching the retreating figure of the millionaire, and mentally splicing together his fragmentary remarks into a symmetrical piece of advice which might be carried home and digested at leisure, when his attention was attracted to a pale-faced woman, with a child in her arms, who was hanging about the entrance. She looked up at the clerk in a wistful way, as if anxious to address him and yet afraid to do so. Then noting, perhaps, some gleam of kindness in his yellow wrinkled face, she came across to him.

"D’ye think I could see Muster Girdlestone, sir," she asked, with a curtsey; "or, maybe, you’re Mr. Girdlestone yourself?" The woman was wretchedly dressed, and her eyelids were swollen and red as from long crying.

"Mr. Girdlestone is in his room," said the head clerk kindly. "I have no doubt that he will see you if you will wait for a moment." Had he been speaking to the grandest of the be-silked and be-feathered dames who occasionally frequented the office, he could not have spoken with greater courtesy. Verily in these days the spirit of true chivalry has filtered down from the surface and has found a lodgment in strange places.

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The merchant looked with a surprised and suspicious eye at his visitor when she was ushered in. "Take a seat, my good woman," he said. "What can I do for you?"

"Please, Mr. Girdlestone, I'm Mrs. Hudson," she answered, seating herself in a timid way upon the extreme edge of a chair. She was weary and footsore, for she had carried the baby up from Stepney that morning.

"Hudson—Hudson—can't remember the name," said Girdlestone, shaking his head reflectively.

"Jim Hudson as was, sir, he was my husband, the bo'sun for many a year o' your ship the Black Eagle. He went out to try and earn a bit for me and the child, sir, but he's dead o' fever, poor dear, and lying in Bonny river wi' a cannon ball at his feet, as the carpenter himself told me who sewed him up, and I wish I was dead and with him, so I do." She began sobbing in her shawl and moaning, while the child, suddenly awakened by the sound, rubbed its eyes with its wrinkled mottled hands, and then proceeded to take stock of Mr. Girdlestone and his office with the critical philosophy of infancy.

"Calm yourself, my good woman, calm yourself," said the senior partner. He perceived that the evil prophesied by his son had come upon him, and he made a mental note of this fresh instance of Ezra's powers of foresight.

"It was hard, so it was," said Mrs. Hudson, drying her eyes, but still giving vent to an occasional tempestuous sob. "I heard as the Black Eagle was comin' up the river, so I spent all I had in my pocket in makin' Jim
a nice little supper—ham an' eggs, which was always his favourite, an' a pint o' bitter, an' a quartern o' whisky that he could take hot after, bein' naturally o' a cold turn, and him comin' from a warm country, too. Then out I goes, and down the river, until I sees the Black Eagle a-comin' up wi' a tug in front of her. Well I knewed the two streaks o' white paint, let alone the screechin' o' the parrots which I could hear from the bank. I could see the heads o' some of the men peepin' over the side, so I waves my handkercher, and one o' them he waves back: 'Trust Jim for knowin' his little wife,' says I, proud like to myself, and I runs round to where I knew as they'd dock her. What with me being that excited that I couldn't rightly see where I was going, and what with the crowd, for the men was comin' from work, I didn't get there till the ship was alongside. Then I jumps aboard, and the first man I seed was Sandy McPherson, who I knowed when we lived in Binnacle Lane. 'Where's Jim?' I cried, running forward, eager like, to the forecastle, but he caught me by the arm as I passed him. 'Steady, lass, steady!' Then I looked up at him, and his face was very grave, and my knees got kind o' weak. 'Where's Jim?' says I. 'Don't ask,' says he. 'Where is he, Sandy?' I screeches; and then, 'Don't say the word, Sandy, don't you say it.' But, Lor' bless ye, sir, it didn't much matter what he said nor what he didn't, for I knowed all, an' down I flops on the deck in a dead faint. The mate, he took me home in a cab, and when I come to there was the supper lying, sir, and the beer, and the things a-shinin', and all so cosy, an' the child askin' where her father was, for I told her he'd bring her some things from
Africa. Then, to think of him a-lyin' dead in Bonny river, why, sir; it nigh broke my heart."

"A sore affliction," the merchant said, shaking his grizzled head. "A sad visitation. But these things are sent to try us, Mrs. Hudson. They are warnings to us not to fix our thoughts too much upon the dross of this world, but to have higher aims and more durable aspirations. We are poor short-sighted creatures, the best of us, and often mistake evil for good. What seems so sad to-day may, if taken in a proper spirit, be looked back upon as a starting-point from which all the good of your life has come."

"Bless you, sir!" said the widow, still furtively rubbing her eyes with the corner of her little shawl. "You're a real kind gentleman. It does me good to hear you talk."

"We all have our burdens and misfortunes," continued the senior partner. "Some have more, some have less. To-day is your turn, to-morrow it may be mine. But let us struggle on to the great goal, and the weight of our burden need never cause us to sink by the wayside. And now I must wish you a very good morning, Mrs. Hudson. Believe me, you have my hearty sympathy."

The woman rose and then stood irresolute for a moment, as though there was something which she still wished to mention.

"When will I be able to draw Jim's back pay, sir?" she asked nervously. "I have pawned nigh everything in the house, and the child and me is weak from want of food."

"Your husband's back pay," the merchant said,
taking down a ledger from the shelf and turning rapidly over the leaves. “I think that you are under a delusion, Mrs. Hudson. Let me see—Dawson, Duffield, Everard, Francis, Gregory, Gunter, Hardy. Ah, here it is—Hudson, boatswain of the Black Eagle. The wages which he received amounted, I see, to five pounds a month. The voyage lasted eight months, but the ship had only been out two months and a half when your husband died.”

“That’s true, sir,” the widow said, with an anxious look at the long line of figures in the ledger.

“Of course, the contract ended at his death, so the firm owed him twelve pounds ten at that date. But I perceive from my books that you have been drawing half-pay during the whole eight months. You have accordingly had twenty pounds from the firm, and are therefore in its debt to the amount of seven pounds ten shillings. We’ll say nothing of that at present,” the senior partner concluded with a magnificent air. “When you are a little better off you can make good the balance, but really you can hardly expect us to assist you any further at present.”

“But, sir, we have nothing,” Mrs. Hudson sobbed.

“It is deplorable, most deplorable. But we are not the people to apply to. Your own good sense will tell you that, now that I have explained it to you. Good morning. I wish you good fortune, and hope you will let us know from time to time how you go on. We always take a keen interest in the families of those who serve us.” Mr. Girdlestone opened the door, and the heart-sick little woman staggered away across the office, still bearing her heavy child.
When she got into the open air she stared around her like one dazed. The senior clerk looked anxiously at her as he stood at the open door. Then he glanced back into the office. Ezra Girdlestone was deep in some accounts, and his brother clerks were all absorbed in their work. He stole up to the woman with an apologetic smile, slipped something into her hand, and then hurried back into the office with an austere look upon his face, as if his whole mind were absorbed in the affairs of the firm. There are speculations above the ken of business men. Perhaps, Thomas Gilray, that ill-spared half-crown of yours may bring in better interest than the five-and-twenty pounds of your employer.
CHAPTER IV.
CAPTAIN HAMILTON MIGGS OF THE "BLACK EAGLE."

The head of the firm had hardly recovered his mental serenity after the painful duty of explaining her financial position to the Widow Hudson, when his quick ear caught the sound of a heavy footstep in the counting-house. A gruff voice was audible at the same time, which demanded in rather more energetic language than was usually employed in that orderly establishment, whether the principal was to be seen or not. The answer was evidently in the affirmative, for the lumbering tread came rapidly nearer, and a powerful double knock announced that the visitor was at the other side of the door.

"Come in," cried Mr. Girdlestone, laying down his pen.

This invitation was so far complied with that the handle turned, and the door revolved slowly upon its hinges. Nothing more substantial than a strong smell of spirituous liquors, however, entered the apartment.

"Come in," the merchant repeated impatiently.

At this second mandate a great tangled mass of black hair was slowly protruded round the angle of the door. Then a copper-coloured forehead appeared, with a couple of very shaggy eyebrows and eventually a pair of eyes, which protruded from their sockets and looked
yellow and unhealthy. These took a long look, first at
the senior partner and then at his surroundings, after
which, as if reassured by the inspection, the remainder
of the face appeared—a flat nose, a large mouth with
a lower lip which hung down and exposed a line of
tobacco-stained teeth, and finally a thick black beard
which bristled straight out from the chin, and bore
abundant traces of an egg having formed part of its
owner’s morning meal. The head having appeared, the
body soon followed it, though all in the same anaconda-
like style of progression, until the individual stood re-
vealed. He was a stoutly-built seafaring man, dressed
in a pea jacket and blue trousers and holding his tar-
paulin hat in his hand. With a rough scrape and a
most unpleasant leer he advanced towards the merchant,
a tattooed and hairy hand outstretched in sign of greeting.

“Why, captain,” said the head of the firm, rising
and grasping the other’s hand with effusion, “I am glad
to see you back safe and well.”

“Glad to see ye, sir—glad to see ye.”

His voice was thick and husky, and there was an
indecision about his gait as though he had been drink-
ing heavily. “I came in sort o’ cautious,” he continued,
“’cause I didn’t know who might be about. When
you and me speaks together we likes to speak alone,
you bet.”

The merchant raised his bushy eyebrows a little, as
though he did not relish the idea of mutual confidences
suggested by his companion’s remark. “Hadn’t you
better take a seat?” he said.

The other took a cane-bottomed chair and carried
it into the extreme corner of the office. Then having
looked steadily at the wall behind him, and rapped it with his knuckles, he sat down, still throwing an occasional apprehensive glance over his shoulder. "I've got a touch of the jumps," he remarked apologetically to his employer. "I likes to know as there ain't no one behind me."

"You should give up this shocking habit of drinking," Mr. Girdlestone said seriously. "It is a waste of the best gifts with which Providence has endowed us. You are the worse for it both in this world and in the next."

Captain Hamilton Miggs did not seem to be at all impressed by this very sensible piece of advice. On the contrary, he chuckled boisterously to himself, and, slapping his thigh, expressed his opinion that his employer was a "rum 'un"—a conviction which he repeated to himself several times with various symptoms of admiration.

"Well, well," Girdlestone said, after a short pause, "boys will be boys, and sailors, I suppose, will be sailors. After eight months of anxiety and toil, ending in success, captain—I am proud to be able to say the words—some little license must be allowed. I do not judge others by the same hard and fast lines by which I regulate my own conduct."

This admirable sentiment also failed to elicit any response from the obdurate Miggs, except the same manifestations of mirth and the same audible aside as to the peculiarities of his master's character.

"I must congratulate you on your cargo, and wish you the same luck for your next voyage," the merchant continued.
“Ivory, an’ gold dust, an’ skins, an’ resin, an’ cochi-
neal, an’ gums, an’ ebony, an’ rice, an’ tobacco, an’ fruits, 
an’ nuts in bulk. If there’s a better cargo about, I’d 
like to see it,” the sailor said defiantly.

“An excellent cargo, captain; very good indeed. 
Three of your men died, I believe?”

“Ay, three of the lubbers went under. Two o’ fever 
and one o’ snake-bite. It licks me what sailors are 
comin’ to in these days. When I was afore the mast 
we’d ha’ been ashamed to die o’ a trifle like that. Look 
at me. I’ve been down wi’ coast fever sixteen times, 
and I’ve had yellow jack an’ dysentery, an’ I’ve been 
bit by the black cobra in the Andamans. I’ve had 
cholera, too. It broke out in a brig when I was in the 
Sandwich Island trade, and I was shipmates wi’ seven 
dead out o’ a crew o’ ten. But I ain’t none the worse 
for it—no, nor never will be. But I say, gov’nor, hain’t 
you got a drop of something about the office?”

The senior partner rose, and taking a bottle from 
the cupboard filled out a stiff glass of rum. The sailor 
drank it off eagerly, and laid down the empty tumbler 
with a sigh of satisfaction.

“Say, now,” he said, with an unpleasant confidential 
leer, “weren’t you surprised to see us come back—eh? 
Straight now, between man and man?"

“The old ship hangs together well, and has lots of 
work in her yet,” the merchant answered.

“Lots of work! God’s truth, I thought she was gone 
in the bay! We’d a dirty night with a gale from the 
west-sou’-west, an’ had been goin’ by dead reckonin’ for 
three days, so we weren’t over and above sure o’ our-
selves. She wasn’t much of a sea-going craft when we
left England, but the sun had fried all the pitch out o' her seams, and you might ha' put your finger through some of them. Two days an' a night we were at the pumps, for she leaked like a sieve. We lost the fore topsail, blown clean out o' the ringbolts. I never thought to see Lunn on again."

"If she could weather a gale like that she could make another voyage."

"She could start on another," the sailor said gloomily, "but as like as not she'd never see the end o't."

"Come, come, you're not quite yourself this morn- ing, Miggs. We value you as a dashing, fearless fellow —let me fill your glass again—who doesn't fear a little risk where there's something to be gained. You'll lose your good name if you go on like that."

"She's in a terrible bad way," the captain insisted. "You'll have to do something before she can go."

"What shall we have to do?"

"Dry dock her and give her a thorough overhaul. She might sink before she got out o' the Channel if she went as she is just now."

"Very well," the merchant said coldly. "If you insist on it, it must be done. But, of course, it would make a great difference in your salary."

"Eh?"

"You are at present getting fifteen pounds a month, and five per cent. commission. These are exceptional terms in consideration of any risk that you may run. We shall dry dock the Black Eagle, and your salary is now ten pounds a month and two and a half com- mission."

"Belay, there, belay!" the sailor shouted. His cop-
pery face was a shade darker than usual, and his bilious eyes had a venomous gleam in them. "Don't you beat me down, curse you!" he hissed, advancing to the table and leaning his hands upon it while he pushed his angry face forward until it was within a foot of that of the merchant. "Don't you try that game on, mate, for I am a freeborn British seaman, and I am under the thumb of no man."

"You're drunk," said the senior partner. "Sit down!"

"You'd reduce my screw, would ye?" roared Captain Hamilton Miggs, working himself into a fury. "Me that has worked for ye, and slaved for ye, and risked my life for ye. You try it on, guv'nor; just you try it on! Suppose I let out that little story o' the painting out o' the marks—where would the firm of Girdlestone be then! I guess you'd rather double my wage than have that yarn goin' about."

"What do you mean?"

"What do I mean? You don't know what I mean, do you? Of course not. It wasn't you as set us on to go at night and paint out the Government Plimsoll marks and then paint 'em in again higher up, so as to be able to over-load. That wasn't you, was it?"

"Do you mean to assert that it was?"

"In course I do," thundered the angry seaman.

The senior partner struck the gong which stood upon the table. "Gilray," he said quietly, "go out and bring in a policeman."

Captain Hamilton Miggs seemed to be somewhat startled by this sudden move of his antagonist. "Steady your helm, governor," he said. "What are ye up to now?"
"I'm going to give you in charge."
"What for?"
"For intimidation and using threatening language, and endeavouring to extort money under false pretences."
"There's no witnesses," the sailor said in a half-cringing, half-defiant manner.
"Oh yes, there are," Ezra Girdlestone remarked, coming into the room. He had been standing between the two doors which led to the counting-house, and had overheard the latter portion of the conversation. "Don't let me interrupt you. You were saying that you would blacken my father's character unless he increased your salary."
"I didn't mean no harm," said Captain Hamilton Miggs, glancing nervously from the one to the other. He had been fairly well known to the law in his younger days, and had no desire to renew the acquaintance.
"Who painted out those Plimsoll marks?" asked the merchant.
"It was me."
"Did any one suggest it to you?"
"No."
"Shall I send in the policeman, sir?" asked Gilray, opening the door.
"Ask him to wait for a moment," Girdlestone answered. "And now, captain, to return to the original point, shall we dry dock the Black Eagle and reduce the salary, or do you see your way to going back in her on the same terms?"
"I'll go back and be damned to it!" said the captain recklessly, plunging his hands into the pockets of his pea jacket and plumping back into his chair.
"That's right," his grim employer remarked approvingly. "But swearing is a most sinful practice. Send the policeman away, Ezra."

The young man went out with an amused smile, and the two were left together again.

"You'll not be able to pass the Government inspector unless you do something to her," the seaman said after a long pause, during which he brooded over his wrongs.

"Of course we shall do something. The firm is not mean, though it avoids unnecessary expense. We'll put a coat of paint on her, and some pitch, and do up the rigging. She's a stout old craft, and with one of the smartest sailors afloat in command of her—for we always give you credit for being that—she'll run many a voyage yet."

"I'm paid for the risk, guv'nor, as you said just now," the sailor remarked. "But don't it seem kind o' hard on them as isn't—on the mates an' the hands?"

"There is always a risk, my dear captain. There is nothing in the world without risk. You remember what is said about those who go down to the sea in ships. They see the wonders of the deep, and in return they incur some little danger. My house in Eccleston Square might be shaken down by an earthquake, or a gale might blow in the walls, but I'm not always brooding over the chance of it. There's no use your taking it for granted that some misfortune will happen to the Black Eagle."

The sailor was silenced, but not convinced by his employer's logic. "Well, well," he said, sulkily, "I am
going, so there's an end of it, and there's no good in having any more palaver about it. You have your object in running rotten ships, and you make it worth my while to take my chances in them. I'm suited, and you're suited, so there's no more to be said.

"That's right. Have some more rum?"

"No, not a spot."

"Why not?"

"Because I likes to keep my head pretty clear when I'm a-talkin' to you, Muster Girdlestone. Out o' your office I'll drink to further orders, but I won't do business and muddle myself at the same time. When d'ye want me to start?"

"When she's unloaded and loaded up again. Three weeks or a month yet. I expect that Spender will have come in with the Maid of Athens by that time."

"Unless some accident happens on the way," said Captain Hamilton Miggs, with his old leer. "He was at Sierra Leone when we came up the coast. I couldn't put in there, for the swabs have got a warrant out ag'in me for putting a charge o' shot into a nigger."

"That was a wicked action—very wrong, indeed," the merchant said gravely. "You must consider the interests of the firm, Miggs. We can't afford to have a good port blocked against our ships in this fashion. Did they serve this writ on you?"

"Another nigger brought it aboard."

"Did you read it?"

"No; I threw it overboard."

"And what became of the negro?"

"Well," said Miggs with a grin, "when I threw the writ overboard he happened to be a holdin' on to it.
So, ye see, he went over, too. Then I up anchor and scooted."

"There are sharks about there?"

"A few."

"Really, Miggs," the merchant said, "you must restrain your sinful passions. You have broken the fifth commandment, and closed the trade of Freetown to the Black Eagle."

"It never was worth a rap," the sailor answered. "I wouldn't give a cuss for any of the British settlements. Give me real niggers, chaps as knows nothing of law or civilizing, or any rot of the sort. I can pull along with them."

"I have often wondered how you managed it," Girdlestone said curiously. "You succeed in picking up a cargo where the steadiest and best men can't get as much as a bag of nuts. How do you work it?"

"There's many would like to know that," Miggs answered, with an expressive wink.

"Is it a secret, then?"

"Well, it ain't a secret to you, 'cause you ain't a skipper, and it don't matter if you knows it or not. I don't want to have 'em all at the same game."

"How is it, then?"

"I'll tell ye," said Miggs. He seemed to have recovered his serenity by this time, and his eyes twinkled as he spoke of his own exploits. "I gets drunk with them. That's how I does it."

"Oh, indeed."

"Yes, that's how it's worked. Lord love ye, when these first-class certificated, second-cousin-to-an-earl merchant skippers comes out they move about among
the chiefs and talks down to them as if they was tin Methuselahs on wheels. The Almighty's great coat wouldn't make a waistcoat for some o' these blokes. Now when I gets among 'em I has 'em all into the cabin, though they're black an' naked, an' the smell ain't over an' above pleasant. Then I out with the rum and it's 'help yourself an' pass the bottle.' Pretty soon, d'ye see, their tongues get loosened, and as I lie low an' keep dark I gets a pretty good idea o' what's in the market. Then when I knows what's to be got, it's queer if I don't manage to get it. Besides, they like a little notice, just as Christians does, and they remembers me because I treat them well."

"An excellent plan, Miggs—a capital plan!" said the senior partner. "You are an invaluable servant."

"Well," the captain said, rising from his chair, "I'm getting a great deal too dry with all this palaver. I don't mind gettin' drunk with nigger chiefs, but I'm darned if I'll——" He paused, but the grim smile on his companion's face showed that he appreciated the compliment.

"I say," he continued, giving his employer a confidential nudge with his elbow, "suppose we'd gone down in the bay this last time, you'd ha' been a bit out in your reckoning—eh, what?"

"Why so?"

"Well, we were over-insured on our outward passage. An accident then might ha' put thousands in your pocket, I know. Coming back, though, the cargo was worth more than the insurance, I reckon. You'd ha' been out o' pocket if we'd foundered. It would

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ha' been a case o' the engineer hoisted on his own Peter, as Shakespeare says."

"We take our chance of these things," the merchant said with dignity.

"Well, good morning, guv'nor," Captain Hamilton Miggs said brusquely. "When you wants me you can lay your hands on me at the old crib, the Cock and Cowslip, Rotherhithe."

As he passed out through the office, Ezra rejoined his father.

"He's a curious chap," he remarked, jerking his head in the direction which Miggs had taken. "I heard him bellowing like a bull, so I thought I had best listen to what he had to say. He's a useful servant, though."

"The fellow's half a savage himself," his father said. "He's in his element among them. That's why he gets on so well with them."

"He doesn't seem much the worse for the climate, either."

"His body does not, but his soul, Ezra, his soul! However, to return to business. I wish you to see the underwriters and pay the premium of the Black Eagle. If you see your way to it, increase the policy; but do it carefully, Ezra, and with tact. She will start about the time of the equinoctial gales. If anything should happen to her, it would be as well that the firm should have a margin on the right side."
CHAPTER V.
MODERN ATHENIANS.

Edinburgh University may call herself with grim jocoseness the "alma mater" of her students, but if she be a mother at all she is one of a very heroic and Spartan cast, who conceals her maternal affection with remarkable success. The only signs of interest which she ever deigns to evince towards her alumni are upon those not infrequent occasions when guineas are to be demanded from them. Then one is surprised to find how carefully the old hen has counted her chickens, and how promptly the demand is conveyed to each one of the thousands throughout the empire who, in spite of neglect, cherish a sneaking kindness for their old college. There is symbolism in the very look of her, square and massive, grim and grey, with never a pillar or carving to break the dead monotony of the great stone walls. She is learned, she is practical, and she is useful. There is little sentiment or romance in her composition, however, and in this she does but conform to the instincts of the nation of which she is the youngest but the most flourishing teacher.

A lad coming up to an English University finds himself in an enlarged and enlightened public school. If he has passed through Harrow or Eton there is no very abrupt transition between the life which he has
led in the sixth form and that which he finds awaiting him on the banks of the Cam and the Isis. Certain rooms are found for him which have been inhabited by generations of students in the past, and will be by as many in the future. His religion is cared for, and he is expected to put in an appearance at hall and at chapel. He must be within bounds at a fixed time. If he behave indecorously he is liable to be pounced upon and reported by special officials, and a code of punishments is hung perpetually over his head. In return for all this his University takes a keen interest in him. She pats him on the back if he succeeds. Prizes and scholarships, and fine fat fellowships are thrown plentifully in his way if he will gird up his loins and aspire to them.

There is nothing of this in a Scotch University. The young aspirant pays his pound, and finds himself a student. After that he may do absolutely what he will. There are certain classes going on at certain hours, which he may attend if he choose. If not, he may stay away without the slightest remonstrance from the college. As to religion, he may worship the sun, or have a private fetish of his own upon the mantelpiece of his lodgings for all that the University cares. He may live where he likes, he may keep what hours he chooses, and he is at liberty to break every commandment in the decalogue as long as he behaves himself with some approach to decency within the academical precincts. In every way he is absolutely his own master. Examinations are periodically held, at which he may appear or not, as he chooses. The University is a great unsympathetic machine, taking in
a stream of raw-boned cartilaginous youths at one end, and turning them out at the other as learned divines, astute lawyers, and skilful medical men. Of every thousand of the raw material about six hundred emerge at the other side. The remainder are broken in the process.

The merits and faults of this Scotch system are alike evident. Left entirely to his own devices in a far from moral city, many a lad falls at the very starting-point of his life's race, never to rise again. Many become idlers or take to drink, while others, after wasting time and money which they could ill afford, leave the college with nothing learned save vice. On the other hand, those whose manliness and good sense keep them straight have gone through a training which lasts them for life. They have been tried, and have not been found wanting. They have learned self-reliance, confidence, and, in a word, have become men of the world while their confrères in England are still magnified schoolboys.

High up in a third flat in Howe Street one, Thomas Dimsdale, was going through his period of probation in a little bed-room and a large sitting-room, which latter, "more studentium," served the purpose of dining-room, parlour, and study. A dingy sideboard, with four still more dingy chairs and an archæological sofa, made up the whole of the furniture, with the exception of a circular mahogany centre-table, littered with note-books and papers. Above the mantelpiece was a fly-blown mirror with innumerable cards and notices projecting in a fringe all around, and a pair of pipe racks flanking it on either side. Along the centre of the sideboard,
arranged with suspicious neatness, as though seldom disturbed, stood a line of solemn books, Holden's "Osteology," Quain's "Anatomy," Kirkes' "Physiology," and Huxley's "Invertebrata," together with a dis-articulated human skull. On one side of the fireplace two thigh bones were stacked; on the other a pair of foils, two basket-hilted single-sticks, and a set of boxing-gloves. On a shelf in a convenient niche was a small stock of general literature, which appeared to have been considerably more thumbed than the works upon medicine. Thackeray's "Esmond" and Meredith's "Richard Feverel" rubbed covers with Irving's "Conquest of Granada" and a tattered line of paper-covered novels. Over the sideboard was a framed photograph of the Edinburgh University Football Fifteen, and opposite it a smaller one of Dimsdale himself, clad in the scantiest of garb, as he appeared after winning the half-mile at the Inter-University Handicap. A large silver goblet, the trophy of that occasion, stood underneath upon a bracket. Such was the student's chamber upon the morning in question, save that in a roomy armchair in the corner the young gentleman himself was languidly reclining, with a short, wooden pipe in his mouth, and his feet perched up upon the side of the table.

Grey-eyed, yellow-haired, broad in the chest and narrow in the loins, with the strength of a bullock and the graceful activity of a stag, it would be hard to find a finer specimen of young British manhood. The long, fine curves of the limbs, and the easy pose of the round, strong head upon the thick, muscular neck, might have served as a model to an Athenian sculptor.
There was nothing in the face, however, to recall the regular beauty of the East. It was Anglo-Saxon to the last feature, with its honest breadth between the eyes and its nascent moustache, a shade lighter in colour than the sun-burned skin. Shy, and yet strong; plain, and yet pleasing; it was the face of a type of man who has little to say for himself in this world, and says that little badly, but who has done more than all the talkers and the writers to ring this planet round with a crimson girdle of British possessions.

"Wonder whether Jack Garraway is ready!" he murmured, throwing down the Scotsman, and staring up at the roof. "It's nearly eleven o'clock."

He rose with a yawn, picked up the poker, stood upon the chair, and banged three times upon the ceiling. Three muffled taps responded from the room above. Dimsdale stepped down and began slowly to discard his coat and his waistcoat. As he did so there was a quick, active step upon the stair, and a lean, wiry-looking, middle-sized young fellow stepped into the room. With a nod of greeting he pushed the table over to one side, threw off his two upper garments, and pulled on a pair of the boxing-gloves from the corner. Dimsdale had already done the same, and was standing, a model of manly grace and strength, in the centre of the room.

"Practice your lead, Jack. About here." He tapped the centre of his forehead with his swollen gauntlet.

His companion poised himself for a moment, and then, lashing out with his left hand, came home with a heavy thud on the place indicated. Dimsdale smiled gently and shook his head.
“It won’t do,” he said.
“I hit my hardest,” the other answered apologetically.
“It won’t do. Try again.”
The visitor repeated the blow with all the force that he could command.
Dimsdale shook his head again despondently. “You don’t seem to catch it,” he said. “It’s like this.” He leaned forward, there was the sound of a sharp clip, and the novice shot across the room with a force that nearly sent his skull through the panel of the door.
“That’s it,” said Dimsdale mildly.
“Oh, it is, is it?” the other responded, rubbing his head. “It’s deucedly interesting, but I think I would understand it better if I saw you do it to some one else. It is something between the explosion of a powder magazine and a natural convulsion.”

His instructor smiled grimly. “That’s the only way to learn,” he said. “Now we shall have three minutes of give-and-take, and so ends the morning lesson.”

While this little scene was being enacted in the lodgings of the student, a very stout little elderly man was walking slowly down Howe Street, glancing up at the numbers upon the doors. He was square and deep and broad, like a bottle of Geneva, with a large ruddy face and a pair of bright black eyes, which were shrewd and critical, and yet had a merry twinkle of eternal boyishness in their depths. Bushy side whiskers, shot with grey, flanked his rubicund visage, and he threw out his feet as he walked with the air of a man who is on good terms with himself and with every one around him.
At No. 13 he stopped and rapped loudly upon the
door with the head of his metal-headed stick. "Mrs.
McTavish?" he asked, as a hard-lined, angular woman
responded to his summons.
"That's me, sir."
"Mr. Dimsdale lives with you, I believe?"
"Third floor front, sir."
"Is he in?"
Suspicion shone in the woman's eyes. "Was it
about a bill?" she asked.
"A bill, my good woman! No, no, nothing of the
kind. Dr. Dimsdale is my name. I am the lad's
father—just come up from London to see him. I hope
he has not been overworking himself?"
A ghost of a smile played about the woman's face.
"I think not, sir," she answered.
"I almost wish I had come round in the afternoon,"
said the visitor, standing with his thick legs astride upon
the door-mat. "It seems a pity to break his chain of
thought. The morning is his time for study."
"Houts! I wouldn'a' fash aboot that."
"Well! well! The third floor, you say. He did not
expect me so early. I shall surprise the dear boy at
his work."
The landlady stood listening expectantly in the
passage. The sturdy little man plodded heavily up the
first flight of stairs. He paused on the landing.
"Dear me!" he murmured. "Some one is beating
carpets. How can they expect poor Tom to read?"
At the second landing the noise was much louder.
"It must be a dancing school," conjectured the doctor.
When he reached his son's door, however, there
could no longer be any doubt as to whence the sounds proceeded. There was the stamp and shuffle of feet, the hissing of indrawn breath, and an occasional soft thud, as if some one were butting his head against a bale of wool. "It's epilepsy," gasped the doctor, and turning the handle he rushed into the room.

One hurried glance showed him the struggle which was going on. There was no time to note details. Some maniac was assaulting his Tom. He sprang at the man, seized him round the waist, dragged him to the ground, and seated himself upon him. "Now tie his hands," he said complacently, as he balanced himself upon the writhing figure.
CHAPTER VI.
A RECTORIAL ELECTION.

It took some little time before his son, who was half-choked with laughter, could explain to the energetic doctor that the gentleman upon whom he was perched was not a dangerous lunatic, but, on the contrary, a very harmless and innocent member of society. When at last it was made clear to him, the doctor released his prisoner and was profuse in his apologies.

"This is my father, Garraway," said Dimsdale. "I hardly expected him so early."

"I must offer you a thousand apologies, sir. The fact is that I am rather short-sighted, and had no time to put my glasses on. It seemed to me to be a most dangerous scuffle."

"Don't mention it, sir," said Garraway, with great good humour.

"And you, Tom, you rogue, is this the way you spend your mornings? I expected to find you deep in your books. I told your landlady that I hardly liked to come up for fear of disturbing you at your work. You go up for your first professional in a few weeks, I understand?"

"That will be all right, dad," said his son demurely. "Garraway and I usually take a little exercise of this sort as a preliminary to the labours of the day. Try this armchair and have a cigarette."
The doctor's eye fell upon the medical works and the disarticulated skull, and his ill-humour departed.

"You have your tools close at hand, I see," he remarked.

"Yes, dad, all ready."

"Those bones bring back old memories to me. I am rusty in my anatomy, but I dare say I could stump you yet. Let me see now. What are the different foramina of the sphenoid bone, and what structures pass through them? Eh?"

"Coming!" yelled his son. "Coming!" and dashed out of the room.

"I didn't hear any one call," observed the doctor.

"Didn't you, sir?" said Garraway, pulling on his coat. "I thought I heard a noise."

"You read with my son, I believe?"

"Yes, sir."

"Then perhaps you can tell me what the structures are which pass through the foramina of the sphenoid?"

"Oh yes, sir. There is the——. All right, Tom, all right! Excuse me, sir! He is calling me;" and Garraway vanished as precipitately as his friend had done. The doctor sat alone, puffing at his cigarette, and brooding over his own dulness of hearing.

Presently the two students returned, looking just a little shame-faced, and plunged instantly into wild talk about the weather, the town, and the University——anything and everything except the sphenoid bone.

"You have come in good time to see something of University life," said young Dimsdale. "To-day we elect our new Lord Rector. Garraway and I will take you down and show you the sights."
"I have often wished to see something of it," his father answered. "I was apprenticed to my profession, Mr. Garraway, in the old-fashioned way, and had few opportunities of attending college."

"Indeed, sir."

"But I can imagine it all. What can be more charming than the sight of a community of young men all striving after knowledge, and emulating each other in the ardour of their studies? Not that I would grudge them recreation. I can fancy them strolling in bands round the classic precincts of their venerable University, and amusing themselves by discussing the rival theories of physiologists or the latest additions to the pharmacopeia."

Garraway had listened with becoming gravity to the commencement of this speech, but at the last sentence he choked and vanished for the second time out of the room.

"Your friend seems amused," remarked Dr. Dimsdale mildly.

"Yes. He gets taken like that sometimes," said his son. "His brothers are just the same. I have hardly had a chance yet to say how glad I am to see you, dad."

"And I to see you, my dear boy. Your mother and Kate come up by the night train. I have private rooms at the hotel."

"Kate Harston! I can only remember her as a little quiet girl with long brown hair. That was six years ago. She promised to be pretty."

"Then she has fulfilled her promise. But you shall judge that for yourself. She is the ward of John Girdlestone, the African merchant, but we are the only relations
she has upon earth. Her father was my second cousin. She spends a good deal of her time now with us at Phillimore Gardens—as much as her guardian will allow. He prefers to have her under his own roof, and I don’t blame him, for she is like a ray of sunshine in the house. It was like drawing his teeth to get him to consent to this little holiday, but I stuck at it until I wearied him out—fairly wearied him out.” The little doctor chuckled at the thought of his victory, and stretched out his thick legs towards the fire.

“This examination will prevent me from being with you as much as I wish.”

“That’s right, my boy; let nothing interfere with your work.”

“Still, I think I am pretty safe. I am glad they have come now, for next Wednesday is the international football match. Garraway and I are the two Scotch half-backs. You must all come down and see it.”

“I’ll tell you what, Dimsdale,” said Garraway, re-appearing in the doorway, “if we don’t hurry up we shall see nothing of the election. It is close on twelve.”

“I am all ready,” cried Dr. Dimsdale, jumping to his feet and buttoning his coat.

“Let us be off, then,” said his son; and picking up hats and sticks they clattered off down the lodging-house stairs.

A rectorial election is a peculiarly Scotch institution, and, however it may strike the impartial observer, it is regarded by the students themselves as a rite of extreme solemnity and importance from which grave issues may depend. To hear the speeches and addresses of rival orators one would suppose that the integrity of
the constitution and the very existence of the empire hung upon the return of their special nominee. Two candidates are chosen from the most eminent of either party and a day is fixed for the polling. Every undergraduate has a vote, but the professors have no voice in the matter. As the duties are nominal and the position honourable, there is never any lack of distinguished aspirants for a vacancy. Occasionally some well-known literary or scientific man is invited to become a candidate, but as a rule the election is fought upon strictly political lines, with all the old-fashioned accompaniments of a Parliamentary contest.

For months before the great day there is bustle and stir. Secret committees meet, rules are formulated, and insidious agents prowl about with an eye to the political training of those who have not yet nailed their colours to any particular mast. Then comes a grand meeting of the Liberal Students’ Association, which is trumped by a dinner of the Undergraduates’ Conservative Society. The campaign is then in full swing. Great boards appear at the University gates, on which pithy satires against one or other candidate, parodies on songs, quotations from their speeches, and gaudily painted cartoons are posted. Those who are supposed to be able to feel the pulse of the University move about with the weight of much knowledge upon their brows, throwing out hints as to the probable majority one way or the other. Some profess to know it to a nicety. Others shake their heads and remark vaguely that there is not much to choose either way. So week after week goes by, until the excitement reaches a climax when the date of the election comes round.
There was no need upon that day for Dr. Dimsdale or any other stranger in the town to ask his way to the University, for the whooping and yelling which proceeded from that usually decorous building might have been heard from Prince's Street to Newington. In front of the gates was a dense crowd of townspeople peering through into the quadrangle, and deriving much entertainment from the movements of the lively young gentlemen within. Large numbers of the more peaceable undergraduates stood about under the arches, and these quickly made a way for the new-comers, for both Garraway and Dimsdale as noted athletes commanded a respect among their fellow-students which medallists and honours men might look for in vain.

The broad open quadrangle, and all the numerous balconies and terraces which surround it, were crowded with an excited mob of students. The whole three thousand odd electors who stand upon the college rolls appeared to be present, and the noise which they were making would have reflected credit on treble their number. The dense crowd surged and seethed without pause or rest. Now and again some orator would be hoisted up on the shoulders of his fellows, when an oscillation of the crowd would remove his supporters and down he would come, only to be succeeded by another at some other part of the assembly. The name of either candidate would produce roars of applause and equally vigorous howls of execration. Those who were lucky enough to be in the balconies above hurled down missiles on the crowd beneath—peas, eggs, potatoes, and bags of flour or of sulphur; while those below, wherever they found room to swing an arm, returned
the fusillade with interest. The doctor's views of academical serenity and the high converse of pallid students vanished into thin air as he gazed upon the mad tumultuous scene. Yet, in spite of his fifty years, he laughed as heartily as any boy at the wild pranks of the young politicians, and the ruin which was wrought upon broad cloth coat and shooting jacket by the hail of unsavoury projectiles.

The crowd was most dense and most noisy in front of the class-room in which the counting of the votes was going forward. At one the result was to be announced, and as the long hand of the great clock crept towards the hour, a hush of expectation fell upon the assembly. The brazen clang broke harshly out, and at the same moment the folding doors were flung open, and a knot of men rushed out into the crowd, who swirled and eddied round them. The centre of the throng was violently agitated, and the whole mass of people swayed outwards and inwards. For a minute or two the excited combatants seethed and struggled without a clue as to the cause of the commotion. Then the corner of a large placard was elevated above the heads of the rioters, on which was visible the word "Liberal" in great letters, but before it could be raised further it was torn down, and the struggle became fiercer than ever. Up came the placard again—the other corner this time—with the word "Majority" upon it, and then immediately vanished as before. Enough had been seen, however, to show which way the victory had gone, and shouts of triumph arose everywhere, with waving of hats and clatter of sticks. Meanwhile, in the centre the two parties fought round the placard, and

*The Firm of Girdlestone. I.*
the commotion began to cover a wider area, as either side was reinforced by fresh supporters. One gigantic Liberal seized the board, and held it aloft for a moment, so that it could be seen in its entirety by the whole multitude:

**Liberal Majority, 241.**

But his triumph was short-lived. A stick descended upon his head, his heels were tripped up, and he and his placard rolled upon the ground together. The victors succeeded, however, in forcing their way to the extreme end of the quadrangle, where, as every Edinburgh man knows, the full-length statue of Sir David Brewster looks down upon the classic ground which he loved so well. An audacious Radical swarmed up upon the pedestal and balanced the obnoxious notice on the marble arms of the professor. Thus converted into a political partisan, the revered inventor of the kaleidoscope became the centre of a furious struggle, the vanquished politicians making the most desperate efforts to destroy the symbol of their opponents' victory, while the others offered an equally vigorous resistance to their attacks. The struggle was still proceeding when Dimsdale removed his father, for it was impossible to say what form the riot might assume.

"What Goths! what barbarians!" cried the little doctor, as they walked down the Bridges. "And this is my dream of refined quiet and studious repose!"

"They are not always like that, sir," said his son, apologetically. "They were certainly a little jolly today."
"A little jolly!" cried the doctor. "You rogue, Tom. I believe if I had not been there you would have been their ringleader."

He glanced from one to the other, and it was so evident from the expression of their faces that he had just hit the mark, that he burst into a great guffaw of laughter, in which, after a moment's hesitation, his two young companions heartily joined.

CHAPTER VII.
ENGLAND VERSUS SCOTLAND.

The rectorial election had come and had gone, but another great event had taken its place. It was the day of the England and Scotland Rugby match.

Better weather could not have been desired. The morning had been hazy, but as the sun shone out the fog had gradually risen, until now there remained but a suspicion of it, floating like a plume, above the frowning walls of Edinburgh Castle, and twining a fairy wreath round the unfinished columns of the national monument upon the Calton Hill. The broad stretch of the Prince's Street Gardens, which occupy the valley between the old town and the new, looked green and spring-like, and their fountains sparkled merrily in the sunshine. Their wide expanse, well-trimmed and be-pathed, formed a strange contrast to the rugged piles of grim old houses which bounded them upon the other side and the massive grandeur of the great hill beyond, which lies like a crouching lion keeping watch and
ward, day and night, over the ancient capital of the Scottish kings. Travellers who have searched the whole world round have found no fairer view.

So thought three of the genus who were ensconced that forenoon in the bow windows of the Royal Hotel, and gazed across the bright green valley at the dull historical back-ground beyond. One we already know, a stoutish gentleman, ruddy-faced and black-eyed, with check trousers, light waistcoat and heavy chain, legs widely parted, his hands in his pockets, and on his face that expression of irreverent and critical approval with which the travelled Briton usually regards the works of nature. By his side was a young lady in a tight-fitting travelling dress, with trim leather belt and snow-white collar and cuffs. There was no criticism in her sweet face, now flushed with excitement—nothing but unqualified wonder and admiration at the beautiful scene before her. An elderly placid-faced woman sat in a basket chair in the recess, and looked up with quiet loving eyes at the swift play of emotions which swept over the girl's eager features.

"Oh, Uncle George," she cried, "it is really too heavenly. I cannot realize that we are free. I can't help fearing that it is all a dream, and that I shall wake up to find myself pouring out Ezra Girdlestone's coffee, or listening to Mr. Girdlestone as he reads the morning quotations."

The elder woman stroked the girl's hand caressingly with her soft, motherly palm. "Don't think about it," she murmured.

"No, don't think about it," echoed the doctor. "My wife is quite right. Don't think about it. But, dear
me, what a job I had to persuade your guardian to let you go. I should have given it up in despair—I really should—if I had not known that you had set your heart upon it."

"Oh, how good you both are to me!" cried the girl, in a pretty little gush of gratitude.

"Pooh, pooh, Kate! But as to Girdlestone, he is perfectly right. If I had you I should keep you fast to myself, I promise you. Eh, Matilda?"

"That we would, George."

"Perfect tyrants, both of us. Eh, Matilda?"

"Yes, George."

"I am afraid that I am not very useful in a household," said the girl. "I was too young to look after things for poor papa. Mr. Girdlestone, of course, has a housekeeper of his own. I read the Financial News to him after dinner every day, and I know all about stock and Consols and those American railways which are perpetually rising and falling. One of them went wrong last week, and Ezra swore, and Mr. Girdlestone said that the Lord chastens those whom He loves. He did not seem to like being chastened a bit though. But how delightful this is! It is like living in another world."

The girl was a pretty figure as she stood in the window, tall, lithe, and graceful, with the long soft curves of budding womanhood. Her face was sweet rather than beautiful, but an artist would have revelled in the delicate strength of the softly rounded chin, and the quick bright play of her expression. Her hair, of a deep rich brown, with a bronze shimmer where a sunbeam lay athwart it, swept back in those thick luxuriant
coils which are the unfailing index of a strong womanly nature. Her deep blue eyes danced with life and light, while her slightly *retoussé* nose and her sensitive smiling mouth all spoke of gentle good humour. From her sunny face to the dainty little shoe which peeped from under the trim black skirt, she was an eminently pleasant object to look upon. So thought the passers-by as they glanced up at the great bow window, and so, too, thought a young gentleman who had driven up to the hotel door, and who now bounded up the steps and into the room. He was enveloped in a long shaggy ulster, which stretched down to his ankles, and he wore a velvet cap trimmed with silver stuck carelessly on the back of his powerful yellow curled head.

“Here is the boy!” cried his mother gaily.

“How are you, mam dear?” he cried, stooping over her to kiss her. “How are you, dad? Good morning, Cousin Kate. You must come down and wish us luck. What a blessing that it is pretty warm. It is miserable for the spectators when there is an east wind. What do you think of it, dad?”

“I think you are an unnatural young renegade to play against your mother country,” said the sturdy doctor.

“Oh, come, dad! I was born in Scotland, and I belong to a Scotch club. Surely that is good enough.”

“I hope you lose, then.”

“We are very likely to. Atkinson, of the West of Scotland, has strained his leg, and we shall have to play Blair, of the Institution, at full back—not so good a man by a long way. The odds are five to four on the English this morning. They are said to be the very
strongest lot that ever played in an International match. I have brought a cab with me, so the moment you are ready we can start."

There were others besides the students who were excited about the coming struggle. All Edinburgh was in a ferment. Football is, and always has been, the national game of Scotland among those who affect violent exercise, while golf takes its place with the more sedately inclined. There is no game so fitted to appeal to a hardy and active people as that composite exercise prescribed by the Rugby Union, in which fifteen men pit strength, speed, endurance, and every manly attribute they possess in a prolonged struggle against fifteen antagonists. There is no room for mere knack or trickery. It is a fierce personal contest in which the ball is the central rallying point. That ball may be kicked, pushed, or carried; it may be forced onwards in any conceivable manner towards the enemy's goal. The fleet of foot may seize it and by superior speed thread their way through the ranks of their opponents. The heavy of frame may crush down all opposition by dead weight. The hardiest and most enduring must win.

Even matches between prominent local clubs excite much interest in Edinburgh and attract crowds of spectators. How much more then when the pick of the manhood of Scotland were to try their strength against the very cream of the players from the South of the Tweed. The roads which converged on the Raeburn Place Grounds, on which the match was to be played, were dark with thousands all wending their way in one direction. So thick was the moving mass that the carriage of the Dimsdale party had to go at a walk for
the latter half of the journey, in spite of the adjurations of the driver, who, as a patriot, felt the responsibility which rested upon him in having one of the team in his charge, and the necessity there was for delivering him up by the appointed time. Many in the crowd recognized the young fellow and waved their hands to him or called out a few words of encouragement. Miss Kate Harston and even the doctor began to reflect some of the interest and excitement which showed itself on every face around them. The youth alone seemed to be unaffected by the general enthusiasm, and spent the time in endeavouring to explain the principles of the game to his fair companion, whose ignorance of it was comprehensive and astounding.

"You understand," he said, "that there are fifteen players on each side. But it would not do for the whole of these fifteen men to play in a crowd, for, in that case, if the other side forced the ball past them, they would have nothing to fall back upon—no reserves, as it were. Therefore, as we play the game in Scotland, ten men are told off to play in a knot. They are picked for their weight, strength, and endurance. They are called the forwards, and are supposed to be always on the ball, following it everywhere, never stopping or tiring. They are opposed, of course, by the forwards of the other side. Now, immediately behind the forwards are the two quarter-backs. They should be very active fellows, good dodgers and fast runners. They never join in the very rough work, but they always follow on the outskirts of the forwards, and if the ball is forced past it is their duty to pick it up and make away with it like lightning. If they are very fast they may suc-
ceed in carrying it a long way before they are caught—‘tackled,’ as we call it. It is their duty also to keep their eye on the quarter-backs of the enemy, and to tackle them if they get away. Behind them again are the two half-backs—or ‘three-quarters,’ as they call them in England. I am one of them. They are supposed to be fast runners too, and a good deal of the tackling comes to their lot, for a good runner of the other side can often get past the quarters, and then the halves have got to bring him down. Behind the half-backs is a single man—the back. He is the last resource when all others are past. He should be a sure and long kicker, so as to get the ball away from the goal by that means—but you are not listening.”

“Oh yes, I am,” said Kate. As a matter of fact the great throng and the novel sights were distracting her so much that she found it hard to attend to her companion’s disquisition.

“You’ll understand it quickly enough when you see it,” the student remarked cheerily. “Here we are at the grounds.”

As he spoke the carriage rattled through a broad gateway into a large open grassy space, with a great pavilion at one side of it and a staked enclosure about two hundred yards long and a hundred broad, with a goal-post at each end. This space was marked out by gaily coloured flags, and on every side of it, pressing against the barrier the whole way round, was an enormous crowd, twenty and thirty deep, with others occupying every piece of rising ground or coign of vantage behind them. The most moderate computation would place the number of spectators at fifteen thousand. At one
side there was a line of cabs in the background, and thither the carriage of the Dimsdales drove, while Tom rushed off with his bag to the pavilion to change.

It was high time to do so, for just as the carriage took up its position a hoarse roar burst from the great multitude, and was taken up again and again. It was a welcome to the English team, which had just appeared upon the ground. There they were, clad in white knickerbockers and jerseys, with a single red rose embroidered upon their breasts; as gallant-looking a set of young fellows as the whole world could produce. Tall, square-shouldered, straight-limbed, as active as kittens and as powerful as young bullocks, it was clear that they would take a lot of beating. They were the pick of the University and London clubs, with a few players from the northern counties; not a man among them whose name was not known wherever football was played. That tall, long-legged youth is Evans, the great half-back, who is said to be able to send a drop-kick further than any of his predecessors in the annals of the game. There is Buller, the famous Cambridge quarter, only ten stone in weight, but as lithe and slippery as an eel; and Jackson, the other quarter, is just such another—hard to tackle himself, but as tenacious as a bulldog in holding an adversary. That one with the straw-coloured hair is Coles, the great forward; and there are nine lads of metal who will stand by him today through thick and thin. They were a formidable-looking lot, and betting, which had been five to four on them in the morning, showed symptoms of coming to five to three. In the meantime, by no means abashed at finding themselves the cynosure of so many eyes, the
ENGLAND VERSUS SCOTLAND.

Englishmen proceeded to keep up their circulation by leap-frog and horse-play, for their jerseys were thin and the wind bleak.

But where were their adversaries? A few impatient moments slowly passed, and then from one corner of the ground there rose a second cheer, which rippled down the long line of onlookers and swelled into a mighty shout as the Scotchmen vaulted over the barrier into the arena. It was a nice question for connoisseurs in physical beauty as to which team had the best of it in physique. The Northerners in their blue jerseys, with a thistle upon their breasts, were a sturdy, hard-bitten lot, averaging a couple of pounds more in weight than their opponents. The latter were, perhaps, more regularly and symmetrically built, and were pronounced by experts to be the faster team, but there was a massive, gaunt look about the Scotch forwards which promised well for their endurance. Indeed, it was on their forwards that they principally relied. The presence of three such players as Buller, Evans, and Jackson made the English exceptionally strong behind, but they had no men in front who were individually so strong and fast as Millar, Watts, or Grey. Dimsdale and Garraway, the Scotch half-backs, and Tookey, the quarter, whose blazing red head was a very oriflamme wherever the struggle waxed hottest, were the best men that the Northerners could boast of behind.

The English had won the choice of goals, and elected to play with what slight wind there was at their backs. A small thing may turn the scale between two evenly balanced teams. Evans, the captain, placed the ball in front of him upon the ground, with his men
lined all along on either side, as eager as hounds in leash. Some fifty yards in front of him, about the place where the ball would drop, the blue-vested Scots gathered in a sullen crowd. There was a sharp ring from a bell, a murmur of excitement from the crowd; Evans took two quick steps forward, and the yellow ball flew swift and straight, as if it had been shot from a cannon, right into the expectant group in front of him.

For a moment there was grasping and turmoil among the Scotchmen. Then from the crowd emerged Grey, the great Glasgow forward, the ball tucked well under his arm, his head down, running like the wind, with his nine forwards in a dense clump behind him, ready to bear down all opposition, while the other five followed more slowly, covering a wider stretch of ground. He met the Englishmen who had started full cry after the ball the moment that their captain had kicked it. The first hurled himself upon him. Grey, without slackening his pace, swerved slightly, and he missed him. The second he passed in the same way, but the third caught quickly at his legs, and the Scot flew head over heels and was promptly collared. Not much use collaring him now! In the very act of falling he had thrown the ball behind him. Gordon, of Paisley, caught it and bore it on a dozen yards, when he was seized and knocked down, but not before he had bequeathed his trust to another, who struggled manfully for some paces before he too was brought to the ground. This pretty piece of “passing” had recovered for the Scotch all the advantage lost by the English kick-off, and was greeted by roars of applause from the crowd.
And now there is a "maul" or "scrimmage." Was there ever another race which did such things and called it play! Twenty young men, so blended and inextricably mixed that no one could assign the various arms and legs to their respective owners, are straining every muscle and fibre of their bodies against each other, and yet are so well balanced that the dense clump of humanity stands absolutely motionless. In the centre is an inextricable chaos where shoulders heave and heads rise and fall. At the edges are a fringe of legs—legs in an extreme state of tension—ever pawing for a firmer foothold, and apparently completely independent of the rest of their owners, whose heads and bodies have bored their way into the mêlée. The pressure in there is tremendous, yet neither side gives an inch. Just on the skirts of the throng, with bent bodies and hands on knees, stand the cool little quarter-backs, watching the gasping giants, and also keeping a keen eye upon each other. Let the ball emerge near one of these, and he will whip it up and be ten paces off before those in the "maul" even know that it is gone. Behind them again are the halves, alert and watchful, while the back, with his hands in his pockets, has an easy consciousness that he will have plenty of warning before the ball can pass the four good men who stand between the "maul" and himself.

Now the dense throng sways a little backwards and forwards. An inch is lost and an inch is gained. The crowd roar with delight. "Mauled, Scotland!" "Mauled, England!" "England!" "Scotland!" The shouting would stir the blood of the mildest mortal that ever breathed. Kate Harston stands in the carriage, rosy
with excitement and enjoyment. Her heart is all with the wearers of the rose, in spite of the presence of her old playmate in the opposite ranks. The doctor is as much delighted as the youngest man on the ground, and the cabman waves his arms and shouts in a highly indecorous fashion. The two pounds' difference in weight is beginning to tell. The English sway back a yard or two. A blue coat emerges among the white ones. He has fought his way through, but has left the ball behind him, so he dashes round and puts his weight behind it once more. There is a last upheaval, the maul is split in two, and through the rent come the redoubtable Scotch forwards with the ball amongst them. Their solid phalanx has scattered the English like spray to right and left. There is no one in front of them, no one but a single little man, almost a boy in size and weight. Surely he cannot hope to stop the tremendous rush. The ball is a few yards in advance of the leading Scot when he springs forward at it. He seizes it an instant before his adversary, and with the same motion writhes himself free from the man's grasp. Now is the time for the crack Cambridge quarter-back to show what he is made of. The crowd yell with excitement. To right and left run the great Scotch forwards, grasping, slipping, pursuing, and right in the midst of them, as quick and as erratic as a trout in a pool, runs the calm-faced little man, dodging one, avoiding another, slipping between the fingers of two others. Surely he is caught now! No, he has passed all the forwards and emerges from the ruck of men, pelting along at a tremendous pace. He has dodged one of the Scotch quarters, and out-stripped the other.
“Well played, England!” shout the crowd. “Well run, Buller!” “Now, Tookey!” “Now, Dimsdale!” “Well collared, Dimsdale; well collared, indeed!” The little quarter-back had come to an end of his career, for Tom had been as quick as he and had caught him round the waist as he attempted to pass, and brought him to the ground. The cheers were hearty, for the two half-backs were the only University men in the team, and there were hundreds of students among the spectators. The good doctor coloured up with pleasure to hear his boy’s name bellowed forth approvingly by a thousand excited lungs.

The play is, as all good judges said it would be, very equal. For the first forty minutes every advantage gained by either side has been promptly neutralized by a desperate effort on the part of the other. The mass of struggling players has swayed backwards and forwards, but never more than twenty or thirty yards from the centre of the ground. Neither goal has been seriously threatened as yet. The spectators fail to see how the odds laid on England are justified, but the “fancy” abide by their choice. In the second forty it is thought that the superior speed and staying power of the Southerners will tell over the heavier Scots. There seems little the matter with the latter as yet, as they stand in a group, wiping their grimy faces and discussing the state of the game; for at the end of forty minutes the goals are changed and there is a slight interval.

And now the last hour is to prove whether there are good men bred in the hungry North as any who live on more fruitful ground and beneath warmer skies.
If the play was desperate before, it became even more so now. Each member of either team played as if upon him alone depended the issue of the match. Again and again Grey, Anderson, Gordon, and their redoubtable phalanx of dishevelled hard-breathing Scots broke away with the ball; but as often the English quarter and half-backs, by their superior speed, more than made up for the weakness of their forwards, and carried the struggle back into the enemy's ground. Two or three times Evans, the long-kicker, who was credited with the power of reaching the goal from almost any part of the ground, got hold of the ball, but each time before he could kick he was charged by some one of his adversaries. At last, however, his chance came. The ball trickled out of a maul into the hands of Buller, who at once turned and threw it to the half-back behind him. There was no time to reach him. He took a quick glance at the distant goal, a short run forward, and his long limbs swung through the air with tremendous force. There was a dead silence of suspense among the crowd as the ball described a lofty parabola. Down it came, down, down as straight and true as an arrow, just grazing the cross-bar and pitching on the grass beyond, and the groans of a few affliighted patriots were drowned in the hearty cheers which hailed the English goal.

But the victory was not won yet. There were ten minutes left for the Scotchmen to recover this blow or for the Englishmen to improve upon it. The Northerners played so furiously that the ball was kept down near the English goal, which was only saved by the splendid defensive play of their backs. Five minutes
passed, and the Scots, in turn were being pressed back. A series of brilliant runs by Buller, Jackson, and Evans took the fight into the enemy's country, and kept it there. It seemed as if the visitors meant scoring again, when a sudden change occurred in the state of affairs. It was but three minutes off the calling of time when Tookey, one of the Scotch quarter-backs, got hold of the ball, and made a magnificent run, passing right through the opposing forwards and quarters. He was collared by Evans, but immediately threw the ball behind him. Dimsdale had followed up the quarter-back and caught the ball when it was thrown backwards. Now or never! The lad felt that he would sacrifice anything to pass the three men who stood between him and the English goal. He passed Evans like the wind before the half-back could disentangle himself from Tookey. There were but two now to oppose him. The first was the other English half-back, a broad-shouldered, powerful fellow, who rushed at him, but Tom, without attempting to avoid him, lowered his head and drove at him full tilt with such violence that both men reeled back from the collision. Dimsdale recovered himself first, however, and got past before the other had time to seize him. The goal was now not more than twenty yards off, with only one between Tom and it, though half a dozen more were in close pursuit. The English back caught him round the waist, while another from behind seized the collar of his jersey, and the three came heavily to the ground together. But the deed was done. In the very act of falling he had managed to kick the ball, which flickered feebly up into the air and just cleared the English bar. It had scarcely
touched the ground upon the other side when the ring-
ing of the great bell announced the termination of the
match, though its sound was entirely drowned by the
tumultuous shouting of the crowd. A thousand hats
were thrown into the air, ten thousand voices joined in
the roar, and meanwhile the cause of all this outcry
was still sitting on the ground, smiling, it is true, but
very pale, and with one of his arms dangling uselessly
from his shoulder.

Well, the breaking of a collar-bone is a small price
to pay for the saving of such a match as that. So
thought Tom Dimsdale as he made for the pavilion,
with his father keeping off the exultant crowd upon one
side and Jack Garraway upon the other. The doctor
butted a path through the dense half-crazy mob with a
vigour which showed that his son’s talents in that direc-
tion were hereditary. Within half an hour Tom was
safely ensconced in the corner of the carriage, with
his shoulder braced back, secundum artem, and his arm
supported by a sling. How quietly and deftly the two
women slipped a shawl here and a rug there to save
him from the jarring of the carriage! It is part of the
angel nature of woman that when youth and strength
are maimed and helpless they appeal to her more than
they can ever do in the pride and flush of their power.
Here lies the compensation of the unfortunate. Kate’s
dark blue eyes filled with ineffable compassion as she
bent over him; and he, catching sight of that expression,
felt a sudden new unaccountable spring of joy bubble
up in his heart, which made all previous hopes and
pleasures seem vapid and meaningless. The little god
shoots hard and straight when his mark is still in the
golden dawn of life. All the way back he lay with his head among the cushions, dreaming of ministering angels, his whole soul steeped in quiet contentment as it dwelt upon the sweet earnest eyes which had looked so tenderly into his. It had been an eventful day with the student. He had saved his side, he had broken his collar-bone, and now, most serious of all, he had realized that he was hopelessly in love.

CHAPTER VIII.
A FIRST PROFESSIONAL.

Within a few weeks of his recovery from his accident Tom Dimsdale was to go up for his first professional examination, and his father, who had now retired from practice with a fair fortune, remained in Edinburgh until that event should come off. There had been some difficulty in persuading Girdlestone to give his consent to this prolongation of his ward's leave, but the old merchant was very much engrossed with his own affairs about that time, which made him more amenable than he might otherwise have been. The two travellers continued, therefore, to reside in their Princes Street hotel, but the student held on to his lodgings in Howe Street, where he used to read during the morning and afternoon. Every evening, however, he managed to dine at the Royal, and would stay there until his father packed him off to his books once more. It was in vain for him to protest and to plead for another half hour. The physician was inexorable. When the fated
hour came round the unhappy youth slowly gathered together his hat, his gloves, and his stick, spreading out that operation over the greatest possible extent of time which it could by any means be made to occupy. He would then ruefully bid his kinsfolk adieu, and retire rebelliously to his books.

Very soon, however, he made a discovery. From a certain seat in the Princes Street Gardens it was possible to see the interior of the sitting-room in which the visitors remained after dinner. From the time when this fact dawned upon him, his rooms in the evening knew him no more. The gardens were locked at night, but that was a mere trifle. He used to scramble over the railings like a cat, and then, planting himself upon the particular seat, he would keep a watch upon the hotel window until the occupants of the room retired to rest. It might happen that his cousin remained invisible. Then he would return to his rooms in a highly dissatisfied state, and sit up half the night protesting against fate and smoking strong black tobacco. On the other hand, if he had the good luck to see the graceful figure of his old playfellow, he felt that that was the next best thing to being actually in her company, and departed eventually in a more contented frame of mind. Thus, when Dr. Dimsdale fondly imagined his son to be a mile away grappling with the mysteries of science, that undutiful lad was in reality perched within sixty yards of him, with his thoughts engrossed by very different matters.

Kate could not fail to understand what was going on. However young and innocent a girl may be, there is always some subtle feminine instinct which warns her
that she is loved. Then first she realizes that she has passed the shadowy frontier line which divides the child-life from that of the woman. Kate felt uneasy and perplexed, and half involuntarily she changed her manner towards him.

It had been frank and sisterly; now it became more distant and constrained. He was quick to observe the change, and in private raved and raged at it. He even made the mistake of showing his pique to her, upon which she became still more retiring and conventional. Then he bemoaned himself in the sleepless watches of the night, and confided to his bed-post that in his belief such a case had never occurred before in the history of the world, and never by any chance could or would happen again. He also broke out into an eruption of bad verses, which were found by his landlady during her daily examination of his private papers, and were read aloud to a select audience of neighbours, who were all much impressed, and cackled sympathetically among themselves.

By degrees Tom developed other symptoms of the distemper which had come upon him so suddenly. He had always been remarkable for a certain tawsiness of appearance and carelessness of dress which harmonized with his Bohemian habits. All this he suddenly abjured. One fine morning he paid successive visits to his tailor, his bootmaker, his hatter, and his hosier, which left all those worthy tradesmen rubbing their hands with satisfaction. About a week afterwards he emerged from his rooms in a state of gorgeousness which impressed his landlady and amazed his friends. His old college companions hardly recognized Tom's
honest phiz as it looked out above the most fashionable of coats and under the glossiest of hats.

His father was anything but edified by the change. "I don't know what's coming over the lad, Kate," he remarked after one of his visits. "If I thought he was going to turn into a fop, by the Lord Harry I'd disown him! Don't you notice a change in him yourself?"

Kate managed to evade the question, but her bright blush might have opened the old man's eyes had he observed it. He hardly realized yet that his son really was a man, and still less did he think of John Harston's little girl as a woman. It is generally some comparative stranger who first makes that discovery and brings it home to friends and relatives.

Love has an awkward way of intruding itself at inconvenient times, but it never came more inopportune than when it smote one who was reading for his first professional examination. During these weeks, when Tom was stumping about in boots which were two sizes too small for him, in the hope of making his muscular, well-formed foot a trifle more elegant, and was splitting gloves in a way which surprised his glover, all his energies ought by rights to have been concentrated upon the mysteries of botany, chemistry, and zoology. During the precious hours that should have been devoted to the mastering of the sub-divisions of the celenterata or the natural orders of endogenous plants, he was expending his energies in endeavouring to recall the words of the song which his cousin had sung the evening before, or to recollect the exact intonation with which she remarked to him that it had been a fine
day, or some other equally momentous observation. It follows that, as the day of the examination came round, the student, in his lucid intervals, began to feel anxious for the result. He had known his work fairly well, however, at one time, and with luck he might pull through. He made an energetic attempt to compress a month's reading into a week, and when the day for the written examination came round he had recovered some of his lost ground. The papers suited him fairly well, and he felt as he left the hall that he had had better fortune than he deserved. The *viva voce* ordeal was the one, however, which he knew would be most dangerous to him, and he dreaded it accordingly.

It was a raw spring morning when his turn came to go up. His father and Kate drove round with him to the University gates.

"Keep up your pluck, Tom," the old gentleman said. "Be cool, and have all your wits about you. Don't lose your head, whatever you do."

"I seem to have forgotten the little I ever knew," Tom said dolefully, as he trudged up the steps. As he looked back he saw Kate wave her hand to him cheerily, and it gave him fresh heart.

"We shall hope to see you at lunch time," his father shouted after him. "Mind you bring us good news." As he spoke the carriage rattled away down the Bridges, and Tom joined the knot of expectant students who were waiting at the door of the great hall.

A melancholy group they were, sallow-faced, long-visaged and dolorous, partly from the effects of a long course of study and partly from their present trepi-
dation. It was painful to observe their attempts to appear confident and unconcerned as they glanced round the heavens, as if to observe the state of the weather, or examined with well-feigned archaeological fervour the inscriptions upon the old University walls. Most painful of all was it, when some one, plucking up courage, would venture upon a tiny joke, at which the whole company would gibber in an ostentatious way, as though to show that even in this dire pass the appreciation of humour still remained with them. At times, when any of their number alluded to the examination or detailed the questions which had been propounded to Brown or Baker the day before, the mask of unconcern would be dropped, and the whole assembly would glare eagerly and silently at the speaker. Generally on such occasions matters are made infinitely worse by some Job’s comforter, who creeps about suggesting abstruse questions, and hinting that they represent some examiner’s particular hobby. Such a one came to Dimsdale’s elbow, and quenched the last ray of hope which lingered in the young man’s bosom.

“What do you know about cacodyl?” was his impressive question.

“Cacodyl?” Tom cried aghast. “It’s some sort of antediluvian reptile, isn’t it?”

The questioner broke into a sickly smile. “No,” he said. “It’s an organic explosive chemical compound. You’re sure to be asked about cacodyl. Tester’s dead on it. He asks every one how it is prepared.”

Tom much perturbed at these tidings, was feverishly endeavouring to extract some little information from his companion concerning the compound, when a bell rang
abruptly inside the room and a janitor with a red face and a blue slip of paper appeared at the door.

"Dillon, Dimsdale, Douglas," this functionary shouted in a very pompous voice, and three unhappy young men filed through the half-opened door into the solemn hall beyond.

The scene inside was not calculated to put them at their ease. Three tables, half a dozen yards from each other, were littered with various specimens and scientific instruments, and behind each sat two elderly gentlemen, stern-faced and critical. At one side were stuffed specimens of various small beasts, numerous skeletons and skulls, large jars containing fish and reptiles preserved in spirits of wine, jawbones with great teeth which grinned savagely at the unfortunate candidate, and numerous other zoological relics. The second table was heaped over with a blaze of gorgeous orchids and tropical plants, which looked strangely out of place in the great bleak room. A row of microscopes bristled along the edge. The third was the most appalling of all, for it was bare with the exception of several sheets of paper and a pencil. Chemistry was the most dangerous of the many traps set to ensnare the unwary student.

"Dillon—botany; Dimsdale—zoology; Douglas—chemistry," the janitor shouted once more, and the candidates moved in front of the respective tables. Tom found himself facing a great spider crab, which appeared to be regarding him with a most malignant expression upon its crustacean features. Behind the crab sat a little professor, whose projecting eyes and crooked arms
gave him such a resemblance to the creature in front that the student could not help smiling.

“Sir,” said a tall, clean-shaven man at the other end of the table, “be serious. This is no time for levity.”

Tom’s expression after that would have made the fortune of a mute.

“What is this?” asked the little professor, handing a small round object to the candidate.

“It is an echinus—a sea-urchin,” Tom said triumphantly.

“Have they any circulation?” asked the other examiner.

“A water vascular system.”

“Describe it.”

Tom started off fluently, but it was no part of the policy of the examiners to allow him to waste the fifteen minutes allotted them in expatiating upon what he knew well. They interrupted him after a few sentences.

“How does this creature walk?” asked the crab-like one.

“By means of long tubes which it projects at pleasure.”

“How do the tubes enable the creature to walk?”

“They have suckers on them.”

“What are the suckers like?”

“They are round hollow discs.”

“Are you sure they are round?” asked the other sharply.

“Yes,” said Tom stoutly, though his ideas on the subject were rather vague.
“And how does this sucker act?” asked the taller examiner.

Tom began to feel that these two men were exhibiting a very unseemly curiosity. There seemed to be no satiating their desire for information. “It creates a vacuum,” he cried desperately.

“How does it create a vacuum?”

“By the contraction of a muscular pimple in the centre,” said Tom, in a moment of inspiration.

“And what makes this pimple contract?”

Tom lost his head, and was about to say “electricity,” when he happily checked himself and substituted “muscular action.”

“Very good,” said the examiners, and the student breathed again. The taller one returned to the charge, however, with, “And this muscle—is it composed of striped fibres or non-striped?”

“Non-striped,” shrieked Tom at a venture, and both examiners rubbed their hands and murmured, “Very good, indeed!” at which Tom’s hair began to lie a little flatter, and he ceased to feel as if he were in a Turkish bath.

“How many teeth has a rabbit?” the tall man asked suddenly.

“I don’t know,” the student answered with candour. The two looked triumphantly at one another.

“He doesn’t know!” cried the goggle-eyed one derisively.

“I should recommend you to count them the next time you have one for dinner,” the other remarked. As this was evidently meant for a joke, Tom had the tact
to laugh, and a very gruesome and awe-inspiring laugh it was too.

Then the candidate was badgered about the pterodactyl, and concerning the difference in anatomy between a bat and a bird, and about the lamprey, and the cartilaginous fishes, and the amphioxus. All these questions he answered more or less to the satisfaction of the examiners—generally less. When at last the little bell tinkled which was the sign for candidates to move on to other tables, the taller man leaned over a list in front of him and marked down upon it the following hieroglyphic:—

"S. B.—i."

This Tom’s sharp eye at once detected, and he departed well pleased, for he knew that the “S. B.” meant *satis bene*, and as to the minus sign after it, it mattered little to him whether he had done rather more than well or rather less. He had passed in zoology, and that was all which concerned him at present.
CHAPTER IX.
A NASTY CROPPER.

But there were pitfalls ahead. As he moved to the botany table a grey-bearded examiner waved his hand in the direction of the row of microscopes as an intimation that the student was to look through them and pronounce upon what he saw. Tom seemed to compress his whole soul into his one eye as he glared hopelessly through the tube at what appeared to him to resemble nothing so much as a sheet of ice with the marks of skates upon it.

"Come along, come along!" the examiner growled impatiently. Courtesy is conspicuous by its absence in most of the Edinburgh examinations. "You must pass on to the next one, unless you can offer an opinion."

This venerable teacher of botany, though naturally a kind-hearted man, was well known as one of the most malignant species of examiners, one of the school which considers such an ordeal in the light of a trial of strength between their pupils and themselves. In his eyes the candidate was endeavouring to pass, and his duty was to endeavour to prevent him, a result which, in a large proportion of cases, he successfully accomplished.

"Hurry on, hurry on!" he reiterated fussily.

"It's a section of a leaf," said the student.
“It’s nothing of the sort,” the examiner shouted exultantly. “You’ve made a bad mistake, sir; a very bad one, indeed. It’s the spirillœ of a water plant. Move on to the next.”

Tom, in much perturbation of mind, shuffled down the line and looked through the next brazen tube. “This is a preparation of stomata,” he said, recognizing it from a print in his book on botany.

The professor shook his head despondingly. “You are right,” he said; “pass on to the next.”

The third preparation was as puzzling to the student as the first had been, and he was steeling himself to meet the inevitable when an unexpected circumstance turned the scale in his favour. It chanced that the other examiner, being somewhat less of a fossil than his confrères, and having still vitality enough to take an interest in things which were foreign to his subject, had recognized the student as being the young hero who had damaged himself in upholding the honour of his country. Being an ardent patriot himself his heart warmed towards Tom, and perceiving the imminent peril in which he stood he interfered in his behalf, and by a few leading questions got him on safer ground, and managed to keep him there until the little bell tinkled once more. The younger examiner showed remarkable tact in feeling his way, and keeping within the very limited area of the student’s knowledge. He succeeded so well, however, that although his colleague shook his hoary head and intimated in other ways his poor opinion of the candidate’s acquirements, he was forced to put down another “S. B.” upon the paper in front of him. The student drew a long breath when
he saw it, and marched across to the other table with a mixture of trepidation and confidence, like a jockey riding at the last and highest hurdle in a steeple-chase.

Alas! it is the last hurdle which often floors the rider, and Thomas too was doomed to find the final ordeal an insurmountable one. As he crossed the room some evil chance made him think of the gossip outside and of his allusion to the abstruse substance known as cacodyl. Once let a candidate's mind hit upon such an idea as this, and nothing will ever get it out of his thoughts. Tom felt his head buzz round, and he passed his hand over his forehead and through his curly yellow hair to steady himself. He felt a frenzied impulse as he sat down to inform the examiners that he knew very well what they were going to ask him, and that it was hopeless for him to attempt to answer it.

The leading professor was a ruddy-faced, benevolent old gentleman, with spectacles and a kindly manner. He made a few commonplace remarks to his colleagues with the good-natured intention of giving the confused-looking student before him time to compose himself. Then, turning blandly towards him, he said in the mildest of tones—

"Have you ever rowed in a pond?"

Tom acknowledged that he had.

"Perhaps, on those occasions," the examiner continued, "you may have chanced to touch the mud at the bottom with your oar."

Tom agreed that it was possible.

"In that case you may have observed that a large bubble, or a succession of them has risen from the
bottom to the surface. Now, of what gas was that bubble composed?"

The unhappy student, with the one idea always fermenting on his brain, felt that the worst had come upon him. Without a moment's hesitation or thought he expressed his conviction that the compound was cacodyl.

Never did two men look more surprised, and never did two generally grave savants laugh more heartily than did the two examiners when they realized what the candidate had answered. Their mirth speedily brought him back to his senses. He saw with a feeling of despair that it was marsh gas which they had expected—one of the simplest and commonest of chemical combinations. Alas! it was too late now. He knew full well that nothing could save him. With poor marks in botany and zoology, such an error in chemistry was irreparable. He did what was perhaps the best thing under the circumstances. Rising from his chair he made a respectful bow to the examiners, and walked straight out of the room—to the great astonishment of the janitor, who had never before witnessed such a breach of decorum. As the student closed the door behind him he looked back and saw that the other professors had left their respective tables and were listening to an account of the incident from one of the chemists—and a roar of laughter the moment afterwards showed that they appreciated the humour of it. His fellow-students gathered round Tom outside in the hope of sharing in the joke, but he pushed them angrily aside and strode through the midst of them and down the University steps. He knew that the
story would spread fast enough without his assistance. His mind was busy too in shaping a certain resolution which he had often thought over during the last few months.

The two old people and Miss Kate Harston waited long and anxiously in their sitting-room at the hotel for some news of the absentee. The doctor had, at first, attempted a lofty cynicism and general assumption of indifference, which rapidly broke down as the time went by, until at last he was wandering round the room, drumming upon the furniture with his fingers and showing every other sign of acute impatience. The window was on the first floor, and Kate had been stationed there as a sentinel to watch the passing crowd and signal the first sign of tidings.

"Can't you see him yet?" the doctor asked for the twentieth time.

"No, dear, I don't," she answered, glancing up and down the street.

"He must be out now. He should have come straight to us. Come away from the window, my dear. We must not let the young monkey see how anxious we are about him."

Kate sat down by the old man and stroked his broad brown hand with her tender white one. "Don't be uneasy, dear," she said; "it's sure to be all right."

"Yes, he is sure to pass," the doctor answered; "but—bless my soul, who's this?"

The individual who caused this exclamation was a very broad-faced and rosy-cheeked little girl, coarsely clad, with a pile of books and a slate under her arm, who had suddenly entered the apartment.

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"Please, sir," said this apparition, with a bob, "I'm Sarah Jane."

"Are you, indeed?" said the doctor, with mild irony. "And what d'ye want here, Sarah Jane?"

"Please, sir, my mithar, Mrs. McTavish, asked me if I wudna' gie ye this letter frae the gentleman what's lodgin' wi' her." With these words the little mite delivered her missive and, having given another bob, departed upon her ways.

"Why," the doctor cried in astonishment, "it's directed to me and in Tom's writing. What can be the meaning of this?"

"Oh dear! oh dear!" Mrs. Dimsdale cried, with the quick perception of womanhood; "it means that he has failed."

"Impossible!" said the doctor, fumbling with nervous fingers at the envelope. "By Jove, though," he continued, as he glanced over the contents, "you're right. He has. Poor lad! he's more cut up about it than we can be, so we must not blame him."

The good physician read the letter over several times before he finally put it away in his note-book, and he did so with a thoughtful face which showed that it was of importance. As it has an influence upon the future course of our story we cannot end the chapter better than by exercising our literary privilege, and peeping over the doctor's shoulder before he has folded it up. This is the epistle in extenso:—

"My dear Father,

"You will be sorry to hear that I have failed in my exam. I am very cut up about it, because I fear that
it will cause you grief and disappointment, and you deserve neither the one nor the other at my hands.

"It is not an unmixed misfortune to me, because it helps me to make a request which I have long had in my mind. I wish you to allow me to give up the study of medicine and to go in for commerce. You have never made a secret of our money affairs to me, and I know that if I took my degree there would never be any necessity for me to practice. I should therefore have spent five years of my life in acquiring knowledge which would not be of any immediate use to me. I have no personal inclination towards medicine, while I have a very strong objection to simply living in the world upon money which other men have earned. I must therefore turn to some fresh pursuit for my future career, and surely it would be best that I should do so at once. What that fresh pursuit is to be I leave to your judgment. Personally, I think that if I embarked my capital in some commercial undertaking I might by sticking to my work do well. I feel too much cast down at my own failure to see you to-night, but to-morrow I hope to hear what you think from your own lips.

"Tom."

"Perhaps this failure will do no harm after all," the doctor muttered thoughtfully, as he folded up the letter and gazed out at the cold glare of the northern sunset.
CHAPTER X.

DWELLERS IN BOHEMIA.

The residence of Major Tobias Clutterbuck, late of the 119th Light Infantry, was not known to any of his friends. It is true that at times he alluded in a modest way to his "little place," and even went the length of remarking airily to new acquaintances that he hoped they would look him up any time they happened to be in his direction. As he carefully refrained, however, from ever giving the slightest indication of which direction that might be, his invitations never led to any practical results. Still, they had the effect of filling the recipient with a vague sense of proffered hospitality, and occasionally led to more substantial kindnesses in return.

The gallant major's figure was a familiar one in the card-room of the "Rag and Bobtail," or at the bow-window of the Jeunesse Dorée. Tall and pompous, with a portly frame and a puffy clean-shaven face which peered over an abnormally high collar and old-fashioned linen cravat, he stood as a very type and emblem of staid middle-aged respectability. The major's hat was always of the glossiest, the major's coat was without a wrinkle, and, in short, from the summit of the major's bald head to his bulbous finger-tips and his gouty toes, there was not a flaw which the most severe critic of
deportment—even the illustrious Turveydrop himself—could have detected. Let us add that the conversation of the major was as irreproachable as his person—that he was a distinguished soldier and an accomplished traveller, with a retentive memory and a mind stuffed with the good things of a lifetime. Combine all these qualities, and one would naturally regard the major as a most desirable acquaintance.

It is painful to have to remark, however, that, self-evident as this proposition might appear, it was vehemently contradicted by some of the initiated. There were rumours concerning the major which seriously compromised his private character. Indeed, such a pitch had they reached that when that gallant officer put himself forward as a candidate for a certain select club, he had, although proposed by a lord and seconded by a baronet, been most ignominiously pill ed. In public the major affected to laugh over this social failure, and to regard it as somewhat in the nature of a practical joke, but privately he was deeply incensed. One day he momentarily dropped his veil of unconcern while playing billiards with the Honourable Fungus Brown, who was generally credited with having had some hand in the major’s exclusion. “Be Ged! sir,” the veteran suddenly exclaimed, inflating his chest and turning his apoplectic face upon his companion, “in the old days I would have called the lot of you out, sir, every damned one, beginning with the committee and working down; I would, be George!” At which savage attack the Honourable Fungus’s face grew as white as the major’s was red, and he began to wish that he had been more reserved in his confidences to some of his acquaintances
respecting the exclusiveness of the club in question, or at least refrained from holding up the major’s pilling as a proof thereof.

The cause of this vague feeling of distrust which had gone abroad concerning the old soldier was no very easy matter to define. It is true that he was known to have a book on every race, and to have secret means of information from stud-grooms and jockeys which occasionally stood him in good stead; but this was no uncommon thing among the men with whom he consorted. Again, it is true that Major Clutterbuck was much addicted to whist, with guinea points, and to billiard matches for substantial sums, but these stimulating recreations are also habitual to many men who have led eventful lives, and require a strong seasoning to make ordinary existence endurable. Perhaps one reason may have been that the major’s billiard play in public varied to an extraordinary degree, so that on different occasions he had appeared to be aiming at the process termed by the initiated “getting on the money.” The warm friendships, too, which the old soldier had contracted with sundry vacuous and sappy youths, who were kindly piloted by him into quasi-fashionable life and shown how and when to spend their money, had been most uncharitably commented upon. Perhaps the vagueness about the major’s private residence and the mystery which hung over him outside his clubs may also have excited prejudice against him. Still, however, his detractors might malign him, they could not attempt to deny the fact that Tobias Clutterbuck was the third son of the Honourable Charles Clutterbuck, who again was the second son of the Earl of Dunross, one of the
most ancient of Hibernian families. This pedigree the old soldier took care to explain to every one about him, more particularly to the sappy youths aforementioned.

It chanced that on the afternoon of which we speak the major was engrossed by this very subject. Standing at the head of the broad stone steps which lead up to the palatial edifice which its occupiers irreverently term the "Rag and Bobtail," he was explaining to a bull-necked, olive-complexioned young man the series of marriages and intermarriages which had culminated in the production of his own portly, stiff-backed figure. His companion, who was none other than Ezra Girdlestone, of the great African firm of that name, leaned against one of the pillars of the portico and listened gloomily to the major's family reminiscences, giving an occasional yawn which he made no attempt to conceal.

"It's as plain as the fingers of me hand," the old soldier said in a wheezy muffled brogue, as if he were speaking from under a feather-bed. "See here now, Girdlestone—this is Miss Letitia Snackles of Snackleton, a cousin of old Sir Joseph." The major tapped his thumb with the silver head of his walking-stick to represent the maiden Snackles. "She marries Crawford, of the Blues—one o' the Warwickshire Crawfords; that's him"—here he elevated his stubby forefinger; "and here's their three children, Jemima, Harold, and John." Up went three other fingers. "Jemima Crawford grows up, and then Charley Clutterbuck runs away with her. This other thumb o' mine will stand for that young devil Charley, and then me fingers——"

"Oh, hang your fingers," Girdlestone exclaimed with
emphasis. "It's very interesting, major, but it would be more intelligible if you wrote it out."

"And so I shall, me boy!" the major cried enthusiastically, by no means abashed at the sudden interruption. "I'll draw it up on a bit o' foolscap paper. Let's see; Fenchurch Street, eh? Address to the offices, of course. Though, for that matter, 'Girdlestone, London,' would foind you. I was spakin' of ye to Sir Musgrave Moore, of the Rifles, and he knew you at once: 'Girdlestone?' says he. 'The same,' says I. 'A merchant prince?' says he. 'The same,' says I. 'I'd be proud to meet him,' says he. 'And you shall," says I. 'He's the best blood of county Waterford."

"More blood than money, I suppose," the young man said, smoothing out his crisp black moustache.

"Bedad, you've about hit it there. He went to California, and came back with five and twenty thousand pounds. I met him in Liverpool the day he arrived. 'This is no good to me, Toby,' says he. 'Why not?' I asks. 'Not enough,' says he; 'just enough to unsettle me.' 'What then?' says I. 'Put it on the favourite for the St. Leger,' says he. And he did too, every pinny of it, and the horse was beat on the post by a short head. He dropped the lot in one day. A fact, sir, 'pon me honour! Came to me next day. 'Nothing left!' says he. 'Nothing?' says I. 'Only one thing,' says he. 'Suicide?' says I. 'Marriage,' says he. Within a month he was married to the second Miss Shuttleworth, who had five thou. in her own right, and five more when Lord Dungeness turns up his toes."

"Indeed?" said his companion languidly.

"Fact, 'pon me honour! By the way—ah, here
comes Lord Henry Richardson. How dy'e do, Richardson, how d'ye do? Ged, I remember Richardson when he was a tow-headed boy at Clongowes, and I used to lam him with a bootjack for his cheek. Ah, yes; I was going to say—it seems a demned awkward incident—ha! ha!—ridiculous, but annoying, you know. The fact is, me boy, coming away in a hurry from me little place, I left me purse on the drawers in the bedroom, and here's Jorrocks up in the billiard-room affer challenging me to play for a tenner—but I won't without having the money in me pocket. Tobias Clutterbuck may be poor, me dear friend, but—and here he puffed out his chest and tapped on it with his round, sponge-like fist—"he's honest, and pays debts of honour on the nail. No, sir, there's no one can say a word against Tobias, except that he's a half-pay old fool with more heart than brains. However," he added, suddenly dropping the sentimental and coming back to the practical, "if you, me dear boy, can obloige me with the money until to-morrow morning, I'll play Jorrocks with pleasure. There's not many men that I'd ask such a favour of, and even from you I'd never accept anything more than a mere temporary convenience."

"You may stake your life on that," Ezra Girdlestone said with a sneer, looking sullenly down and tracing figures with the end of his stick on the stone steps. "You'll never get the chance. I make it a rule never to lend any one money, either for short or long periods."

"And you won't let me have this throifling accommodation?"

"No," the young man said decisively.
For a moment the major's brick-coloured, weather-beaten face assumed an even darker tint, and his small, dark eyes looked out angrily from under his shaggy brows at his youthful companion. He managed to suppress the threatened explosion, however, and burst into a loud roar of laughter.

"'Pon me sowl!" he wheezed, poking the young man in the ribs with his stick, an implement which he had grasped a moment before as though he meditated putting it to a less pacific use, "you young divils of business-men are too much for poor old Tobias. Ged, sir, to think of being stuck in the mud for the want of a paltry tenner! Tommy Heathcote will laugh when he hears of it. You know Tommy of the 81st? He gave me good advice: 'Always sew a fifty-pound note into the lining of each waistcoat you've got. Then you can't go short.' Tried it once, and, be George! if me demned man-servant didn't stale that very waistcoat and sell it for six and sixpence. You're not going, are you?"

"Yes; I'm due in the City. The governor leaves at four. Good-bye. Shall I see you to-night?"

"Card-room, as per usual," quoth the clean-shaven warrior. He looked after the retreating figure of his late companion with anything but a pleasant expression upon his face. The young man happened to glance round as he was half way down the street, on which the major smiled after him paternally, and gave a merry flourish with his stick.

As the old soldier stood on the top of the club steps, pompous, pigeon-chested, and respectable, posing himself as though he had been placed there for the
inspection of passers-by as a sample of the aristocracy within, he made several attempts to air his grievances to passing members touching the question of the expectant Jorrocks and the missing purse. Beyond, however, eliciting many sallies of wit from the younger spirits, for it was part of the major's policy to lay himself open to be a butt, his laudable perseverance was entirely thrown away. At last he gave it up in disgust, and raising his stick hailed a passing 'bus, into which he sprang, taking a searching glance round to see that no one was following him. After a drive which brought him to the other side of the City, he got out in a broad, busy thoroughfare, lined with large shops. A narrow turning from the main artery led into a long, dingy street, consisting of very high smoke-coloured houses, which ran parallel to the other, and presented as great a contrast to it as the back of a painting does to the front.

Down this sombre avenue the major strutted with all his wonted pomposity, until about half way down he reached a tall, grim-looking house, with many notices of "apartments" glaring from the windows. The line of railings which separated this house from the street was rusty and broken, and the whole place had a flavour of mildew. The major walked briskly up the stone steps, hollowed out by the feet of generations of lodgers, and pushing open the great splotchy door, which bore upon it a brass plate indicating that the establishment was kept by a Mrs. Robins, he walked into the hall with the air of one who treads familiar ground. Up one flight of stairs, up two flights of stairs, and up three flights of stairs did he climb, until on the
fourth landing he pushed open a door and found himself in a small room, which formed for the nonce the "little place" about which he was wont at the club to make depreciatory allusions, so skilfully introduced that the listener was left in doubt as to whether the major was the happy possessor of a country-house and grounds, or whether he merely owned a large suburban villa. Even this modest sanctum was not entirely the major's own, as was shown by the presence of a ruddy-faced man with a long, tawny beard, who sat on one side of the empty fire-place, puffing at a great china-bowled pipe, and comporting himself with an ease which showed that he was no casual visitor.

As the other entered, the man in the chair gave vent to a guttural grunt without removing the mouth-piece of his pipe from between his lips; and Major Clutterbuck returned the greeting with an off-handed nod. His next proceeding was to take off his glossy hat and pack it away in a hat-box. He then removed his coat, his collar, his tie, and his gaiters, with equal solicitude, and put them in a place of safety. After which he donned a long purple dressing-gown and a smoking-cap, in which garb he performed the first steps of a mazurka as a sign of the additional ease which he experienced.

"Not much to dance about either, me boy," the old soldier said, seating himself in a camp-chair and putting his feet upon another one. "Bedad, we're all on the verge. Unless luck takes a turn there's no saying what may become of us."

"We have been badder than this before now many a time," said the yellow-bearded man, in an accent
which proclaimed him to be German. "My money will come, or you will win, or something will arrive to set all things right."

"Let's hope so," the major said fervently. "It's a mercy to get out of these stiff and starched clothes; but I have to be careful of them, for me tailor—bad cess to him!—will give no credit, and there's little of the riddy knocking about. Without good clothes on me back I'd be like a sweeper without a broom."

The German nodded his intense appreciation of the fact, and puffed a great blue cloud to the ceiling. Sigismond von Baumser was a political refugee from the fatherland, who had managed to become foreign clerk in a small London firm, an occupation which just enabled him to keep body and soul together. He and the major had lodged in different rooms in another establishment until some common leaven of Bohemianism had brought them together. When circumstances had driven them out of their former abode, it had occurred to the major that by sharing his rooms with Von Baumser he would diminish his own expenses, and at the same time secure an agreeable companion, for the veteran was a sociable soul in his unofficial hours and had 'all the Hibernian dislike to solitude. The arrangement commended itself to the German, for he had a profound admiration for the other's versatile talents and varied experiences; so he grunted an acquiescence and the thing was done. When the major's luck was good there were brave times, in the little fourth floor back. On the other hand, if any slice of good fortune came in the German's way, the major had a fair share of the prosperity. During the hard times which intervened between these gleams
of opulence, the pair roughed it uncomplainingly as best they might. The major would sometimes create a fictitious splendour by dilating upon the beauties of Castle Dunross, in county Mayo, which is the head-quarters of all the Clutterbucks. "We'll go and live there some day, me boy," he would say, slapping his comrade on the back. "It will be mine from the dungeons forty foot below the ground, right up, bedad, to the flag-staff from which the imblem of loyalty flaunts the breeze." At these speeches the simple-minded German used to rub his great red hands together with satisfaction, and feel as pleased as though he had actually been presented with the fee simple of the castle in question.

"Have you had your letter?" the major asked with interest, rolling a cigarette between his fingers. The German was expecting his quarterly remittance from his friends at home, and they were both anxiously awaiting it.

Von Baumser shook his head.

"Bad luck to them! they should have sent a wake ago. You should do what Jimmy Towler did. You didn't know Towler, of the Sappers? When he and I were soildiering in Canada he was vexed at the allowance which he had from ould Sir Oliver, his uncle, not turning up at the right time. 'Ged, Toby,' he says to me, 'I'll warm the old rascal up.' So he sits down and writes a letter to his uncle, in which he told him his unbusines-like ways would be the ruin of them, and more to the same effect. When Sir Oliver got the letter he was in such a divil's own rage, that while he was dictating a codicil to his will he tumbled off the chair in a fit, and Jimmy came in for a clean siven thousand a year."
"Dat was more dan he deserved," the German remarked. "But you—how do you stand for money?"

Major Clutterbuck took ten sovereigns out of his trouser pocket and placed them upon the table. "You know me law," he said; "I niver, on any consideration, break into these. You can't sit down to play cards for high stakes with less in your purse, and if I was to change one, be George! they'd all go like a whiff o' smoke. The Lord knows when I'd get a start again then. Bar this money I've hardly a pinny."

"Nor me," said Von Baumser despondently, slapping his pockets.

"Niver mind, me boy! What's in the common purse, I wonder?"

He looked up at a little leather bag which hung from a brass nail on the wall. In flush times they were wont to deposit small sums in this, on which they might fall back in their hours of need.

"Not much, I fear," the other said, shaking his head.

"Well, now, we want something to pull us together on a dull day like this. Suppose we send out for a bottle of sparkling, eh?"

"Not enough money," the other objected.

"Well, well, let's have something cheaper. Beaune, now; Beaune's a good comforting sort of drink. What d'ye say to splitting a bottle of Beaune, and paying for it from the common purse?"

"Not enough money," the other persisted doggedly.

"Well, claret be it," sighed the major. "Maybe it's better in this sort of weather. Let us sind Susan out for a bottle of claret?"
The German took down the little leather bag and turned it upside down. A threepenny-piece and a penny rolled out. "Dat's all," he said. "Not enough for claret."

"But there is for beer," cried the major radiantly. "Bedad, it's just the time for a quart of fourpinny. I remember ould Gilder, when he was our chief in India, used to say that a man who got beyond enjoying beer and a clay pipe at a pinch was either an ass or a coxcomb. He smoked a clay at the mess table himself. Draper, who commanded the division, told him it was unsoldier-like. 'Unsoldier-like be demned,' he said. Ged, they nearly courtmartialed the ould man for it. He got the V.C. at the Quarries, and was killed at the Redan."

A slatternly, slipshod girl answered the bell, and having received her orders and the united available funds of the two comrades, speedily returned with a brace of frothing pint pots. The major ruminated silently over his cigarette for some time, on some unpleasant subject, apparently, for his face was stern and his brows knitted. At last he broke out with an oath.

"Be George! Baumser, I can't stand that young fellow Girdlestone. I'll have to chuck him up. He's such a cold-blooded, flinty-hearted, calculating sort of a chap, that——" The remainder of the major's sentence was lost in the beer flagon.

"What for did you make him your friend, then?"

"Well," the old soldier confessed, "it seemed to me that if he wanted to fool his money away at cards or any other divilment, Tobias Clutterbuck might as well have the handling of it as any one else. Bedad, he's as cunning as a basketful of monkeys. He—plays a
safe game for low stakes, and never throws away a chance. Demned if I don’t think I’ve been a loser in pocket by knowing him, while as to me character, I’m very sure I’m the worse there.”

“Vat’s de matter mit him?”

“What’s not the matter with him. If he’s agrayable he’s not natural, and if he’s natural he’s not agrayable. I don’t pretend to be a saint. I’ve seen some fun in me day, and hope to see some more before I die; but there are some things that I wouldn’t do. If I live be cards it’s all fair and aboveboard. I never play anything but games o’ skill, and I reckon on me skill bringing me out on the right side, taking one night with another through the year. Again, at billiards I may not always play me best, but that’s generalship. You don’t want a whole room to know to a point what your game is. I’m the last man to preach, but, bedad, I don’t like that chap, and I don’t like that handsome, brazen face of his. I’ve spint the greater part of me life reading folks’ faces, and never very far out either.”

Von Baumser made no remark, and the two continued to smoke silently, with an occasional pull at their flagons.

“Besides, it’s no good to me socially,” the major continued. “The fellow can’t keep quiet, else he might pass in a crowd; but that damned commercial instinct will show itself. If he went to heaven he’d start an agency for harps and crowns. Did I tell ye what the Honourable Jack Gibbs said to me at the club? Ged, he let me have it straight! ‘Buck,’ he said, ‘I don’t mind you. You’re one o’ the right sort when all’s said and done, but if you ever inthroduce such a chap as

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that to me again, I'll cut you as well as him for the future.' I'd introduced them to put the young spalpeen in a good humour, for, being short, as ye know, I thought it might be necessary to negotiate a loan from him.'

"Vat did you say his name vas?" Von Baumser asked suddenly.

"Girdlestone."

"Is his father a Kaufmann?"

"What the divil is a Kaufmann?" the major asked impatiently. "Is it a merchant you mean?"

"Ah, a merchant. One who trades with the Afrikaner?"

"The same."

Von Baumser took a bulky pocket-book from his inside pocket, and scanned a long list of names therein. "Ah, it is the same," he cried at last triumphantly, shutting up the book and replacing it. "Girdlestone and Co., African kauf—dat is, merchants—Fenchurch Street, City."

"Those are they."

"And you say dey are rich?"

"Yes."

"Very rich?"

"Yes."

The major began to think that his companion had been imbibing in his absence, for there was an unfathomable smile upon his face, and his red beard and towsy hair seemed to bristle from some internal excitement.

"Very rich! Ho, ho! Very rich!" he laughed. "I know dem; not as friends, Gott bewahre! but I know dem and their affairs."
“What are you driving at? Let’s have it. Out with it, man.”

“I tell you,” said the German, suddenly becoming supernaturally solemn and sawing his hand up and down in the air to emphasize his remarks, “in tree or four months, or a year at the most, there will be no firm of Girdlestone. They are rotten, useless—whoo! He blew an imaginary feather up into the air to demonstrate the extreme fragility of the house in question.

“You’re raving, Baumser,” said Major Clutterbuck excitedly. “Why, man, their names are above suspicion. They are looked upon as the soundest concern in the City.”

“Dat may be; dat may be,” the German answered solidly. “Vat I know I know, and vat I say I say.”

“And how d’ye know it? D’ye tell me that you know more about it than the men on ’Change and the firms that do business with them?”

“I know vat I know, and I say vat I say,” the other repeated. “Dat tobacco-man Burger is a rogue. Dere is five-and-thirty in the hundred of water in this canaster tobacco, and one must be for ever relighting.”

“And you won’t tell me where you heard this of the Girdlestones?”

“It vould be no good to you. It is enough dat vat I say is certain. Let it suffice that dere are people vat are bound to tell other people all dat dey know about anything whatever.”

“You don’t make it over clear now,” the old soldier grumbled. “You mane that these secret societies and Socialists let each other know all that comes in their way, and have their own means of getting information.”
“Dat may be, and dat may not be,” the German answered, in the same oracular voice. “I thought, in any case, my good friend Clutterbuck, dat I would give you vat you call in English the straight tap. It is always vell to have the straight tap.”

“Thank ye, me boy,” the major said heartily. “If the firm’s in a bad way, either the youngster doesn’t know of it, or else he’s the most natural actor that ever lived. Be George! there’s the tay-bell; let’s get down before the bread and butther is all finished.”

Mrs. Robins was in the habit of furnishing her lodgers with an evening meal at a small sum per head. There was only a certain amount of bread and butter supplied for this, however, and those who came late were likely to find an empty platter. The two Bohemians felt that the subject was too grave a one to trifle with, so they suspended their judgment upon the Girdlestones while they clattered down to the dining-room.
CHAPTER XI.

SENIOR AND JUNIOR.

ALTHOUGH not a whisper had been heard of it in ordinary commercial circles, there was some foundation for the forecast which Von Baumser had made as to the fate of the great house of Girdlestone. For some time back matters had been going badly with the African traders. If the shrewd eyes of Major Tobias Clutterbuck were unable to detect any indications of this state of affairs in the manner or conversation of the junior partner, the reason simply was that that gentleman was entirely ignorant of the imminent danger which hung over his head. As far as he knew, the concern was as prosperous and as flourishing as it had been at the time of the death of John Harston. The momentous secret was locked in the breast of his grim old father, who bore it about with him as the Spartan lad did the fox—without a quiver or groan to indicate the care which was gnawing at his heart. Placed face to face with ruin, Girdlestone fought against it desperately, and, withal, coolly and warily, throwing away no chance and leaving no stone unturned. Above all, he exerted himself—and exerted himself successfully—to prevent any rumour of the critical position of the firm from leaking out in the city. He knew well that should that once occur nothing could save him. As the wounded
buffalo is gored to death by the herd, so the crippled man of business may give up all hope when once his position is known by his fellows. At present, although Von Baumser and a few other such Ishmaelites might have an inkling from sources of their own as to how matters stood, the name of Girdlestone was still regarded by business men as the very synonym for commercial integrity and stability. If anything, there seemed to be more business in Fenchurch Street and more luxury at the residence at Eccleston Square than in former days. Only the stern-faced and silent senior partner knew how thin the veneer was which shone so deceptively upon the surface.

Many things had contributed towards this state of affairs. The firm had been involved in a succession of misfortunes, some known to the world, and others known to no one save the elder Girdlestone. The former had been accepted with such perfect stoicism and cheerfulness that they rather increased than diminished the reputation of the concern; the latter were the more crushing, and also the more difficult to bear.

Lines of fine vessels from Liverpool and from Hamburg were running to the West Coast of Africa, and competition had cut down freigtage to the lowest possible point. Where the Girdlestones had once held almost a monopoly there were now many in the field. Again, the negroes of the coast were becoming educated and had a keen eye to business, so that the old profits were no longer obtainable. The days had gone by when flint-lock guns and Manchester prints could be weighed in the balance against ivory and gold dust.

While these general causes were at work a special
misfortune had befallen the house of Girdlestone. Finding that their fleet of old sailing vessels was too slow and clumsy to compete with more modern ships, they had bought in two first-rate steamers. One was the Providence, a fine screw vessel of twelve hundred tons, and the other was the Evening Star, somewhat smaller in size, but both classed A1 at Lloyd’s. The former cost twenty-two thousand pounds, and the latter seventeen thousand. Now, Mr. Girdlestone had always had a weakness for petty savings, and in this instance he determined not to insure his new vessels. If the crazy old tubs, for which he had paid fancy premiums for so many years with an eye to an ultimate profit, met with no disaster, surely those new powerful clippers were safe. With their tonnage and horse-power they appeared to him to be superior to all the dangers of the deep. It chanced, however, by that strange luck which would almost make one believe that matters nautical were at the mercy of some particularly malignant demon, that as the Evening Star was steaming up Channel in a dense fog on her return from her second voyage, she ran right into the Providence, which had started that very morning from Liverpool upon her third outward trip. The Providence was almost cut in two, and sank within five minutes, taking down the captain and six of the crew, while the Evening Star was so much damaged about the bows that she put into Falmouth in a sinking condition. That day’s work cost the African firm more than five and thirty thousand pounds.

Other mishaps had occurred to weaken the firm, apart from their trade with the coast. The senior partner had engaged in speculation without the know-
ledge of his son, and the result had been disastrous. One of the Cornish tin mines in which he had sunk a large amount of money, and which had hitherto yielded him a handsome return, became suddenly exhausted, and the shares went down to zero. No firm could stand against such a run of bad luck, and the African trading company reeled before it. John Girdlestone had not said a word yet of all this to his son. As claims arose he settled them in the best manner he could, and postponed the inevitable day when he should have to give a true account of their financial position. He hoped against hope that the chapter of accidents or the arrival of some brilliant cargoes from the coast might set the concern on its legs again.

From day to day he had been expecting news of one of his vessels. At last one morning he found a telegram awaiting him at the office. He tore it eagerly open, for it bore the Madeira mark. It was from his agent, José Alveciras, and announced that the voyage from which he had hoped so much had been a total failure. The cargo was hardly sufficient to defray the working expenses. As the merchant read it, his head drooped over the table and he groaned aloud. Another of the props which upheld him from ruin had snapped beneath him.

There were three letters lying beside the telegram. He glanced through them, but there was no consolation in any of them. One was from a bank manager, informing him that his account was somewhat overdrawn. Another from Lloyd’s Insurance Agency, pointing out that the policies on two of his vessels would lapse unless paid within a certain date. The clouds
were gathering very darkly over the African firm, yet the old man bore up against misfortune with dauntless courage. He sat alone in his little room, with his head sunk upon his breast, and his thatched eyebrows drawn down over his keen grey eyes. It was clear to him that the time had come when he must enlighten his son as to the true state of their affairs. With his cooperation he might carry out a plan which had been maturing for some months in his brain.

It was a hard task for the proud and austere merchant to be compelled to confess to his son that he had speculated without his knowledge in the capital of the company, and that a large part of that capital had disappeared. These speculations in many instances had promised large returns, and John Girdlestone had withdrawn money from safer concerns, and reinvested it in the hope of getting a higher rate of interest. He had done this with his eyes open to the risk, and knowing that his son was of too practical and cautious a nature to embark in such commercial gambling, he had never consulted him upon the point, nor had he made any entry of the money so invested in the accounts of the firm. Hence Ezra was entirely ignorant of the danger which hung over them, and his father saw that, in order to secure his energetic assistance in the stroke which he was contemplating, it was absolutely necessary that he should know how critical their position was.

The old man had hardly come to this conclusion when he heard the sharp footfall of his son in the outer office and the harsh tones of his voice as he addressed the clerks. A moment or two later the green baize door flew open, and the young man came in,
throwing his hat and coat down on one of the chairs. It was evident that something had ruffled his temper.

“Good morning,” he said brusquely, nodding his head to his father.

“Good morning, Ezra,” the merchant answered meekly.

“What’s the matter with you, father?” his son asked, looking at him keenly. “You don’t look yourself, and haven’t for some time back.”


“It’s the infernal atmosphere of this place,” Ezra said impatiently. “I feel it myself sometimes. I wonder you don’t start a little country seat with some grounds. Just enough to ask a fellow to shoot over, and with a good billiard board, and every convenience of that sort. It would do for us to spend the time from Saturday to Monday, and allow us to get some fresh air into our lungs. There are plenty of men who can’t afford it half as well, and yet have something of the sort. What’s the use of having a good balance at your banker’s, if you don’t live better than your neighbours?”

“There is only one objection to it,” the merchant said huskily, and with a forced laugh; “I have not got a good balance at the banker’s.”

“Pretty fair, pretty fair,” his son said knowingly, picking up the long thin volume in which the finance of the firm was recorded and tapping it against the table.

“But the figures there are not quite correct, Ezra,” his father said, still more huskily. “We have not got nearly so much as that.”
"What!" roared the junior partner.

"Hush! For God's sake don't let the clerks hear you. We have not so much as that. We have very little. In fact, Ezra, we have next to nothing in the bank. It is all gone."

For a moment the young man stood motionless, glaring at his father. The expression of incredulity which had appeared on his features faded away before the earnestness of the other, and was replaced by a look of such malignant passion that it contorted his whole face.

"You fool!" he shrieked, springing forward with the book upraised as though he would have struck the old merchant. "I see it now. You have been speculating on your own hook, you cursed ass! What have you done with it?" He seized his father by the collar and shook him furiously in his wrath.

"Keep your hands off me!" the senior partner cried, wrenching himself free from his son's grasp. "I did my best with the money. How dare you address me so?"

"Did your best!" hissed Ezra, hurling the ledger down on the table with a crash. "What did you mean by speculating without my knowledge, and telling me at the same time that I knew all that was done? Hadn't I warned you a thousand times of the danger of it? You are not to be trusted with money."

"Remember, Ezra," his father said with dignity, reseating himself in the chair from which he had risen, in order to free himself from his son's clutches, "if I lost the money, I also made it. This was a flourishing concern before you were born. If the worst comes to
the worst you are only where I started. But we are far from being absolutely ruined as yet.”

“To think of it!” Ezra cried, flinging himself upon the office sofa, and burying his face in his hands. “To think of all I have said of our money and our resources! What will Clutterbuck and the fellows at the club say? How can I alter the ways of life that I have learned?” Then, suddenly clenching his hands, and turning upon his father he broke out, “We must have it back, father; we must, by fair means or foul. You must do it, for it was you who lost it. What can we do? How long have we to do it in? Is this known in the City? Oh, I shall be ashamed to show my face on ’Change.” So he rambled on, half-maddened by the pictures of the future which rose up in his mind.

“Be calm, Ezra, be calm!” his father said imploringly. “We have many chances yet if we only make the best of them. There is no use lamenting the past. I freely confess that I was wrong in using this money without your knowledge, but I did it from the best of motives. We must put our heads together now to retrieve our losses, and there are many ways in which that may be done. I want your clear common sense to help me in the matter.”

“Pity you didn’t apply to that before,” Ezra said sulkily.

“I have suffered for not doing so,” the older man answered meekly. “In considering how to rally under this grievous affliction which has come upon us, we must remember that our credit is a great resource, and one upon which we have never drawn. That gives us
a broad margin to help us while we are carrying out our plans for the future."

“What will our credit be worth when this matter leaks out?”

“But it can’t leak out. No one suspects it for a moment. They might imagine that we are suffering from some temporary depression of trade, but no one could possibly know the sad truth. For Heaven’s sake don’t you let it out!”

His son broke into an impatient oath.

A flush came into Girdlestone’s sallow cheeks, and his eyes sparkled angrily.

“Be careful how you speak, Ezra. There are limits to what I will endure from you, though I make every allowance for your feelings at this sudden catastrophe, for which I acknowledge myself responsible.”

The young man shrugged his shoulders, and drummed his heel against the ground impatiently.

“I have more than one plan in my head,” the merchant said, “by which our affairs may be re-established on their old footing. If we can once get sufficient money to satisfy our present creditors, and so tide over this run of bad luck, the current will set in the other way, and all will go well. And, first of all, there is one question, my boy, which I should like to ask you. What do you think of John Harston’s daughter?”

“She’s right enough,” the young man answered brusquely.

“She’s a good girl, Ezra—a thoroughly good girl, and a rich girl too, though her money is a small thing in my eyes compared to her virtue.”
Young Girdlestone sneered. "Of course," he said impatiently. "Well, go on—what about her?"

"Just this, Ezra, that there is no girl in the world whom I should like better to receive as my daughter-in-law. Ah, you rogue! you could come round her; you know you could." The old man poked his long bony finger in the direction of his son’s ribs with grim playfulness.

"Oh, that’s the idea, is it?" remarked the junior partner, with a very unpleasant smile.

"Yes, that is one way out of our difficulties. She has forty thousand pounds, which would be more than enough to save the firm. At the same time you would gain a charming wife."

"Yes, there are a good many girls about who might make charming wives," his son remarked dubiously. "No matrimony for me yet awhile."

"But it is absolutely necessary," his father urged.

"A very fine necessity," Ezra broke in savagely. "I am to tie myself up for life and you are to use all the money in rectifying your blunders. It’s a very pretty division of labour, is that."

"The business is yours as well as mine. It is your interest to invest the money in it, for if it fails you are as completely ruined as I should be. You think you could win her if you tried?"

Ezra stroked his dark moustache complacently, and took a momentary glance at his own bold handsome features in the mirror above the fire-place. "If we are reduced to such an expedient, I think I can answer for the result," he said. "The girl’s not a bad-looking one. But you said you had several plans. Let us hear some
of the other ones. If the worst comes to the worst I might consent to that—on condition, of course, that I should have the whole management of the money."

"Quite so—quite so," his father said hurriedly. "That's a dear, good lad. As you say, when all other things fail we can always fall back upon that. At present I intend to raise as much money as I can upon our credit, and invest it in such a manner as to bring in a large and immediate profit."

"And how do you intend to do this?" his son asked doubtfully.

"I intend," said John Girdlestone, solemnly rising up and leaning his elbow against the mantelpiece—"I intend to make a corner in diamonds."
CHAPTER XII.
A CORNER IN DIAMONDS.

John Girdlestone propounded his intention with such dignity and emphasis that he evidently expected the announcement to come as a surprise upon his son. If so, he was not disappointed, for the young man stared open-eyed.

"A corner in diamonds!" he repeated. "How will you do that?"

"You know what a corner is," his father explained. "If you buy up all the cotton, say, or sugar in the market, so as to have the whole of it in your own hands, and to be able to put your own price on it in selling it again—that is called making a corner in sugar or cotton. I intend to make a corner in diamonds."

"Of course, I know what a corner is," Ezra said impatiently. "But how on earth are you going to buy all the diamonds in? You would want the capital of a Rothschild!"

"Not so much as you think, my boy, for there are not any great amount of diamonds in the market at any one time. The yield of the South African fields regulates the price. I have had this idea in my head for some time, and have studied the details. Of course, I should not attempt to buy in all the diamonds that are in the market. A small portion of them would yield profit enough to float the firm off again."
"But if you have only a part of the supply in your hands, how are you to regulate the market value? You must come down to the prices at which other holders are selling."

"Ha! ha! Very good! very good!" the old merchant said, shaking his head good-humouredly. "But you don’t quite see my plan yet. You have not altogether grasped it. Allow me to explain it to you."

His son lay back upon the sofa with a look of resignation upon his face. Girdlestone continued to stand upon the hearthrug and spoke very slowly and deliberately, as though giving vent to thoughts which had been long and carefully considered.

"You see, Ezra," he said, "diamonds, being a commodity of great value, of which there is never very much in the market at one time, are extremely sensitive to all sorts of influences. The value of them varies greatly from time to time. A very little thing serves to depreciate their price, and an equally small thing will send it up again."

Ezra Girdlestone grunted to show that he followed his father’s remarks.

"I did some business in diamonds myself when I was a younger man, and so I had an opportunity of observing their fluctuations in the market. Now, there is one thing which invariably depreciates the price of diamonds. That is the rumour of fresh discoveries of mines in other parts of the world. The instant such a thing gets wind the value of the stones goes down wonderfully. The discovery of diamonds in Central India not long ago had that effect very markedly, and
they have never recovered their value since. Do you follow me?"

An expression of interest had come over Ezra's face, and he nodded to show that he was listening.

"Now, supposing," continued the senior partner, with a smile on his thin lips, "that such a report got about. Suppose, too, that we were at this time, when the market was in a depressed condition, to invest a considerable capital in them. If these rumours of an alleged discovery turned out to be entirely unfounded, of course the value of the stones which we held would go up once more, and we might very well sell out for double or treble the sum that we invested. Don't you see the sequence of events?"

"There seems to me to be rather too much of the 'suppose' in it," remarked Ezra. "How do we know that such rumours will get about; and if they do, how do we know that they will prove to be unfounded?"

"How are we to know?" the merchant cried, wriggling his long lank body with amusement. "Why, my lad, if we spread the rumours ourselves we shall have pretty good reason to believe that they are unfounded. Eh, Ezra? Ha! ha! You see there are some brains in the old man yet."

Ezra looked at his father in considerable surprise and some admiration. "Why, damn it!" he exclaimed, "it's dishonest. I'm not sure that it's not actionable."

"Dishonest! Pooh! The merchant snapped his fingers. "It's finesse, my boy, commercial finesse. Who's to trace it, I should like to know. I haven't worked out all the details—I want your co-operation over that—but here's a rough sketch of my plan. We
send a man we can depend upon to some distant part of the world—Chimborazo, for example, or the Ural Mountains. It doesn't matter where, as long as it is out of the way. On arriving at this place our agent starts a report that he has discovered a diamond mine. We should even go the length, if he considers it necessary, of hiding a few rough stones in the earth, which he can dig up to give colour to his story. Of course the local press would be full of this. He might present one of the diamonds to the editor of the nearest paper. In course of time a pretty coloured description of the new diamond fields would find its way to London and thence to the Cape. I'll answer for it that the immediate effect is a great drop in the price of stones. We should have a second agent at the Cape diamond fields, and he would lay our money out by buying in all that he could while the panic lasted. Then, the original scare having proved to be all a mistake, the prices naturally go up once more, and we get a long figure for all that we hold. That's what I mean by making 'a corner in diamonds.' There is no room in it for any miscalculation. It is as certain as a proposition of Euclid, and as easily worked out."

"It sounds very nice," his son remarked thoughtfully. "I'm not so sure about its working, though."

"It must work well. As far as human calculation can go there is no possibility of failure. Besides, my boy, never lose sight of the fact that we shall be speculating with other people's money. We ourselves have nothing to lose, absolutely nothing."

"I am not likely to lose sight of it," said Ezra angrily, his mind coming back to his grievance.
"I reckon that we can raise from forty to fifty thousand pounds without much difficulty. My name is, as you know, as good as that of any firm in the City. For nearly forty years it has been above stain or suspicion. If we carry on our plans at once, and lay this money out judiciously, all may come right."

"It's Hobson's choice," the young man remarked. "We must try some bold stroke of the sort. Have you chosen the right sort of men for agents? You should have men of some standing to set such reports going. They would have more weight then."

John Girdlestone shook his head despondingly. "How am I to get a man of any standing to do such a piece of business?" he said.

"Nothing easier," answered Ezra, with a cynical laugh. "I could pick out a score of impecunious fellows from the clubs who would be only too glad to earn a hundred or two in any way you can mention. All their talk about honour and so forth is very pretty and edifying, but it's not meant for every day use. Of course we should have to pay him."

"Them, you mean?"

"No, we should only want one man."

"How about our purchaser at the diamond fields?"

"You don't mean to say," Ezra said roughly, "that you would be so absurd as trust any man with our money? Why, I wouldn't let the Archbishop of Canterbury out of my sight with forty thousand pounds of mine. No, I shall go myself to the diamond fields—that is, if I can trust you here alone."

"That is unkind, Ezra," said his father. "Your idea is an excellent one. I should have proposed it myself
but for the discomforts and hardships of such a journey."

There's no use doing things by halves," the young man remarked. "As to our other agent, I have the very man—Major Tobias Clutterbuck. He is a shrewd, clever fellow, and he's always hard up. Last week he wanted to borrow a tenner from me. The job would be a godsend to him, and his social rank would be a great help to our plan. I'll answer for his jumping at the idea."

"Sound him on the subject, then."

"I will."

"I am glad," said the old merchant, "that you and I have had this conversation, Ezra. The fact of my having speculated without your knowledge, and deceived you by a false ledger, has often weighed heavily upon my conscience, I assure you. It is a relief to me to have told you all."

"Drop the subject, then," Ezra said curtly. "I must put up with it, for I have no redress. The thing is done and nothing can undo it; but I consider that you have wilfully wasted the money."

"Believe me, I have tried to act for the best. The good name of our firm is everything to me. I have spent my whole life in building it up, and if the day should come when it must go, I trust that I may have gone myself. There is nothing which I would not do to preserve it."

"I see they want our premiums," Ezra said, glancing at the open letter upon the table. "How is it that none of those ships go down? That would give us help."
“Hush! hush!” John Girdlestone cried imploringly. “Speak in a whisper when you talk of such things.”

“I can’t understand you,” said Ezra petulantly. “You persistently over-insure your ships, year after year. Look at the Leopard; it is put at more than twice what she was worth as new. And the Black Eagle, I dare say, is about the same. Yet you never have an accident with them, while your two new uninsured clippers run each other down.”

“Well, what more can I do?” replied the merchant. “They are thoroughly rotten. I have done nothing for them for years. Sooner or later they must go. I cannot do any more.”

“I’d make ’em go down quick enough,” muttered Ezra, with an oath. “Why don’t you make old Miggs bore a hole in them, or put a light to a barrel of paraffin? Bless your soul! the thing’s done every day. What’s the use of being milk-and-watery about it?”

“No, no, Ezra!” cried his father. “Not that—not that. It’s one thing letting matters take their course, and it is another thing giving positive orders to scuttle a ship. Besides, it would put us in Miggs’ power. It would be too dangerous.”

“Please yourself,” said Ezra, with a sneer. “You’ve got us into the mess and you must take us out again. If the worst comes to the worst I’ll tell you what I’ll do. I’ll marry Kate Harston, wash my hands of the firm, leave you to settle matters with the creditors, and retire with the forty thousand pounds;” with which threat the junior partner took up his hat and swaggered out of the office.

After his departure, John Girdlestone spent an hour
in anxious thought, arranging the details of the scheme
which he had just submitted to his son. As he sat, his
eye chanced to fall upon the two letters lying on his
desk, and it struck him that they had better be attended
to. It did not suit his plans to fall back upon his credit
just yet. It has been already shown that he was a man
of ready resource. He rang the bell and summoned
his senior clerk.

"Good morning, John," he said affably.

"Good morning, Mr. Girdlestone, good morning, sir,"
said wizened little John Gilray, rubbing his thin yellow
hands together, as a sign of his gratification.

"I hear, John, that you have come into a legacy
lately," Mr. Girdlestone said.

"Yes, sir. Fifteen hundred pounds, sir. Less legacy
duty and incidental expenses, fourteen hundred and
twenty-eight six and fourpence. My wife's brother
Andrew left it, sir, and a very handsome legacy too."

John Girdlestone smiled with the indulgent smile of
one to whom such a sum was absolutely nothing.

"What have you done with the money, then, John?"
he asked carelessly.

"Banked it, sir, in the United Metropolitan."

"In the United Metropolitan, John? Let me see.
Their present rate of interest is three and a half?"

"Three, sir," said John.

"Three! Dear me, John, that is poor interest, very
poor indeed. It is most fortunate that I made these
inquiries. I was on the point of drawing fourteen hun-
dred pounds from one of my correspondents as a tem-
porary convenience. For this I should pay him five per
cent. I have no objection, John, as you are an old
servant of the firm, to giving you the preference in this matter. I cannot take more than fourteen hundred—but I shall be happy to accommodate you up to that sum at the rate named.”

John Gilray was overwhelmed by this thoughtful and considerate act. “It is really too generous and kind, sir,” he said. “I don’t know how to thank you.”

“Don’t mention it, John,” the senior partner said grandly. “The firm is always glad to advance the interests of its employés in any reasonable manner. Have you your chequebook with you? Fill it up for fourteen hundred. No more, John; I cannot oblige you by taking any more.”

The head clerk having made out his cheque for the amount, and having signed his name to it in a cramped little quaint handwriting, which reminded one of his person, was duly presented with a receipt and dismissed to his counting-house. There he entertained the other clerks by a glowing description of the magnanimity of his employer.

John Girdlestone took some sheets of blue official paper from a drawer, and his quill pen travelled furiously over them with many a screech and splutter.

“Sir,” he said to the bank manager, “I enclose fourteen hundred pounds, which represents the loose cash about the office. I shall make a heavy deposit presently. In the meantime, you will, of course, honour anything that may be presented.—Yours truly, JOHN GIRDLESTONE.”

To Lloyd’s Insurance Agency he wrote:—“Sir,—Enclosed you will find cheque for £241 7s. 6d., being amount due as premium on the Leopard, Black Eagle, and Maid of Athens. Should have forwarded cheque
before, but with so many things of importance to look after these trifles are liable to be overlooked."

These two epistles having been sealed, addressed, and despatched, the elder Girdlestone began to feel somewhat more easy in his mind, and to devote himself once more to the innocent amusement of planning how a corner might best be created in diamonds.
CHAPTER XIII

SHADOW AND LIGHT.

John Girdlestone's private residence in Eccleston Square was a large and substantial house in a district which the wave of fashion had passed over in its westward course. It might still, however, be said to be covered by a deposit of eminent respectability. The building was stern and hard, and massive in its external appearance, but the interior was luxury itself, for the old merchant, in spite of his ascetic appearance, was inclined to be a sybarite at heart, and had a due appreciation of the good things of this world. Indeed, there was an oriental and almost barbarous splendour about the great rooms, where the richest of furniture was interspersed with skins from the Gaboon, hand-worked ivory from Old Calabar, and the thousand other strange valuables which were presented by his agents to the African trader.

After the death of his friend, Girdlestone had been as good as his word. He had taken Kate Harston away from the desolate house at Fulham and brought her to live with him. From the garrets of that palatial edifice to the cellars she was at liberty to roam where she would, and do what she chose. The square garden too, with its smoke-dried trees and faded lawn, was at her disposal, in which she might walk, or work, or read.
No cares or responsibilities were imposed upon her. The domestic affairs were superintended by a stern housekeeper, who bore a quaint resemblance to Girdlestone himself in petticoats, and who arranged every detail of housekeeping. The young girl had apparently only to exist and to be happy.

Yet the latter item was not so easy as it might seem. It was not a congenial atmosphere. Her whole society consisted of the stern, unemotional merchant and his vulgar, occasionally brutal, son. At first, whilst the memory of her father was still fresh, she felt her new surroundings acutely, contrasting, as they did, with her happy Fulham home. Gradually, however, as time deadened the sting, she came to accommodate herself to circumstances. The two men left her very much to her own devices. Girdlestone was so engrossed in his business that he had little time to inquire into her pursuits, and Ezra, being addicted to late hours, was seldom seen except at breakfast-time, when she listened with awe to his sporting slang and cynical comments upon men and manners.

John Girdlestone had been by no means overjoyed upon the return of the Dimsdales from Edinburgh to learn that his ward had been thrown into the company of her young cousin. He received her coldly, and forbade her to visit Phillimore Gardens for some time to come. He took occasion also to speak of Tom, and to assure her that he had received very serious accounts as to his spiritual state. "He is addicted to all manner of debasing pursuits," he remarked, "and it is my particular wish that you should avoid him." Learning that young Dimsdale was in London, he even took the pre-
caution of telling off a confidential footman to walk behind her on all occasions, and to act either as an escort or as a sentry.

It chanced, however, that one day, a few weeks after her return, Kate found an opportunity of recovering her freedom. The footman had been despatched upon some other duty, so she bethought herself that a book was to be bought and some lace to be matched; and several other important feminine duties to be fulfilled. It happened, however, that as she walked sedately down Warwick Street, her eyes fell upon a very tall and square-shouldered young man, who was lounging in her direction, tapping his stick listlessly against the railings, as is the habit of idle men. At this Kate forgot incontently all about the book and the lace, while the tall youth ceased to tap the railings, and came striding towards her with long springy footsteps and a smiling face.

"Why, Cousin Tom, who would have thought of meeting you here?" she exclaimed, when the first greetings had been exchanged. "It is a most surprising thing."

It is possible that the incident would not have struck her as so very astonishing after all, had she known that Tom had spent six hours a day for the last fortnight in blockading the entrances to Eccleston Square.

"Most remarkable!" said the young hypocrite. "You see, I haven't anything to do yet, so I walk about London a good deal. It was a lucky chance that sent me in this direction."

"And how is the doctor?" Kate asked eagerly. "And Mrs. Dimsdale, how is she? You must give my love to them both."
“How is it that you have never been to see us?” Tom asked reproachfully.

“Mr. Girdlestone thinks that I have been too idle lately, and that I should stay at home. I am afraid it will be some little time before I can steal away to Kensington.”

Tom consigned her guardian under his breath to a region warmer even than the scene of that gentleman’s commercial speculations.

“What way are you going?” he asked.

“I was going to Victoria Street to change my book, and then to Ford Street.”

“What a strange thing!” the young man exclaimed; “I was going in that direction too.” It seemed the more strange, as he was walking in the opposite direction when she met him. Neither seemed inclined to make any comment upon the fact, so they walked on together. “And you have not forgotten the days in Edinburgh yet?” Tom asked, after a long pause.

“No, indeed,” his companion answered with enthusiasm. “I shall never forget them as long as I live.”

“Nor I,” said Tom earnestly. “You remember the day we had at the Pentlands?”

“And the drive round Arthur’s Seat.”

“And the time that we all went to Roslin and saw the chapel.”

“And the day at Edinburgh Castle when we saw the jewels and the armoury. But you must have seen all these things many times before? You could not have enjoyed it as much as we did for the first time.”

“Oh yes, I did,” Tom said stoutly, wondering to
himself how it was that the easy grace with which he could turn compliments to maidens for whom he cared nothing had so entirely deserted him. "You see, Kate—well—you were not there when I saw them before."

"Ah," said Kate demurely, "what a beautiful day it is! I fancied in the morning that it was going to rain."

Tom was not to be diverted from his subject by any meteorological observations. "Perhaps some time your guardian will allow the dad to take you on another little holiday," he said hopefully.

"I'm afraid he won't," answered Kate.

"Why not?"

"Because he seemed so cross when I came back this last time."

"Why was he cross?" asked Tom.

"Because——" She was about to say that it was because she had been brought in contact with him; but she recollected herself in time.

"Because what?"

"Because he happened to be in a bad temper," she answered.

"It is too bad that you should have to submit to any one's whims and tempers," the young man said, switching his stick angrily backwards and forwards.

"Why not?" she asked, laughing. "Everybody has some one over them. If you hadn't, you would never know right from wrong."

"But he is unkind to you."

"No, indeed," said Kate, with decision. "He is really very kind to me. He may appear a little stern at times, but I know that he means it for my own good,
and I should be a very foolish girl if I resented it. Besides, he is so pious and good that what may seem a little fault to us would appear a great thing in his eyes."

"Oh, he is very pious and good, then," Tom remarked, in a doubtful voice. His shrewd old father had formed his own views as to John Girdlestone's character, and his son had in due course imbibed them from him.

"Yes, of course he is," answered Kate, looking up with great wondering eyes. "Don't you know that he is the chief supporter of the Purbrook Street Branch of the Primitive Trinitarians, and sits in the front pew three times every Sunday?"

"Ah!" said Tom.

"Yes, and subscribes to all the charitable funds, and is a friend of Mr. Jefferson Edwards, the great philanthropist. Besides, look how good he has been to me. He has taken the place of my father."

"Hum!" Tom said dubiously; and then, with a little pang at his heart, "Do you like Ezra Girdlestone too?"

"No, indeed," cried his companion with energy. "I don't like him in the least. He is a cruel, bad-hearted man."

"Cruel! You don't mean cruel to you, of course."

"No, not to me. I avoid him as much as I can, and sometimes for weeks we hardly exchange a word. Do you know what he did the other day? It makes me shudder even to think of it. I heard a cat crying pitifully in the garden, so I went out to see what was the matter. When I got outside I saw Ezra Girdlestone
leaning out of a window with a gun in his hands—one of those air-guns which don't make any noise when they go off. And there, in the middle of the garden, was a poor cat that he had tied to a bush, and he had been practising at it for ever so long. The poor creature was still alive, but oh! so dreadfully injured."

"The brute! What did you do?"

"I untied it and brought it inside, but it died during the night."

"And what did he say?"

"He put up his gun while I was untying it, as if he had half a mind to take a shot at me. When I met him afterwards he said that he would teach me to mind my own business. I didn't mind what he said though, as long as I had the cat."

"Spoke like that, did he?" said Tom savagely, flushing up to his eyes. "I wish I saw him now. I'd teach him manners, or——"

"You'll certainly get run over if you go on like that," interrupted Kate.

Indeed, the young man in his indignation was striding over a crossing without the slightest heed of the imminent danger which he ran from the stream of traffic.

"Don't be so excitable, Cousin Tom," she said, laying her gloved hand upon his arm; "there is nothing to be cross about."

"Isn't there?" he answered furiously. "It's a pretty state of things that you should have to submit to insults from a brutal puppy like that fellow Ezra Girdlestone."

The pair had managed by this time to get half-way
across the broad road, and were halting upon the little island of safety formed by the great stone base of a lamp-post. An interminable stream of 'buses—yellow, purple, and brown—with vans, hansom, and growlers, blocked the way in front of them. A single policeman, with his back turned to them, and his two arms going like an animated semaphore, was the only human being in their immediate vicinity. Amid all the roar and rattle of the huge city they were as thoroughly left to themselves as though they were in the centre of Salisbury Plain.

"You must have a protector," Tom said with decision.

"Oh, Cousin Tom, don't be foolish; I can protect myself very well."

"You must have some one who has a right to look after you." The young man's voice was husky, for the back part of his throat had become unaccountably dry of a sudden.

"You can pass now, sir," roared the constable, for there was a momentary break in the traffic.

"Don't go for a moment," Tom cried, desperately detaining his companion by the sleeve of her jacket. "We are alone here and can talk. Don't you think—don't you think you could like me a little bit if you were to try? I love you so, Kate, that I cannot help hoping that my love is not all lost."

"All clear now, sir," shouted the constable once more.

"Don't mind him," said Tom, still detaining her on the little island. "Since I met you in Edinburgh, Kate, I have seemed to be walking in a dream. Do what I
will, go where I will, I still have you before my eyes and hear your sweet voice in my ears. I don’t believe any girl was ever loved more dearly than I love you, but I find it so hard to put into words the thoughts that I have in my mind. For Heaven’s sake, give me some little gleam of hope to carry away with me. You don’t dislike me, Kate, do you?”

“You know that I don’t, Cousin Tom,” said the young lady, with downcast eyes. He had cornered her so skilfully against the great lamp that she could move neither to the right nor to the left.

“Do you like me, then, Kate?” he asked eagerly, with a loving light in his earnest grey eyes.

“Oh, of course I do.”

“Do you think you could love me?” continued this persistent young man. “I don’t mean all at once, and in a moment, because I know very well that I am not worthy of it. But in time don’t you think you could come to love me?”

“Perhaps,” murmured Kate, with averted face. It was such a very little murmur that it was wonderful that it should be audible at all; yet it pealed in the young man’s ears above the rattle and the clatter of the busy street. His head was very near to hers at the time.

“Now’s your time, sir,” roared the semaphoric policeman.

Had Tom been in a less exposed position it is possible that he might have acted upon that well-timed remark from the cunning constable. The centre of a London crossing is not, however, a very advantageous spot for the performance of love passages. As they
walked on, threading their way among the vehicles, Tom took his companion’s hand in his, and they exchanged one firm grip, which each felt to be of the nature of a pledge. How sunny and bright the dull brick-lined streets appeared to those two young people that afternoon. They were both looking into a future which seemed to be one long vista of happiness and love. Of all the gifts of Providence, surely our want of knowledge of the things which are to come upon us is the most merciful, and the one we could least dispense with!

So happy and so light-hearted were these two lovers that it was not until they found themselves in Warwick Street once more that they came down from the clouds, and realized that there were some commonplace details which must be dealt with in one way or another.

"Of course, I may tell my own people, dearest, about our engagement?" Tom said.

"I wonder what your mother will say?" answered Kate, laughing merrily. "She will be awfully astonished."

"How about Girdlestone?" asked Tom.

The thought of the guardian had never occurred to either of them before. They stared at each other, and Kate’s face assumed such an expression of dismay that her companion burst out laughing.

"Don’t be frightened, darling," he said. "If you like, I’ll go in and ‘beard the lion in his den.’ There is no time like the present."

"No, no, dear Tom," she cried eagerly. "You must not do that." It was impossible for her to tell him how especially Girdlestone had cautioned her against him, but she felt that it would never do to
allow the two to meet. "We must conceal our engagement from Mr. Girdlestone."

"Conceal our engagement!"

"Yes, Tom. He has warned me so often against anything of the sort, that really I don't know what he would do if he knew about it. He would certainly make it very uncomfortable for me to live with him. Remember I am nearly twenty now, so in a little more than a year I shall be entirely free. That is not very long."

"I don't know about that," Tom said doubtfully. "However, if you will be more comfortable, of course that settles the question. It seems rather hard, though, that we should have to conceal it, simply in order to pacify this old bear."

"It's only for a time, Tom; and you may tell them at home by all means. Now, good-bye, dear; they will see you from the windows if you come nearer."

"Good-bye, my darling."

They shook hands and parted, he hurrying away with the glad tidings to Phillimore Gardens, she tripping back to her captivity with the lightest heart that she had felt for a weary time. Passers-by glanced back at the bright little face under the bright little bonnet, and Ezra Girdlestone, looking down at her from the drawing-room window, bethought him that if the diamond speculation should fail it would be no hardship to turn to his father's ward.
CHAPTER XIV.

A SLIGHT MISUNDERSTANDING.

The revelation of the real state of the firm's finances was a terrible blow to Ezra Girdlestone. To a man of his overbearing, tempestuous disposition failure and poverty were bitter things to face. He had been wont to tread down before him all such little difficulties and obstacles as came across him in his former life. Now he encountered a great barrier which could not be passed so easily, and he raged and chafed before it. It made him still more wroth to think that the fault was none of his. All his life he had reckoned, as a matter of course, that when his father passed away he would be left almost a millionaire. A single half-hour's conversation had shattered this delusion and left him face to face with ruin. He lost his sleep and became restless and hollow-eyed. Once or twice he was seen the worse for drink in the daytime.

He was a man of strong character, however, and though somewhat demoralised by the sudden shock, he threw away no point in the game which he and his father were playing. He saw clearly that only a bold stroke could save them. He therefore threw himself heart and soul into the diamond scheme, and worked out the details in a masterly manner. The more he looked into it the more convinced he became, not only
of its feasibility, but of its absolute safety. It seemed as though it were hardly possible that it should fail.

Among other things he proceeded to qualify himself as a dealer in diamonds. It happened that he was acquainted with one of the partners of the firm of Fugger and Stoltz, who did the largest import trade in precious stones. Through his kindness he received practical instructions in the variety and value of diamonds, and learned to detect all those little flaws and peculiarities which are only visible to the eye of an expert, and yet are of the highest importance in determining the price of a stone. With such opportunities Ezra made rapid progress, and within a few weeks there were not many dealers in the trade who had a better grasp of the subject.

Both the Girdlestones recognized that the success of their plan depended very largely upon their choice of an agent, and both were of the opinion that in Major Tobias Clutterbuck they had just the man that they were in want of. The younger merchant had long felt vaguely that the major's social position, combined with his impecuniosity and the looseness of his morality, as inferred from his mode of life, might some day make him a valuable agent under delicate circumstances. As to the old soldier's own inclinations, Ezra flattered himself that he knew the man's nature to a nicety. It was simply a question of the price to be paid. No doubt the figure would be substantial, but he recognized with a trader's instinct that the article was a superior one, and he was content to allow for the quality in estimating the value.

Early one April afternoon the major was strutting
down St. James’s Street, frock-coated and kid-gloved, with protuberant chest and glittering shoes which peeped out from beneath the daintiest of gaiters. Young Girdlestone, who had been on the look-out from a club window, ran across and intercepted him.

“How are you, my dear major?” he cried, advancing upon him with outstretched hand and as much show of geniality as his nature permitted.

“How d’ye do? How d’ye do?” said the other somewhat pompously. He had made up his mind that nothing was to be done with the young man, and yet he was reluctant to break entirely with one whose purse was well lined and who had sporting proclivities.

“I’ve been wishing to speak with you for some days, major,” said Ezra. “When could I see you?”

“You’ll niver see me any plainer than you do at this very moment,” the old soldier answered, taking a sidelong glance of suspicion at his companion.

“Ah, but I wish to speak to you quietly on a matter of business,” the young merchant persisted. “It’s a delicate matter which may need some talking over, and, above all, it is a private matter.”

“Ged!” said the major, with a wheezy laugh, “you’d have thought I wanted to borrow money if I had said as much. Look here now, we’ll go into White’s private billiard-room, and I’ll let you have two hunthred out of five for a tinner—though it’s as good as handing you the money to offer you such odds. You can talk this over while we play.”

“No, no, major,” urged the junior partner. “I tell you it is a matter of the greatest importance to both of us. Can you meet me at Nelson’s Café at four o’clock?
I know the manager, and he'll let us have a private room."

"I'd ask you round to me own little place," the major said, "but it's rather too far. Nelson's at four. Right you are! 'Punctuality is next to godliness,' as ould Willoughby of the Buffs used to say. You didn't know Willoughby, eh? Gad, he was second to a man at Gib in '47. He brought his man on the ground, but the opponents didn't turn up. Two minutes after time Willoughby wanted his man to leave. 'Teach 'em punctuality,' he said. 'Can't be done,' said his man. 'Must be done,' said Willoughby. 'Out of the question,' said the man, and wouldn't budge. Willoughby persisted; there were high words and a quarrel. The doother put 'em up at fifteen paces, and the man shot Willoughby through the calf of the leg. He was a martyr to punctuality. Four o'clock—bye, bye!" The major nodded pleasantly and swaggered away, flourishing his little cane jauntily in the air.

In spite of his admiration of punctuality, as exemplified in the person of Willoughby of the Buffs, the major took good care to arrive at the trysting-place somewhat behind the appointed time. It was clear to him that some service or other was expected of him, and it was obviously his game therefore to hang back and not appear to be too eager to enter into young Girdlestone's views. When he presented himself at the entrance of Nelson's Café the young merchant had been fuming and chafing in the sitting-room for five and twenty minutes.

It was a dingy apartment, with a single large horse-hair chair and half-a-dozen small wooden dittoes, placed
with mathematical precision along the walls. A square table in the centre and a shabby mirror over the mantelpiece completed the furniture. With the instinct of an old campaigner the major immediately dropped into the arm-chair, and, leaning luxuriously back, took a cigar from his case and proceeded to light it. Ezra Girdlestone seated himself near the table and twisted his dark moustache, as was his habit when collecting himself.

"What will you drink?" he asked.

"Anything that's going."

"Fetch in a decanter of brandy and some seltzer water," said Ezra to the waiter; "then shut the door and leave us entirely to ourselves."

When the liquor was placed upon the table he drank off his first glass at a gulp, and then refilled it. The major placed his upon the mantelpiece beside him without tasting it. Both were endeavouring to be at their best and clearest in the coming interview, and each set about it in his own manner.

"I'll tell you why I wanted to have a chat with you, major," Ezra said, having first opened the door suddenly and glanced out as a precaution against eavesdroppers. "I have to be cautious, because what I have to say affects the interest of the firm. I wouldn't for the world have any one know about it except yourself."

"What is it, me boy?" the major asked, with languid curiosity, puffing at his weed and staring up at the smoke-blackened ceiling.

"You understand that in commercial speculations the least breath of information beforehand may mean a loss of thousands on thousands."
The major nodded his head as a sign that he appreciated this fact.

"We have a difficult enterprise on which we are about to embark," Ezra said, leaning forward and sinking his voice almost to a whisper. "It is one which will need great skill and tact, though it may be made to pay well if properly managed. You follow me?"

His companion nodded once more.

"For this enterprise we require an agent to perform one of the principal parts. This agent must possess great ability, and, at the same time, be a man on whom we can thoroughly rely. Of course we do not expect to find such qualities without paying for them."

The major grunted a hearty acquiescence.

"My father," continued Ezra, "wanted to employ one of our own men. We have numbers who are capable in every way of managing the business. I interfered, however. I said that I had a good friend, named Major Tobias Clutterbuck, who was well qualified for the position. I mentioned that you were of the blood of the old Silesian kings. Was I not right?"

"Begad you were not. Milesian, sir; Milesian!"

"Ah, Milesian. It's all the same."

"It's nothing of the sort," said the major indignantly.

"I mean it was all the same to my father. He wouldn't know the difference. Well, I told him of your high descent, and that you were a traveller, a soldier, and a man of steady and trustworthy habits."

"Eh?" ejaculated the major involuntarily. "Well, all right. Go on!"

"I told him all this," said Ezra slowly, "and I pointed out to him that the sum of money which he was pre-
pared to lay out would be better expended on such a man than on one who had no virtues beyond those of business.”

“I didn’t give you credit for so much since!” his companion exclaimed with enthusiasm.

“I said to him that if the matter were left entirely in your hands we could rely upon its being done thoroughly. At the same time, we should have the satisfaction of knowing that the substantial sum which we are prepared to pay our agent had come into worthy hands.”

“You hit it there again,” murmured the veteran.

“You are prepared, then,” said Ezra, glancing keenly at him, “to put yourself at our orders on condition that you are well paid for it?”

“Not so fast, me young friend, not so fast!” said the major, taking his cigar from between his lips and letting the blue smoke curl round his head. “Let’s hear what it is that you want me to do, and then I’m riddy to say what I’ll agree to and what I won’t. I remember Jimmy Baxter in Texas—–”


“That’s been done already,” observed the major calmly. “Lynched for horse-staling in ’66. However, go on, and I’ll promise not to stop you until you have finished.”

Thus encouraged, Ezra proceeded to unfold the plan upon which the fortunes of the House of Girdlestone depended. Not a word did he say of ruin or danger, or the reasons which had induced this speculation. On the contrary, he depicted the affairs of the firm as being in a most flourishing condition, and this
venture as simply a small insignificant offshoot from their business, undertaken as much for amusement as for any serious purpose. Still, he laid stress upon the fact that though the sum in question was a small one to the firm, yet it was a very large one in other men's eyes. As to the morality of the scheme, that was a point which Ezra omitted entirely to touch upon. Any comment upon that would, he felt, be superfluous when dealing with such a man as his companion.

"And now, major," he concluded, "provided you lend us your name and your talents to help us in our speculation, the firm are prepared to meet you in a most liberal spirit in the matter of remuneration. Of course your voyage and your expenses will be handsomely paid. You will have to travel by steamer to St. Petersburg, provided that we choose the Ural Mountains as the scene of our imaginary find. I hear that there is high play going on aboard these boats, and with your well-known skill you will no doubt be able to make the voyage a remunerative one. We calculate that at the most you will be in Russia about three months. Now, the firm thought that it would be very fair if they were to guarantee you two hundred and fifty pounds, which they would increase to five hundred in case of success; of course by that we mean complete success, such as would be likely to attend your exertions."

Now, had there been any third person in the room during this long statement of the young merchant's, and had that third person been a man of observation, he might have remarked several peculiarities in the major's demeanour. At the commencement of the address he
might have posed as the very model and type of respectable composure. As the plan was gradually unfolded, however, the old soldier began to puff harder at his cigar until a continuous thick grey cloud rose up from him, through which the lurid tip of the havannah shone like a murky meteor. From time to time he passed his hand down his puffy cheeks, as was his custom when excited. Then he moved uneasily in his chair, cleared his throat huskily, and showed other signs of restlessness, all of which were hailed by Ezra Girdlestone as unmistakable proofs of the correctness of his judgment and of the not unnatural eagerness of the veteran on hearing of the wind-fall which chance had placed in his way.

When the young man had finished, the major stood up with his face to the empty fire-place, his legs apart, his chest inflated, and his body rocking ponderously backwards and forwards.

"Let me be quite sure that I understand you," he said. "You wish me to go to Russia?"

"Quite so," Ezra remarked, rubbing his hands pleasantly.

"You have the goodness to suggest that on my way I should rook me fellow-passengers in the boat?"

"That is to say, if you think it worth your while."

"Quite so, if I think it worth me while. I am then to proceed across the country to some mountains——"

"The Urals."

"And there I am to pretend to discover certain diamond mines, and am to give weight to me story by the fact that I am known to be a man of good birth,
and also by exhibiting some rough stones which you wish me to take out with me from England?"

"Quite right, major," Ezra said encouragingly.

"I am then to telegraph or write this lie to England and git it inserted in the papers?"

"That's an ugly word," Ezra remonstrated. "This 'report' we will say. A report may be either true or false, you know."

"And by this report, thin," the major continued, "you reckon that the market will be so affected that your father and you will be able to buy and sell in a manner that will be profitable to you, but by which you will do other people out of their money?"

"You have an unpleasant way of putting it," said Ezra, with a forced laugh; "but you have the idea right."

"I have another idea as well," roared the old soldier, flushing purple with passion. "I've an idea that if I was twenty years younger I'd see whether you'd fit through that window, Master Girdlestone. Ged! I'd have taught you to propose such a scheme to a man with blue blood in his veins, you scoundrel!"

Ezra fell back in his chair. He was outwardly composed, but there was a dangerous glitter in his eye, and his face had turned from a healthy olive to a dull yellow tint.

"You won't do it?" he gasped.

"Do it! D'ye think that a man who's worn her Majesty's scarlet jacket for twenty years would dirty his hands with such a trick? I tell ye, I wouldn't do it for all the money that iver was coined. Look here, Girdlestone, I know you, but, by the Lord, you don't know me!"
The young merchant sat silently in his chair, with the same livid colour upon his face and savage expression in his eyes. Major Tobias Clutterbuck stood at the end of the table, stooping forward so as to lean his hands upon it, with his eyes protuberant and his scanty grey fringe in a bristle with indignation.

"What right had you to come to me with such a proposal? I don't set up for being a saint, Lord knows, but, be George! I've some morals, such as they are, and I mean to stick to them. One of me rules of life has been niver to know a blackgaird, and so, me young friend, from this day forth you and I go on our own roads. Ged! I'm not particular, but 'you must draw the line somewhere,' as me frind, Charlie Monteith, of the Indian Horse, used to say when he cut his father-in-law. I draw it at you."

While the major was solemnly delivering himself of these sentiments, Ezra continued to sit watching him in a particularly venomous manner. His straight, cruel lips were blanched with passion, and the veins stood out upon his forehead. The young man was a famous amateur bruiser, and could fight a round with any professional in London. The old soldier would be a child in his hands. As the latter picked up his hat preparatory to leaving the room, Ezra rose and bolted the door upon the inside. "It's worth five pounds in a police court," he muttered to himself, and knotting up his great hands, which glittered with rings, he approached his companion with his head sunk upon his breast, his eyes flashing from under his dark brows, and the slow, stealthy step of a beast of prey. There was a characteristic refinement of cruelty about his attack,
as though he wished to gloat over the helplessness of his victim, and give him time to realize his position before he set upon him.

If such were his intention he failed signally in producing the desired effect. The instant the major perceived his manoeuvre he pulled himself up to his full height, as he might have done on parade, and slipping his hand beneath the tails of his frock-coat, produced a small glittering implement, which he levelled straight at the young merchant's head.

"A revolver!" Ezra gasped, staggering back.

"No, a derringer," said the veteran blandly. "I got into the thrick of carrying one when I was in Colorado, and I have stuck to it ever since. You niver know when it may be useful." As he spoke he continued to hold the black muzzle of his pistol in a dead line with the centre of the young man's forehead, and to follow the latter's movements with a hand which was as steady as a rock. Ezra was no coward, but he ceased his advance and stood irresolute.

"Now, thin," cried the major, in sharp military accents, "undo that door."

The young merchant took one look at the threatening apoplectic face of his antagonist, and another at the ugly black spot which covered him. He stooped and pushed back the bolt.

"Now, open it! Ged, if you don't look alive I'll have to blow a hole in you after all. You wouldn't be the first man I've killed, nor the last maybe."

Ezra opened the door precipitately.

"Now walk before me into the strate."

It struck the waiters at Nelson's well-known restau-
rant as a somewhat curious thing that their two customers should walk out with such very grave faces and in so unsociable a manner. "C'est la froideur Anglaise!" remarked little Alphonse Lefanue to a fellow-exile as they paused in the laying of tables to observe the phenomenon. Neither of them noticed that the stout gentleman behind, with his hand placed jauntily in the breast of his coat, was still clutching the brown handle of a pistol.

There was a hansom standing at the door and Major Clutterbuck stepped into it.

"Look ye here, Girdlestone," he said, as the latter stood sulkily looking up and down the street. "You should learn a lesson from this. Never attack a man unless you're sure that he's unarmed. You may git shot, if you do."

Ezra continued to stare gloomily into vacancy and took no notice of his late companion's remark.

"Another thing," said the major. "You must niver take it for granted that every man you mate is as great a blackgaird as yourself."

The young merchant gave him a malignant glance from his dark eyes and was turning to go, but the gentleman in the cab stretched out his hand to detain him.

"One more lesson," he said. "Never funk a pistol unless you are sure there's a carthridge inside. Mine hadn't. Drive on, cabby!" With which parting shot the gallant major rattled away down Piccadilly with a fixed determination never again to leave his rooms without a few of Eley's No. 4 central fires in his pocket.

_The Firm of Girdlestone._ 1.
CHAPTER XV.
An Addition to the House.

There were rejoicings in Phillimore Gardens over Tom's engagement, for the two old people were both heartily fond of Kate—"our Kate," as they were wont proudly to call her. The physician chafed at first over the idea of keeping the matter a secret from Girdlestone. A little reflection served to show him, however, that there was nothing to be gained by informing him, while Kate's life, during the time that she was forced to remain under his roof, would be more tolerable as long as he was kept in ignorance of it. In the meanwhile the lovers saw little of each other, and Tom was only consoled by the thought that every day which passed brought him nearer to the time when he could claim his prize without concealment or fear. He went about as happy and as light-hearted a man as any in all London. His mother was delighted at his high spirits, but his bluff old father was not so well satisfied. "Confound the lad!" he said to himself. "He is settling down to a life of idleness. It suits him too well. We must get him to choose one way or the other."

Accordingly, after breakfast one morning, the doctor asked his son to step with him into the library, where he lit his long cherry-wood pipe, as was
custom after every meal, and smoked for some time in silence.

"You must do something to keep you from mischief, my boy," he said at last brusquely.

"I'm ready for anything, dad," replied Tom, "but I don't quite see what I'm fitted for."

"First of all, what do you think of this?" the doctor asked abruptly, handing a letter over to his son, who opened it and read as follows:—

"Dear Sir,

"It has come to my knowledge through my son that your boy has abandoned the study of medicine, and that you are still uncertain as to his future career. I have long had the intention of seeking a young man who might join in our business, and relieve my old shoulders of some of the burden. Ezra urges me to write and propose that your son should become one of us. If he has any taste for business we shall be happy to advance his interest in every way. He would, of course, have to purchase a share in the concern, which would amount to seven thousand pounds, on which he would be paid interest at the rate of five per cent. By allowing this interest to accumulate, and investing also his share of the profits, he might in time absorb a large portion of the business. In case he joined us upon this footing we should have no objection to his name appearing as one of the firm. Should the idea commend itself to you, I should be most happy to talk over details, and to explain to you the advantages which the firm can offer, at my office in Fenchurch Street, any day between ten and four."
"With kind regards to your family, and hoping that they enjoy the great blessing of health, I remain, sincerely yours,

"John Girdlestone."

"What d'ye think of that?" the doctor asked, when his son had finished reading it.

"I hardly know," said Tom; "I should like a little time to think it over."

"Seven thousand pounds is a good round sum. It is more than half the total capital which I have invested for you. On the other hand, I have heard those who ought to know say there is not a sounder or better managed concern in London. There's no time like the present, Tom. Get your hat, and we'll go down to Fenchurch Street together and look into it."

While father and son were rattling along in a cab from Kensington to the City, the young man had time to turn the matter over in his mind. He wanted to be at work, and why not take this up as well as anything else. It is true that he disliked what he had seen of both the Girdlestones, but, on the other hand, by becoming a member of the firm he would probably be thrown in the way of meeting the old merchant's ward. This last consideration decided the matter, and long before the cab had pulled up at the long and dirty passage which led to the offices of the great African firm, the party principally interested had fully made up his mind as to the course he should adopt.

They were duly ushered into the small sanctum adorned with the dissected ships, the maps, the charts, the lists of sailing, and the water-colour picture of the
barque *Belinda*, where they were received by the head of the firm. With a charming personal modesty, tempered by a becoming pride in the great business which he had himself created, he discoursed upon its transactions and its importance. He took down ledgers and flashed great rows of figures before the eyes of the good doctor, explaining, at the same time, how month after month their receipts increased and their capital grew. Then he spoke touchingly of his own ripe years, and of the quiet and seclusion which he looked forward to after his busy lifetime.

"With my young friend here," he said, patting Tom affectionately on the shoulder, "and my own boy Ezra, both working together, there will be young blood and life in the concern. They'll bring the energy, and when they want advice they can come to the old man for it. I intend in a year or so, when the new arrangement works smoothly, to have a run over to Palestine. It may seem a weakness to you, but all my life I have hoped some day to stand upon that holy ground, and to look down on those scenes which we have all imagined to ourselves. Your son will start with a good position and a fair income, which he will probably double before he is five years older. The money invested by him is simply to ensure that he shall have a substantial interest in promoting the affairs of the firm." Thus the old man ran on, and when Tom and his father left the office with the sound of great sums of money, and huge profits, and heavy balances, and safe investments, all jostling each other in their brains, they had both made up their minds as to the future.

Hence in a couple of days there was a stir in the
legal house of Jones, Morgan, and Co., with much rustling of parchment, and signing of names, and drinking of inferior sherry. The result of all which was that the firm of Girdlestone and Co. were seven thousand pounds the richer, and Thomas Dimsdale found himself a recognized member of a great commercial house with all the rights and privileges appertaining thereto.

"A good day's work, Tom," said the old doctor, as they left the lawyer's office together. "You have now taken an irrevocable step in life, my boy. The world is before you. You belong to a first-class firm and you have every chance. May you thrive and prosper."

"If I don't it won't be my fault," Tom answered with decision. "I shall work with my whole heart and soul."

"A good day's work, Ezra," the African merchant was remarking at that very moment in Fenchurch Street. "The firm is pinched again for working expenses. This will help;" and he threw a little slip of green paper across the table to his son.

"It will help us for a time," Ezra said, gloomily glancing at the figures. "It was fortunate that I was able to put you on his track. It is only a drop in the ocean, however. Unless this diamond spec. comes off, nothing can save us."

"But it shall come off," his father answered resolutely. He had succeeded in obtaining an agent who appeared to be almost as well fitted for the post as the recalcitrant major. This worthy had started off already for Russia, where the scene of his operations was to lie.

"I hope so," said Ezra. "We have neglected no
precaution. Langworthy should be at Tobolsk by this time. I saw that he had a bag of rough stones with him which would do well enough for his purpose."

"We have your money ready, too. I can rely upon rather over thirty thousand pounds. Our credit was good for that, but I did not wish to push it too far for fear of setting tongues wagging."

"I am thinking of starting shortly in the mail boat Cyprian," said Ezra. "I should be at the diamond fields in little more than a month. I dare say Langworthy won't show any signs for some time yet, but I may as well be there as here. It will give me a little while to find my way about. You see, if the tidings and I were to come almost simultaneously, it might arouse suspicions. In the mean time, no one knows our little game."

"Except your friend Clutterbuck."

A dark shadow passed over Ezra's handsome face, and his cruel lip tightened in a way which boded little good to the old soldier should he ever lie at his mercy.
CHAPTER XVI.

THE FIRST STEP.

It was a proud day for the ex-medical student when he first entered the counting-house of the African firm and realized that he was one of the governing powers in that busy establishment. Tom Dimsdale's mind was an intensely practical one, and although he had found the study of science an irksome matter, he was able to throw himself into business with uncommon energy and devotion. The clerks soon found that the sun-burnt, athletic-looking young man intended to be anything but a sleeping partner, and both they and old Gilray respected him accordingly.

The latter had at first been inclined to resent the new arrangement as far as his gentle down-trodden nature could resent anything. Hitherto he had been the monarch of the counting-house in the absence of the Girdlestones, but now a higher desk had been erected in a more central portion of the room, and this was for the accommodation of the new comer. Gilray, after his thirty years of service, felt this usurpation of his rights very keenly; but there was such a simple kindness about the invader, and he was so grateful for any assistance in his new duties, that the old clerk's resentment soon melted away.

A little incident occurred which strengthened this
kindly feeling. It chanced that some few days after Tom's first appearance in the office several of the clerks, who had not yet quite guaged what manner of man this young gentleman might be, took advantage of the absence of the Girdlestones to take a rise out of the manager. One of them, a great rawboned Scotchman, named McCalister, after one or two minor exhibitions of wit concluded by dropping a heavy ruler over the partition of the old man's desk in such a way that it crashed down upon his head as he sat stooping over his writing. Tom, who had been watching the proceedings with a baleful eye, sprang off his stool and made across the office at the offender. McCalister seemed inclined for a moment to brazen it out, but there was a dangerous sling about Tom's shoulders and a flush of honest indignation upon his face. "I didn't mean to hurt him," said the Scotchman. "Don't hit him, sir!" cried the little manager. "Beg his pardon," said Tom between his teeth. McCalister stammered out some lame apology, and the matter was ended. It revealed the new partner, however, in an entirely novel light to the inmates of the counting-house. That under such circumstances a complaint should be carried to the senior was only natural, but that the junior should actually take the matter into his own hands and execute lynch law then and there was altogether a new phenomenon. From that day Tom acquired a great ascendancy in the office, and Gilray became his devoted slave. This friendship with the old clerk proved to be very useful, for by means of his shrewd hints and patient teaching the new comer gained a grasp of the
business which he could not have attained by any other method.

Girdlestone called him into the office one day and congratulated him upon the progress which he was making. "My dear young man," he said to him in his patriarchal way, "I am delighted to hear of the way in which you identify yourself with the interests of the firm. If at first you find work allotted to you which may appear to you to be rather menial, you must understand that that is simply due to our desire that you should master the whole business from its very foundations."

"There is nothing I desire better," said Tom. "In addition to the routine of office work, and the superintendence of the clerks, I should wish you to have a thorough grasp of all the details of the shipping, and of the loading and unloading of our vessels, as well as of the storage of goods when landed. When any of our ships are in, I should wish you to go down to the docks and to overlook everything which is done."

Tom bowed and congratulated himself inwardly upon these new duties, which promised to be interesting.

"As you grow older," said the senior partner, "you will find it of inestimable value that you have had practical experience of what your subordinates have to do. My whole life has taught me that. When you are in doubt upon any subject you can ask Ezra for assistance and advice. He is a young man whom you might well take as an example, for he has great business capacity. When he has gone to Africa you can come to me if there is anything which you do not
understand." John Girdlestone appeared to be so kindly and benevolent during this and other interviews, that Tom's heart warmed towards him, and he came to the conclusion that his father had judged the old merchant harshly. More than once, so impressed was he by his kindness, that he was on the point of disclosing to him his engagement to his ward, but on each occasion there arose within him a lively recollection of Kate's frightened face when he had suggested such a course, and he felt that without her consent he had no right to divulge the secret.

If the elder Girdlestone improved upon acquaintance it was exactly the reverse with his son Ezra. The dislike with which Tom had originally regarded him deepened as he came in closer contact, and appeared to be reciprocated by the other, so that they held but little intercourse together. Ezra had taken into his own charge all the financial part of the concern, and guarded it the more jealously when he realized that the new partner was so much less simple than he had expected. Thus Tom had no opportunity of ascertaining for himself how the affairs of the firm stood, but believed implicitly, as did Gilray, that every outlay was bringing in a large and remunerative return. Very much astonished would both of them have been had they realized that the working expenses were at present being paid entirely from their own capital until such time as the plot should ripen which was to restore the fortunes of the African company.

In one respect Tom Dimsdale was immeasurably the gainer by his connection with the firm, for without that it is difficult to say how he could have found opportuni-
ties for breaking through the barrier which separated him from Kate. The surveillance of the merchant had become stricter of late, and all invitations from Mrs. Dimsdale or other friends who pitied the loneliness of the girl were repulsed by Girdlestone with the curt intimation that his ward's health was not such as to justify him in allowing her to incur any risk of catching a chill. She was practically a prisoner in the great stone cage in Eccleston Square, and even on her walks a warder in the shape of a footman was, as we have seen, told off to guard her. Whatever John Girdlestone's reasons may have been, he had evidently come to the conclusion that it was of the highest importance that she should be kept secluded.

As it was, Tom, thanks to his position as one of the firm, was able occasionally, in spite of every precaution, to penetrate through the old man's defensive works. If a question of importance arose at Fenchurch Street during the absence of the senior partner, what more natural than that Mr. Dimsdale should volunteer to walk round to Eccleston Square in order to acquaint him with the fact. And if it happened that the gentleman was not to be found there, how very natural that the young man should wait half an hour for him, and that Miss Harston should take the opportunity of a chat with an old friend? Precious, precious interviews those, the more so for their rarity. They brightened the dull routine of Kate's weary life and sent Tom back to the office full of spirit and hope. The days were at hand when the memory of them was to shine out like little rifts of light in the dark cloud of existence.

And now the time was coming when it was to be
decided whether, by a last bold stroke, the credit of
the House of Girdlestone was to be saved, or whether
the attempt was to plunge them into deeper and more
hopeless ruin. An unscrupulous agent named Lang-
worthy had, as already indicated, been despatched to
Russia well primed with instructions as to what to do
and how to do it. He had been in the employ of an
English corn merchant at Odessa, and had some know-
ledge of the Russian language which would be invalu-
able to him in his undertaking. In the character of an
English gentleman of scientific tastes he was to establish
himself in some convenient village among the Ural Moun-
tains. There he was to remain some little time, so as
to arouse confidence in the people before making his
pretended discovery. He was then to carry his rough
diamonds to Tobolsk, as the nearest large town, and to
exhibit them there, backing up his assertion by the
evidence of villagers who had seen him dig them up.
The Girdlestones knew that that alone would be suffi-
cient when telegraphed to England to produce a panic
in the sensitive diamond market. Before any systematic
inquiry could be made, Langworthy would have dis-
appeared, and their little speculation would have come
off. After that the sooner the people realized that it
was a hoax the better for the conspirators. In any case,
there seemed to be no possibility that the origin of the
rumour could be traced. Meanwhile, Ezra Girdlestone
had secured his passage in the Cape mail steamer
Cyprian. On the night that he left he sat up late in
the library at Eccleston Square talking over the matter
for the last time with his father.

The old man was pale and nervous. The one weak
point in his character was his affection for his son, an affection which he strove to hide under an austere manner, but which was none the less genuine. He had never before parted with him for any length of time, and he felt the wrench keenly. As to Ezra, he was flushed and excited at the thought of the new scenes which lay before him and the daring speculation in which he was about to embark. He flung himself into a chair and stretched his thick, muscular limbs out in front of him.

"I know as much about stones," he said exultantly, "as any man in London. I was pricing a bag of rough ones at Van Helmer's to-day, and he is reckoned a good judge. He said that no expert could have done it better. Lord bless you! pure or splints, or cracked, or off colour, or spotted, or twin stones, I'm up to them all. I wasn't a pound out in the market value of any one of them."

"You deserve great credit for your quickness and perseverance," replied his father. "Your knowledge will be invaluable to you when you are at the fields. Be careful of yourself when you are there, my son, if only for my sake. There are rough fellows at such places, and you must give them soft words. I know that your temper is quick, but remember those wise words, 'He that ruleth his spirit is better than he that taketh a city.'"

"Never fear for me, dad," said Ezra, with a sinister smile, pointing to a small leather case which lay among his things. "That's the best six-shooter I could get for money. I've taken a tip, you see, from our good friend, the major, and have six answers for any one that wants
to argue with me. If I had had that the other day he wouldn't have bounced me so easily."

"Nay, but Ezra, Ezra," his father said, in great agitation, "you will promise to be careful and to avoid quarrels and bloodshed. It is against the great law, the new commandment."

"I won't get into any rows if I can help it," his son answered. "That's not my game."

"But if you think that there is no mistake, if your opponent is undoubtedly about to proceed to extremities, shoot him down at once, my dear lad, before he has time to draw. I have heard those who have been out there say that in such cases everything depends upon getting the first shot. I am anxious about you, and shall not be easy until I see you again."

"Blessed if he hasn't tears in his eyes!" Ezra exclaimed to himself, much astonished at this unprecedented occurrence.

"When do you go?" his father asked.

"My train leaves in an hour or so. I reach the steamer at Southampton about three in the morning, and she starts with the full tide at six."

"Look after your health," the old man continued. "Don't get your feet wet, and wear flannel next your skin. Don't forget your religious duties either. It has a good effect upon those among whom you do business."

Ezra sprang from his chair with an exclamation of disgust and began to pace up and down. "I wish to Heaven you would drop that sort of gammon when we are alone," he said irritably.

"My dear boy," said the father, with a mild look of surprise upon his face, "you seem to be under a
misapprehension in this matter. You appear to consider that we are embarking upon some unjustifiable undertaking. This is not so. What we are doing is simply a small commercial ruse—a finesse. It is a recognized maxim of trade to endeavour to depreciate the price of whatever you want to buy, and to raise it again when the time comes for selling."

"It's steering very close to the law," his son retorted. "No speculating, now, while I am away; whatever comes in must go towards getting us out of this scrape, not to plunging us deeper in the mire."

"I shall not expend an unnecessary penny."

"Well, then, good-bye," said the young man, rising up and holding out his hand. "Keep your eye on Dimsdale and don't trust him."

"Good-bye, my son, good-bye—God bless you!"

The old merchant was honestly moved, and his voice quivered as he spoke. He stood motionless for a minute or so until the heavy door slammed, and then he threw open the window and gazed sorrowfully down the street at the disappearing cab. His whole attitude expressed such dejection that his ward, who had just entered the room, felt more drawn towards him than she had ever done before. Slipping up to him she placed her warm tender hand upon his sympathetically.

"He will soon be back, dear Mr. Girdlestone," she said. "You must not be uneasy about him."

As she stood beside him in her white dress, with a single red ribbon round her neck and a band of the same colour round her waist, she was as fair a specimen of English girlhood as could have been found in all London. The merchant's features softened as he
looked down at her fresh young face, and he put out his hand as though to caress her, but some unpleasant thought must have crossed his mind, for he assumed suddenly a darker look and turned away from her without a word. More than once that night she recalled that strange spasmodic expression of something akin to horror which had passed over her guardian's features as he gazed at her.
CHAPTER XVII

THE LAND OF DIAMONDS.

The anxious father had not very long to wait before he heard tidings of his son. Upon the first of June the great vessel weighed her anchor in the Southampton Water, and steamed past the Needles into the Channel. On the 5th she was reported from Madeira, and the merchant received telegrams both from the agent of the firm and from his son. Then there was a long interval of silence, for the telegraph did not extend to the Cape at that time, but, at last on the 8th of August, a letter announced Ezra's safe arrival. He wrote again from Wellington, which was the railway terminus, and finally there came a long epistle from Kimberley, the capital of the mining district, in which the young man described his eight hundred miles drive up country and all the adventures which overtook him on the way.

"This place, Kimberley," he said in his letter, "has grown into a fair-sized town, though a few years ago it was just a camp. Now there are churches, banks, and a club in it. There are a sprinkling of well-dressed people in the streets, but the majority are grimy-looking chaps from the diggings, with slouched hats and coloured shirts, rough fellows to look at, though quiet enough as a rule. Of course, there are blacks everywhere, of all shades, from pure jet up to the lightest yellow. Some
of these niggers have money, and are quite independent. You would be surprised at their impertinence. I kicked one of them in the hotel yesterday, and he asked me what the devil I was doing, so I knocked the insolent scoundrel down. He says that he will sue me, but I cannot believe that the law is so servile as to bolster up a black man against a white one.

"Though Kimberley is the capital of the dry diggings, it is not there that all the actual mining is done. It goes on briskly in a lot of little camps, which are dotted along the Vaal River for fifty or sixty miles. The stones are generally bought by licenced agents immediately after they have been found, and are paid for by cheques on banks in Kimberley. I have, therefore, transferred our money to the Standard Bank here, and have taken my licence. I start to-morrow for Hebron, Klipdrift, and other of the mining centres to see for myself how business is done and to make friends with the miners, so as to get myself known. As soon as the news comes I shall buy in all that offers. Keep your eyes on that fellow Dimsdale, and let him know nothing of what is going on."

He wrote again about a fortnight afterwards, and his letter, as it crossed the Atlantic, passed the outward mail, which bore the news of the wonderful diamond find made by an English geologist among the Ural Mountains.

"I am now on a tour among the camps," he said. "I have worked right through from Hebron to Klipdrift, Pniel, Cawood's Hope, Waldeck's Plant, Neukirk's Hope, Winterrush, and Bluejacket. To-morrow I push on to Delparte's Hope and Larkin's Flat. I am well
received wherever I go, except by the dealers, who are mostly German Jews. They hear that I am a London capitalist, and fear that I may send up the prices. They little know! I bought stones all the way along, but not very valuable ones, for we must husband our resources.

"The process of mining is very simple. The men dig pits in loose gravel lying along the banks of the river, and it is in these pits that the diamonds are found. The black men, or 'boys,' as they call them, do all the work, and the 'baas,' or master, superintends. Everything that turns up belongs to the 'baas,' but the boys have a fixed rate of wages, which never varies, whether the work is paying or not. I was standing at Hebron watching one of the gangs working when the white chap gave a shout, and dived his hand into a heap of stuff he had just turned over, pulling out a dirty looking little lump about the size of a marble. At his shout all the other fellows from every claim within hearing gathered round, until there was quite a crowd.

"'It's a fine stone,' said the man that turned it up.

"'Fifty carats if it's one,' cried another, weighing it in the palm of his hand.

"I had my scales with me, so I offered to weigh it. It was sixty-four and a half carats. Then they washed it and examined it. There was a lot of whispering among them and then the one who had found it came forward.

"'You deal, don't you, Mr. Girdlestone?' he said.

"'Now and then,' I answered, 'but I'm not very keen about it. I came out here more for pleasure than business.'
"'Well,' he said, 'you may go far before you see a finer stone than this. What will you bid for it?'

'I looked at it. 'It's off-coloured,' I said.

'‘It’s white,' said he and one or two of his chums.

'‘Gentlemen,' I said, 'it is not white. There are two shades of yellow in it. It is worth little or nothing.'

'‘Why, if it is yellow it makes it all the more valuable,' said a big fellow with a black beard and corduroy trousers. 'A yellow stone's as good as a white.'

'‘Yes,' I answered, 'a pure yellow stone is. But this is neither one nor the other. It's off-colour, and you know that as well as I.'

'‘Won’t you bid for it, then?' said one of them.

'‘I'll bid seventy pounds,' I said, 'but not a penny more.'

'You should have heard the howl they all set up. 'It’s worth five hundred,' the fellow cried.

'‘All right,' I said, 'keep it and sell it for that; good day,' and I went off. The stone was sent after me that evening with a request for my cheque, and I sold it for a hundred two days afterwards.* You see old Van Harmer's training has come in very handy. I just tell you this little anecdote to let you see that though I'm new in the work I'm not to be done. Nothing in the papers here from Russia. I am ready, come when it may. What would you do if there should be any hitch and the affair did not come off? Would

* It may be well to remark, that this and succeeding incidents occurred in the old Crown Colony days, before the diamond legislation was as strict as it has since become.
you cut and run, or would you stand by your colours and pay a shilling or so in the pound? The more I think of it the more I curse your insanity in getting us into such a mess. Good-bye."

"He is right. It was insanity," said the old merchant leaning his head upon his hands. "It seems unkind of the lad to say so when he is so far away, but he was always plain and blunt. "If the affair did not come off"—he must have some doubts about the matter, else he would not even suppose such a thing. God knows what I should do then. There are other ways—other ways." He passed his hand over his eyes as he spoke, as though to shut out some ugly vision. Such a wan, strange expression played over his grim features that he was hardly to be recognized as the revered elder of the Trinitarian Chapel or the esteemed man of business of Fenchurch Street.

He was lost in thought for some little time, and then, rising, he touched the bell upon the table. Gilray trotted in upon the signal so rapidly and noiselessly, that he might have been one of those convenient genii in the Eastern fables, only that the little clerk's appearance, from the tips of his ink-stained fingers to the toes of his seedy boots, was so hopelessly prosaic that it was impossible to picture him as anything but what he was.

"Ah, Gilray!" the merchant began, "is Mr. Dimsdale in the office?"
"Yes, sir."
"That's all right. He seems to be very regular in his attendance."
"Very, sir."
"And seems to take to the business very well."

"Uncommonly quick, sir, to be sure," said the head clerk. "What with work among the ships, and work in the office, he's at it late and early."

"That is very right," said the old man, playing with the letter weights. "Application in youth, Gilray, leads to leisure in old age. Is the Maid of Athens unloading?"

"Mr. Dimsdale has been down to her this morning, sir. They're getting the things out fast. He wants to call attention to the state of the vessel, Mr. Girdlestone. He says that it's making water even in dock, and that some of the hands say that they won't go back in her."

"Tut! tut!" John Girdlestone said peevishly. "What are the Government inspectors for? There is no use paying them if we are to inspect ourselves. If they insist upon any alterations they shall be made."

"They were there, sir, at the same time as Mr. Dimsdale," said Gilray, diffidently.

"Well, what then?" asked his employer.

"He says, sir, that the inspectors went down to the cabin and had some champagne with Captain Spender. They then professed themselves to be very well satisfied with the state of the vessel and came away."

"There you are!" the senior partner cried triumphantly. "Of course these men can see at a glance how things stand, and if things had really been wrong they would have called attention to it. Let us have no more of these false alarms. You must say a few words on the point to Mr. Dimsdale, as coming from yourself, not from me. Tell him to be more careful before he jumps to conclusions."
"I will, sir."

"And bring me ledger No. 33."

Gilray stretched up his arm and took down a fat little ledger from a high shelf, which he laid respectfully before his employer. Then, seeing that he was no longer wanted, he withdrew.

Ledger No. 33 was secured by a clasp and lock—the latter a patent one which defied all tamperers. John Girdlestone took a small key from his pocket and opened it with a quick snap. A precious volume this, for it was the merchant's private book, which alone contained a true record of the financial state of the firm, all others being made merely for show. Without it he would have been unable to keep his son in the dark for so many months until bitter necessity at last compelled him to show his hand.

He turned the pages over slowly and sadly. Here was a record of the sums sunk in the Lake Tanganika Gold Company, which was to have paid 33 per cent, and which fell to pieces in the second month of its existence. Here was the money advanced to Durer, Hallett, and Co., on the strength of securities which proved to be the flimsiest of insecurities when tested. Further on was the account of the dealings of the firm with the Levant Petroleum Company, the treasurer of which had levanted with the greater part of the capital. Here, too, was a memorandum of the sums sunk upon the Evening Star and the Providence, whose unfortunate collision had well-nigh proved the death blow of the firm. It was melancholy reading, and perhaps the last page was the most melancholy of all. On it the old man had drawn up in a condensed form an exact ac-
count of the present condition of the firm’s finances. Here it is exactly word for word as he had written it down himself.

GIRDLESTONE AND CO.

<table>
<thead>
<tr>
<th>Debit</th>
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<tr>
<td>Debits incurred previous to disclosure</td>
<td>Ezra, in Africa, holds this money, with</td>
</tr>
<tr>
<td>to Ezra</td>
<td>which to speculate £35,000</td>
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<td>£15,000 raised at six months, and £20,000</td>
<td>Balance in bank, including what remains</td>
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<td>at nine months</td>
<td>of Dimsdale’s premium</td>
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<td>35,000</td>
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<td>Interest on said money</td>
<td>Profit on the cargo of Maid of Athens.</td>
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<td>at 5 per cent</td>
<td>now in port</td>
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<td>1,125</td>
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<td>Working expenses of the firm during the</td>
<td>Profits on the cargo of Black Eagle, Swan,</td>
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All this money must be found within nine months at the outside. The possibility of the sinking of a ship must not be overlooked—that would bring in from £12,000 to £20,000.

“Come, it’s not so very bad after all,” the merchant muttered, after he had gone over these figures very
slowly and carefully. He leaned back in his chair and looked up at the ceiling with a much more cheerful expression upon his face. "At the worst it is less than thirty thousand pounds. Why, many firms would think little of it. The fact is, that I have so long been accustomed to big balances on the right side that it seems to be a very dreadful thing now that it lies the other way. A dozen things may happen to set all right. I must not forget, however," he continued, with a darker look, "that I have dipped into my credit so freely that I could not borrow any more without exciting suspicion and having the whole swarm down on us. After all, our hopes lie in the diamonds. Ezra cannot fail. He must succeed. Who can prevent him?"

"Major Tobias Clutterbuck," cried the sharp, creaky voice of Gilray as if in answer to the question, and the little clerk, who had knocked once or twice unnoticed, opened the door and ushered in the old campaigner.
CHAPTER XVIII.

MAJOR TOBIAS CLUTTERBUCK COMES IN FOR A THOUSAND POUNDS.

John Girdlestone had frequently heard his son speak of the major in the days when they had been intimate, and had always attributed some of the young man's more obvious vices to the effects of this ungodly companionship. He had also heard from Ezra a mangled version of the interview and quarrel in the private room of Nelson's Restaurant. Hence, as may be imagined, his feelings towards his visitor were far from friendly, and he greeted him as he entered with the coldest of possible bows. The major, however, was by no means abashed by this chilling reception, but stumped forward with beaming face and his pudgy hand outstretched, so that the other had no alternative but to shake it, which he did very gingerly and reluctantly.

"And how are ye?" said the major, stepping back a pace or two, and inspecting the merchant as though he were examining his points with the intention of purchasing him. "Many's the time I've heard talk of ye. It's a real treat to see ye. How are ye?" Pouncing upon the other's unresponsive hand, he wrung it again with effusion.

"I am indebted to Providence for fairly good health,
sir,” John Girdlestone answered coldly. “May I request you to take a seat?”

“That was what me friend Fagan was trying to do for twelve years, and ruined himself over it in the ind. He put up at Murphytown in the Conservative interest, and the divil a vote did he get, except one, and that was a blind man who signed the wrong paper be mistake. Ha! ha!” The major laughed boisterously at his own anecdote, and mopped his forehead with his handkerchief.

The two men, as they stood opposite each other, were a strange contrast, the one tall, grave, white, and emotionless, the other noisy and pompous, with protuberant military chest and rubicund features. They had one common characteristic, however. From under the shaggy eyebrows of the merchant and the sparse light-coloured lashes of the major there came the same keen, restless, shifting glance. Both were crafty, and each was keenly on his guard against the other.

“I have heard of you from my son,” the merchant said, motioning his visitor to a chair. “You were, I believe, in the habit of meeting together for the purpose of playing cards, billiards, and other such games, which I by no means countenance myself, but to which my son is unhappily somewhat addicted.”

“You don’t play yourself,” said the major, in a sympathetic voice. “Ged, sir, it’s never too late to begin, and many a man has put in a very comfortable old age on billiards and whist. Now, if ye feel inclined to make a start, I’ll give ye seventy-five points in a hundred for a commencement.”

“Thank you,” said the merchant drily. “It is not
one of my ambitions. Was this challenge the business upon which you came?"

The old soldier laughed until his merriment startled the clerks in the counting-house. "Be jabers!" he said, in a wheezy voice, "d'ye think I came five miles to do that? No, sir, I wanted to talk to you about your son."

"My son!"

"Yes, your son. He's a smart lad—very smart indeed—about as quick as they make 'em. He may be a trifle coarse at times, but that's the spirit of the age, me dear sir. Me friend Tuffleton, of the Blues, says that delicacy went out of fashion with hair powder and beauty patches. He's a demned satirical fellow is Tuffleton. Don't know him, eh?"

"No, sir, I don't," Girdlestone said angrily; "nor have I any desire to make his acquaintance. Let us proceed to business, for my time is valuable."

The major looked at him with an amiable smile. "That quick temper runs in the family," he said. "I've noticed it in your son Ezra. As I said before, he's a smart lad; but, me friend, he's shockingly rash and extremely indiscreet. Ye must speak to him about it."

"What do you mean, sir?" asked the merchant, white with anger. "Have you come to insult him in his absence?"

"Absence?" said the soldier, still smiling blandly over his stock. "That's the very point I wanted to get at. He is away in Africa—at the diamond fields. A wonderful enterprise, conducted with remarkable energy, but also with remarkable rashness, sir—yes, bedad, inexcusable rashness."

Old Girdlestone took up his heavy ebony ruler and
played with it nervously. He had an overpowering desire to hurl it at the head of his companion.

"What would ye say, now," the veteran continued, crossing one leg over the other and arguing the matter out in a confidential undertone—"what would you say if a young man came to you, and, on the assumption that you were a dishonest blackgaird, appealed to you to help him in a very shady sort of ascheme? It would argue indiscretion on his part, would it not?"

The merchant sat still, but grew whiter and whiter.

"And if on the top of that he gave you all the details of his scheme, without even waiting to see if you favoured it or not, he would be more than indiscr..." Your own good sense, me dear sir, will tell you that he would be culpably foolish—culpably so, bedad!"

"Well, sir?" said the old man, in a hoarse voice.

"Well," continued the major, "I have no doubt that your son told you of the interesting little conversation that we had together. He was good enough to promise that if I went to Russia and pretended to discover a fictitious mine, I should be liberally rewarded by the firm. I was under the necessity of pointing out to him that certain principles on which me family"—here the major inflated his chest—"on which me family are accustomed to act would prevent me from taking advantage of his offer. He then, I am sorry to say, lost his timper, and some words passed between us, the result of which was that we parted so rapidly that, be jabers! I had hardly time to make him realize how great an indiscretion he had committed."

The merchant still sat perfectly still, tapping the table with his black ebony ruler.
"Of course, after hearing a skitch of the plan," continued the major, "me curiosity was so aroused that I could not help following the details with intherest. I saw the gentleman who departed for Russia—Langworthy, I believe, was his name. Ged! I knew a chap of that name in the Marines who used to drink raw brandy and cayenne pepper before breakfast every morning. Did ye? Of course you couldn’t. What was I talking of at all at all?"

Girdlestone stared gloomily at his visitor. The latter took a pinch of snuff from a tortoise-shell box, and flicked away a few wandering grains which settled upon the front of his coat.

"Yes," he went on, "I saw Langworthy off to Russia. Then I saw your son start for Africa. He’s an interprising lad, and sure to do well there. *Cælum non animam mutant*, as we used to say at Clongowes. He’ll always come to the front, wherever he is, as long as he avoids little slips like this one we’re spaking of. About the same time I heard that Girdlestone and Co. had raised riddy money to the extint of five and thirty thousand pounds. That’s gone to Africa, too, I presume. It’s a lot o’ money to invist in such a game, and it might be safe if you were the only people that knew about it, but whin there are others——"

"Others?"

"Why, me, of course," said the major. "I know about it, and more be token I am not in the swim with you. Sure, I could go this very evening to the diamond merchants about town and give them a tip about the coming fall in prices that would rather astonish ’em."
"Look here, Major Clutterbuck," cried the merchant, in a voice which quivered with suppressed passion, "you have come into possession of an important commercial secret. Why beat about the bush any longer? What is the object of your visit to-day? What is it that you want?"

"There now!" the major said, addressing himself and smiling more amicably than ever. "That's business. Bedad, there's where you commercial men have the pull. You go straight to the point and stick there. Ah, when I look at ye, I can't help thinking of your son. The same intelligent eye, the same cheery expression, the same divil-may-care manner and dry humour——"

"Answer my question, will you?" the merchant interrupted savagely.

"And the same hasty timper," continued the major imperturbably. "I've forgotten, me dear sir, what it was you asked me."

"What is it you want?"

"Ah, yes, of course. What is it I want?" the old soldier said meditatively. "Some would say more, some less. Some would want half, but that is overdoing it. How does a thousand pound stroike you? Yes, I think we may put it at a thousand pounds."

"You want a thousand pounds?"

"Ged, I've been wanting it all me life. The difference is that I'm going to git it now."

"And for what?"

"Sure, for silence—for neutrality. We're all in it now, and there's a fair division of labour. You plan, your son works, I hold me tongue. You make your
tens of thousands, I make my modest little thousand. We all git paid for our trouble.”

“And suppose I refuse?”

“Ah! but you wouldn’t—you couldn’t,” the major said suavely. “Ged, sir, I haven’t known ye long, but I have far too high an opinion of ye to suppose ye could do anything so foolish. If you refuse, your speculation is thrown away. There’s no help for it. Bedad, it would be painful for me to have to blow the gaff; but you know the old saying, that ‘charity begins at home.’ You must sell your knowledge at the best market.”

Girdlestone thought intently for a minute or two, with his great eyebrows drawn down over his little restless eyes.

“You said to my son,” he remarked at last, “that you were too honourable to embark in our undertaking. Do you consider it honourable to make use of knowledge gained in confidence for the purpose of extorting money?”

“Me dear sir,” answered the major, holding up his hand deprecatingly, “you put me in the painful position of having to explain meself in plain words. If I saw a man about to do a murther, I should think nothing of murthering him. If I saw a pickpocket at work, I’d pick his pocket, and think it good fun to do it. Now, this little business of yours is—well, we’ll say unusual, and if what I do seems a little unusual too, it’s to be excused. Ye can’t throw stones at every one, me boy, and then be surprised when some one throws one at you. You bite the diamond holders, d’ye see, and I take a little nibble at you. It’s all fair enough.”

*The Firm of Girdlestone. I.*
The merchant reflected again for some moments. "Suppose we agree to purchasing your silence at this price," he said, "what guarantee have we that you will not come and extort more money, or that you may not betray our secret after all?"

"The honour of a soldier and a gentleman," answered the major, rising and tapping his chest with two fingers of his right hand.

A slight sneer played over Girdlestone's pale face, but he made no remark. "We are in your power," he said, "and have no resource but to submit to your terms. You said five hundred pounds?"

"A thousand," the major answered cheerfully.

"It's a great sum of money."

"Deuce of a lot!" said the veteran cordially.

"Well, you shall have it. I will communicate with you." Girdlestone rose as if to terminate the interview.

The major made no remark, but he showed his white teeth again, and tapped Mr. Girdlestone's cheque-book with the silver head of his walking-stick.

"What! Now?"

"Yes, now."

The two looked at each other for a moment and the merchant sat down again and scribbled out a cheque, which he tossed to his companion. The latter looked it over carefully, took a fat little pocket-book from the depths of his breast pocket, and having placed the precious slip of paper in it, laboriously pushed it back into its receptacle. Then he very slowly and methodically picked up his jaunty curly-brimmed hat and shining kid gloves, and with a cheery nod to his companion, who answered it with a scowl, he swaggered off
into the counting-house. There he shook hands with Tom, whom he had known for some months, and having made three successive offers—one to stand immediately an unlimited quantity of champagne, a second to play him five hundred up for anything he would name, and a third to lay a tenner for him at 7 to 4 on Amelia for the Oaks—all of which offers were declined with thanks—he bowed himself out, leaving a vague memory of smiles, shirt collars, and gaiters in the minds of the awe-struck clerks.

Whatever an impartial judge might think of the means whereby Major Tobias Clutterbuck had successfully screwed a thousand pounds out of the firm of Girdlestone, it is quite certain that that gentleman’s seasoned conscience did not reproach him in the least degree. On the contrary, his whole being seemed saturated and impregnated with the wildest hilarity and delight. Twice in less than a hundred yards, he was compelled to stop and lean upon his cane owing to the breathlessness which supervened upon his attempts to smother the delighted chuckles which came surging up from the inmost recesses of his capacious frame. At the second halt he wriggled his hand inside his tight-breasted coat, and after as many contortions, as though he were about to shed that garment as a snake does its skin, he produced once more the little fat pocket-book. From it he extracted the cheque and looked it over lovingly. Then he hailed a passing hansom. “Drive to the Capital and Counties Bank,” he said. It had struck him that since the firm was in a shaky state he had better draw the money as soon as possible.
In the bank a gloomy-looking cashier took the cheque and stared at it somewhat longer than the occasion seemed to demand. It was but a few minutes, yet it appeared a very long time to the major.

“How will you have it?” he asked at last, in a mournful voice. It tends to make a man cynical when he spends his days in handling untold riches while his wife and six children are struggling to make both ends meet at home.

“A hunthurd in gold and the rest in notes,” said the major, with a sigh of relief.

The cashier counted and handed over a thick packet of crisp rustling paper and a little pile of shining sovereigns. The major stowed away the first in the pocket-book and the latter in his trouser pockets. Then he swaggered out with a great increase of pomposity and importance, and ordered his cabman to drive to Kennedy Place.

Von Baumser was sitting in the major’s campaigning chair, smoking his china-bowled pipe and gazing dreamily at the long blue wreaths. Times had been bad with the comrades of late, as the German’s seedy appearance sufficiently testified. His friends in Germany had ceased to forward his small remittance, and Eckermann’s office, in which he had been employed, had given him notice that for a time they could dispense with his services. He had been spending the whole afternoon in perusing the long list of “wanteds” in the Daily Telegraph, and his ink-stained forefinger showed the perseverance with which he had been answering every advertisement that could possibly apply to him.
A pile of addressed envelopes lay upon the table, and it was only the uncertainty of his finances and the fact that the humble penny stamp mounts into shillings when frequently employed, that prevented him from increasing the number of his applications. He looked up and uttered a word of guttural greeting as his companion came striding in.

"Get out of this," the major said abruptly. "Get away into the bed-room."

"Potztausand! Vot is it then?" cried the astonished Teuton.

"Out with you! I want this room to meself."

Von Baumser shrugged his shoulders and lumbered off like a good-natured plantigrade, closing the door behind him.

When his companion had disappeared the major proceeded to lay out all his notes upon the table, overlapping each other, but still so arranged that every separate one was visible. He then built in the centre ten little golden columns in a circle, each consisting of ten sovereigns, until the whole presented the appearance of a metallic Stonehenge upon a plain of bank notes. This done, he cocked his head on one side, like a fat and very ruddy turkey, and contemplated his little arrangement with much pride and satisfaction.

Solitary delight soon becomes wearisome, however, so the veteran summoned his companion. The Teuton was so dumbfounded by this display of wealth, that he was bereft for a time of all faculty of speech, and could only stare open-mouthed at the table. At last he extended a forefinger and thumb and rubbed a five-pound note between them, as though to convince him-
self of its reality, after which he began to gyrate round the table in a sort of war dance, never taking his eyes from the heap of affluence in front of him. "Mein Gott!" he exclaimed, "Gnädiger Vater! Ach Himmel! Was für ein Schatz! Donnerwetter!" and a thousand other cacophonous expressions of satisfaction and amazement.

When the old soldier had sufficiently enjoyed the lively emotion which showed itself on every feature of the German's countenance, he picked up the notes and locked them in his desk together with half the gold. The other fifty pounds he returned into his pocket.

"Come on!" he said to his companion abruptly.

"Come vere? Vat is it?"

"Come on!" roared the major irascibly. "What d'ye want to stand asking questions for? Put on your hat and come."

The major had retained the cab at the door, and the two jumped into it. "Drive to Verdi's Restaurant," he said to the driver.

When they arrived at that aristocratic and expensive establishment, the soldier ordered the best dinner for two that money could procure. "Have it riddy in two hours sharp," he said to the manager. "None of your half-and-half wines, mind! We want the rale thing, and, be ged! we can tell the difference!"

Having left the manager much impressed, the two friends set out for a ready-made clothing establishment. "I won't come in," the major said, slipping ten sovereigns into Von Baumser's hand. "Just you go in and till them ye want the best suit o' clothes they can give you. They've a good selicition there, I know."
“Gott im Himmel!” cried the amazed German. “But, my dear friend, you cannot wait in the street. Come in mit me.”

“No, I'll wait,” the old soldier answered. “They might think I was paying for the clothes if I came in.”

“Well, but so you——”

“Eh, would ye?” roared the major, raising his cane, and Von Baumser disappeared precipitately into the shop.

When he emerged once more at the end of twenty minutes, he was attired in an elegant and close-fitting suit of heather tweed. The pair then made successive visits to a shoemaker, a hatter, and a draper, with the result that Von Baumser developed patent leather boots, a jaunty brown hat, and a pair of light yellow gloves. By the end of their walk there seemed nothing left of the original Von Baumser except a tawny beard, and an expression of hopeless and overpowering astonishment.

Having effected this transformation, the friends retraced their steps to Verdi's and did full justice to the spread awaiting them, after which the old soldier won the heart of the establishment by bestowing largess upon every one who came in his way. As to the further adventures of these two Bohemians, it would be as well perhaps to draw a veil over them. Suffice it that, about two in the morning, the worthy Mrs. Robins was awakened by a stentorian voice in the street below demanding to know “Was ist das Deutsche Vaterland?” — a somewhat vexed question which the owner of the said voice was propounding to the solitary lamp-post of Kennedy Place. On descending the landlady discovered
that the author of this disturbance was a fashionably dressed gentleman, who, upon closer inspection, proved to her great surprise to be none other than the usually demure part proprietor of her fourth floor. As to the major, he walked in quietly the next day about twelve o'clock, looking as trim and neat as ever, but minus the balance of the fifty pounds, nor did he think fit ever to make any allusion to this somewhat heavy deficit.
CHAPTER XIX.
NEWS FROM THE URALS.

Major Tobias Clutterbuck had naturally reckoned that the longer he withheld this trump card of his the greater would be its effect when played. An obstacle appearing at the last moment produces more consternation than when a scheme is still in its infancy. It proved, however, that he had only just levied his blackmail in time, for within a couple of days of his interview with the head of the firm news arrived of the great discovery of diamonds among the Ural Mountains. The first intimation was received through the Central News Agency in the form of the following telegram:

"Moscow, August 22nd.—It is reported from Tobolsk that an important discovery of diamond fields has been made amongst the spurs of the Ural Mountains, at a point not very far from that city. They are said to have been found by an English geologist, who has exhibited many magnificent gems in proof of his assertion. These stones have been examined at Tobolsk, and are pronounced to be equal, if not superior, in quality to any found elsewhere. A company has been already formed for the purpose of purchasing the land and working the mines."

Some days afterwards there came a Reuter's telegram giving fuller details. "With regard to the diamond
fields near Tobolsk,” it said, “there is every reason to believe that they are of great, and possibly of unsurpassed, wealth. There is no question now as to their authenticity, since their discoverer proves to be an English gentleman of high character, and his story is corroborated by villagers from this district who have dug up stones for themselves. The Government contemplate buying out the company and taking over the mines, which might be profitably worked by the forced labour of political prisoners on a system similar to that adopted in the salt mines of Siberia. The discovery is universally regarded as one which has materially increased the internal resources of the country, and there is some talk of the presentation of a substantial testimonial to the energetic and scientific traveller to whom it is due.”

Within a week or ten days of the receipt of these telegrams in London there came letters from the Russian correspondents of the various journals giving fuller details upon a subject of so much general interest. The Times directed attention to the matter in a leader.

“It appears,” remarked the great paper, “that a most important addition has been made to the mineral wealth of the Russian empire. The silver mines of Siberia and the petroleum wells of the Caucasus are to be outrivalled by the new diamond fields of the Ural Mountains. For untold thousands of years these precious fragments of crystalized carbon have been lying unheeded among the gloomy gorges waiting for the hand of man to pick them out. It has fallen to the lot of one of our countrymen to point out to the Russian nation the great wealth which lay untouched and unsuspected in the heart of their realm. The story is a
romantic one. It appears that a Mr. Langworthy, a wealthy English gentleman of good extraction, had, in the course of his travels in Russia, continued his journey as far as the great mountain barrier which separates Europe from Asia. Being fond of sport, he was wandering in search of game down one of the Ural valleys, when his attention was attracted by the thick gravel which was piled up along the track of a dried-up water-course. The appearance and situation of this gravel reminded him forcibly of the South African diamond fields, and so strong was the impression that he at once laid down his gun and proceeded to rake the gravel over and to examine it. His search was rewarded by the discovery of several stones, which he conveyed home with him, and which proved, after being cleaned, to be gems of the first water. Elated at this success, he returned to the spot next day with a spade, and succeeded in obtaining many other specimens, and in convincing himself that the deposit stretched up and down for a long distance on both sides of the torrent. Having satisfied himself upon this point, our compatriot made his way to Tobolsk, where he exhibited his prizes to several of the richest merchants, and proceeded to form a company for the working of the new fields. He was so successful in this that the shares are already far above par, and our correspondent writes that there has been a rush of capitalists, all eager to invest their money in so promising a venture. It is expected that within a few months the necessary plant will have been erected and the concern be in working order."

The *Daily Telegraph* treated the matter from a jocose and historical point of view.
"It has long been a puzzle to antiquaries and geologists," it remarked, "as to where those jewels which Solomon brought from the East were originally obtained. There has been much speculation, too, regarding the source of those less apocryphal gems which sparkled in the regalia of the Indian monarchs and adorned the palaces of Delhi and Benares. As a nation we have a personal interest in the question, since the largest and most magnificent of these stones is now in the possession of our most gracious Queen. Mr. Langworthy has thrown a light upon this obscure subject. According to this gentleman's researches these treasures were unearthed amidst that dark and gloomy range of mountains which Providence has interposed between a nascent civilization and a continent of barbarians. Nor is Mr. Langworthy's opinion founded upon theory alone. He lends point to his arguments by presenting to the greedy eyes of the merchants of Tobolsk a bag filled with valuable diamonds, each and every one of which he professes to have discovered in these barren and inhospitable valleys. This tweed-suited English tourist, descending like some good spirit among these dreamy Muscovites, points out to them the untold wealth which has lain for so many centuries at their feet, and with the characteristic energy of his race shows them at the same time how to turn the discovery to commercial advantage. If the deposit prove to be as extensive as is supposed, it is possible that our descendants may wear cut diamonds in their eye-glasses, should such accessories be necessary, and marvel at the ignorance of those primitive days when a metamorphosed piece of coal was regarded as the most valuable product of nature."
The ordinary British paterfamilias, glancing over his morning paper, bestowed probably but few passing thoughts on the incident, but among business men and in the City its significance was at once understood. Not only did it create the deepest consternation amongst all who were connected with the diamond industry, but it reacted upon every other branch of South African commerce. It was the chief subject of conversation upon the Stock Exchange, and many were the surmises as to what the effect of the news would be at the fields. Fugger, the father of the diamond industry, was standing discussing the question, when a little rosy-faced Jew, named Goldschmidt, came bustling up to him. He was much excited, for he speculated in stones, and had just been buying in for a rise.

"Misther Fugger," he cried, "you're shust the man I want to see. My Gott, vot is to become of us all? Vot is to become of de diamond trade wen one can pick them up like cockles on the sea shore?"

"We must wait for details," the great financier said phlegmatically. His fortune was so enormous that it mattered little to him whether the report was true or false.

"Details! It is nothing but details," cried the little Jew. "The papers is full of them. I wish to the Lord that that Langworthy had proke his neck in the Ural Mountains before he got up to any such games. Vat business had he to go examining gravel and peeping about in such places as them. Nobody that's any good would ever go to the Ural Mountains at all."

"It won't hurt you," Fugger said; "you'll simply have to pay less for your stones and sell them cheaper
after they are cut. It won't make much difference in the long run."

"Von't it, by Joves! Why, man, I've got over a hundred shtones on my hands now. Vat am I going to do vid 'em."

"Ah, that's a bad job. You must make up your mind to lose on them."

"Von't you buy them yourself, Mr. Fugger?" asked the Hebrew, in an insinuating voice. "Maybe this here story will all turn out wrong. S'elp me bob I gave three thousand for the lot, and you shall have them for two. Let's have a deal, my tear Mr. Fugger, do?"

"No more for me, thank you," Fugger said with decision. "As to the story being wrong, I have telegraphed to Rotterdam, and they have sent on a trusty man. He'll be weeks, however, before we hear from him."

"Here's Mr. Girdlestone, the great Mr. Girdlestone," cried Goldschmidt, perceiving our worthy merchant of Fenchurch Street among the crowd. "Oh, Misther Girdlestone, I've got diamonds here what is worth three thousand pounds, and you shall have them for two—you shall, by chingo, and we'll go together now and get them?"

"Don't pester me!" said Girdlestone, brushing the little Jew aside with his long, bony arm. "Can I have a word with you, Fugger?"

"Certainly," replied the diamond dealer. Girdlestone was a very well-known man upon 'Change, and one who was universally respected and looked up to.

"What do you think about this report?" he asked, in a confidential voice. "Do you imagine that it will affect prices in Africa?"
"Affect prices! My dear sir, if it proves true it will ruin the African fields. The mere report coming in a circumstantial fashion will send prices down fifty per cent."

"As much as that!" said the merchant, with an excellent affectation of surprise. "I am anxious about it, for my boy is out there. It was a hobby of his, and I let him go. I trust he will not be bitten."

"He is much more likely to do the biting," remarked Fugger bluntly. He had met Ezra Girdlestone in business more than once, and had been disagreeably impressed by the young gentleman's sharpness.

"Poor lad!" said his father. "He is young, and has had little experience as yet. I hope all is well with him!" He shook his head despondently, and walked slowly homewards, but his heart beat triumphantly within him, for he was assured now that the report would influence prices as he had foreseen, and the African firm reap the benefit of their daring speculation.
CHAPTER XX.

MR. HECTOR O'FLAHERTY FINDS SOMETHING IN THE PAPER.

Ezra Girdlestone had taken up his quarters in two private rooms at the Central Hotel, Kimberley, and had already gained a considerable reputation in the town by the engaging "abandon" of his manners, and by the munificent style in which he entertained the more prominent citizens of the little capital. His personal qualities of strength and beauty had also won him the respect which physical gifts usually command in primitive communities, and the smart young Londoner attracted custom to himself among the diggers in a way which excited the jealousy of the whole tribe of elderly Hebrews who had hitherto enjoyed a monopoly of the trade. Thus, he had already gained his object in making himself known, and his name was a familiar one in every camp from Waldeck's Plant to Cawood's Hope. Keeping his headquarters at Kimberley, he travelled perpetually along the line of the diggings. All the time he was chafing secretly and marveling within himself how it was that no whisper of the expected news had arrived yet from England.

One sunny day he had returned from a long ride, and, having dined, strolled out into the streets, Panama hat upon head and cigar in mouth. It was the 23rd of
October, and he had been nearly ten weeks in the colony. Since his arrival he had taken to growing a beard. Otherwise, he was much as we have seen him in London, save that a ruddier glow of health shone upon his sunburned face. The life of the diggings appeared to agree with him.

As he turned down Stockdale Street, a man passed him leading a pair of horses tired and dusty, with many a strap and buckle hanging down behind them. After him came another leading a second pair, and after him another with a third. They were taking them round to the stables.

"Hullo!" cried Ezra, with sudden interest; "what's up?"

"The mail's just in."
"Mail from Capetown?"
"Yes."

Ezra quickened his pace and strode down Stockdale Street into the Main Street, which, as the name implies, is the chief thoroughfare of Kimberley. He came out close to the office of the *Vaal River Advertiser and Diamond Field Gazette*. There was a crowd in front of the door. This *Vaal River Advertiser* was a badly conducted newspaper, badly printed upon bad paper, but selling at sixpence a copy, and charging from seven shillings and sixpence to a pound for the insertion of an advertisement. It was edited at present by a certain P. Hector O'Flaherty, who having been successively a dentist, a clerk, a provision merchant, an engineer, and a sign painter, and having failed at each and every one of these employments, had taken to running a newspaper as an easy and profitable occupation. Indeed, as
managed by Mr. O’Flaherty, the process was simplicity itself. Having secured by the Monday’s mail copies of the London papers of two months before, he spent Tuesday in cutting extracts from them with the greatest impartiality, chopping away everything which might be of value to him. The Wednesday was occupied in cursing at three black boys who helped to put up the type, and on the Thursday a fresh number of the *Vaal River Advertiser and Diamond Field Gazette* was given to the world. The remaining three days were devoted by Mr. O’Flaherty to intoxication, but the Monday brought him back once more to soda water and literature.

It was seldom, indeed, that the *Advertiser* aroused interest enough to cause any one to assemble round the office. Ezra’s heart gave a quick flutter at the sight, and he gathered himself together like a runner who sees his goal in view. Throwing away his cigar, he hurried on and joined the little crowd.

“What’s the row?” he asked.

“There’s news come by the mail,” said one or two bystanders. “Big news.”

“What sort of news?”

“Don’t know yet.”

“Who said there was news?”

“Driver.”

“Where is he?”

“Don’t know.”

“Who will know about it?”

“O’Flaherty.”

Here there was a general shout from the crowd for O’Flaherty, and an irascible-looking man, with a red bloated face and bristling hair came to the office door.
"Now, what the divil d'ye want?" he roared, shaking a quill pen at the crowd. "What are ye after at all? Have ye nothing betther to do than to block up the door of a decent office?"

"What's the news?" cried a dozen voices.

"The news, is it?" roared O'Flaherty, more angrily than ever; "and can't ye foind out that by paying your sixpences like men, and taking the Advertoiser? It's a paper, though Oi says it as shouldn't, that would cut out some o' these Telegraphs and Chronicles if it was only in London. Begad, instead of encouraging local talent ye spind your toime standing around in the strate, and trying to suck a man's news out of him for nothing."

"Look here, boss," said a rough-looking fellow in the front of the crowd, "you keep your hair on, and don't get slingin' words about too freely, or it may be the worse for you and for your office too. We heard as there was big news, an' we come down to hear it, but as to gettin' it without paying, that ain't our sort. I suppose we can call it square if we each hands in sixpence, which is the price o' your paper, and then you can tell us what's on."

O'Flaherty considered for a moment. "It's worth a shillin' each," he said, "for it plays the devil with the circulation of a paper whin its news gits out too soon."

"Well, we won't stick at that," said the miner. "What say you, boys?"

There was a murmur of assent, and a broad-brimmed straw hat was passed rapidly from hand to hand. It was half full of silver when it reached O'Flaherty. The Advertiser had never before had such a circulation, for
the crowd had rapidly increased during the preceding dialogue, and now numbered some hundreds.

"Thank ye, gintlemen," said the editor.

"Well, what's the news?" cried the impatient crowd.

"Sure I haven't opened the bag yet, but I soon will. Whatever it is it's bound to be there. Hey there, Billy, ye divil's brat, where's the mail bag?"

Thus apostrophized, a sharp little Kaffir came running out with the brown bag, and Mr. O'Flaherty examined it in a leisurely manner, which elicited many an oath from the eager crowd.

"Here's the Standard and the Times," he said, handing the various papers out to his subordinate. "Begad, there's not one of ye knows the expins of k'aping a great paper loike this going, forebye the brains and no profit at the ind of it. Here's the Post and the News. If you were men you'd put in an advertisement ivery wake, whether ye needed it or not, just to encourage literature. Here's the Cape Argus—it'll be in here whatever it is."

With great deliberation Mr. Hector O'Flaherty put on a pair of spectacles and folded the paper carefully round, so as to bring the principal page to the front. Then he cleared his throat, with the pomposity which is inseparable with most men from the act of reading aloud.

"Go it, boss!" cried his audience encouragingly.

"'Small-pox at Wellington'—that's not it, is it? 'Germany and the Vatican'—'Custom House Duties at Port Elizabeth'—'Roosian Advances in Cinstral Asia' eh? Is that it—'Discovery of great Diamond Moines'?"
"That's it," roared the crowd; "let's hear about that." There was an anxious ring in their voices, and their faces were grave and serious as they looked up at the reader upon the steps of the office.

"'Diamond moines have been discovered in Roosia,' read O'Flaherty, 'which are confidently stated to exceed in riches anything which has existed before. It is generally anticipated that this discovery, if confirmed, will have a most prejudicial effect upon the African trade.' That's an extract from the London news of the Argus."

A buzz of ejaculations and comments arose from the crowd. "Isn't there any more about it?" they cried.

"Here's a later paper, boss," said the little Kaffir, who had been diligently looking over the dates.

O'Flaherty opened it, and gave a whistle of astonishment. "Here's enough to satisfy you," he said. "It's in big toipe and takes up noigh the whole of the first page. I can only read ye the headings, for we must get to work and have out a special edition. You'll git details there, an' it'll be out in a few hours. Look here at the fuss they've made about it." The editor turned the paper as he spoke, and exhibited a series of large black headings in this style:

**RUSSIAN DIAMOND FIELDS.**

**EXTRAORDINARY DISCOVERY BY AN ENGLISHMAN.**

**THREATENED EXTINCTION OF THE CAPE INDUSTRY.**

**GREAT FALL IN PRICES.**

**OPINIONS OF THE LONDON PRESS.**

**FULL DETAILS.**
“What d’ye think of that?” cried O’Flaherty, triumphantly, as if he had had some hand in the matter. “Now I must git off to me work, and you’ll have it all before long in your hands. Ye should bliss your stars that ye have some one among ye to offer ye the convenience of the latest news. Good noight to ye all,” and he trotted back into his office with his hat and its silver contents in his hand.

The crowd broke up into a score of gesticulating chattering groups, and wandered up or down the street. Ezra Girdlestone waited until they had cleared away, and then stepped into the office of the Advertiser.

“What’s the matter now?” asked O’Flaherty, angrily. He was a man who lived in a state of chronic irritation.

“Have you a duplicate of that paper?”
“Suppose I have?”
“What will you sell it for?”
“What will you give?”
“Half a sovereign.”
“A sovereign.”

“Done!” and so Ezra Girdlestone walked out of the office with full details in his hand, and departed to his hotel, where he read the account through very slowly and deliberately. It appeared to be satisfactory, for he chuckled to himself a good deal as he perused it. Having finished it, he folded the paper up, placed it in his breast pocket, and, having ordered his horse, set off to the neighbouring township of Dutoitspan with the intention of carrying the news with him.

Ezra had two motives in galloping across the veldt that October night. One was to judge with his own
ears and eyes what effect the news would have upon practical men. The other was a desire to gratify that sinister pleasure which an ill-natured man has in being the bearer of evil tidings. They had probably heard the report by this time, but it was unlikely that any details had reached them. No one knew better than young Girdlestone that this message from Europe would bring utter ruin and extinction to many a small capitalist, that it would mean the shattering of a thousand hopes, and the advent of poverty and misery to the men with whom he had been associating. In spite of this knowledge, his heart beat high, as his father's had done in London, and as he spurred his horse onwards through the darkness, he was hardly able to refrain from shouting and whooping in his exultation.

The track from Kimberley to Dutoitspan was a rough one, but the moon was up, and the young merchant found no difficulty in following it. When he reached the summit of the low hill over which the road ran, he saw the lights of the little town sparkling in the valley beneath him. It was ten o'clock before he galloped into the main street, and he saw at a glance that the news had, as he expected, arrived before him. In front of the Griqualand Saloon a great crowd of miners had assembled, who were talking excitedly among themselves. The light of the torches shone down upon herculean figures, glaring shirts, and earnest bearded faces. The whole camp appeared to have assembled there to discuss the situation, and it was evident from their anxious countenances and subdued voices, that they took no light view of it.

The instant the young man alighted from his horse
he was surrounded by a knot of eager questioners. "You've just come from Kimberley," they cried. "What is the truth of it, Mr. Girdlestone? Let us know the truth of it."

"It's a bad business, my friends," he answered, looking around at the ring of inquiring faces. "I have been reading a full account of it in the Cape Argus. They have made a great find in Russia. There seems to be no doubt at all about the matter."

"D'ye think it will send prices down here as much as they say?"

"I'm afraid it will send them very low. I hold a lot of stones myself, and I should be very glad to get rid of them at any price. I fear it will hardly pay you to work your claims now."

"And the price of claims will go down?"

"Of course it will."

"Eh, mister, what's that?" cried a haggard, unkempt little man, pushing his way to the front and catching hold of Ezra's sleeve to ensure his attention. "Did ye say it would send the price o' claims down? You didn't say that, did you? Why, in course, it stands to reason that what happened in Roosia couldn't make no difference over here. That's sense, mates, ain't it?" He looked round him appealingly, and laughed a little nervous laugh.

"You try," said Ezra coldly. "If you get one-third of what you gave for your claim you'll be lucky. Why, man, you don't suppose we produce diamonds for local consumption. They are for exporting to Europe, and if Europe is already supplied by Russia, where are you to get your market?"
“That’s it!” cried several voices.

“If you take my advice,” Ezra continued, “you’ll get rid of what you have at any loss, for the time may be coming when you’ll get nothing at all.”

“Now, look at that!” cried the little man, throwing out his hands. “They call me Unlucky Jim, and Unlucky Jim I’ll be to the end of the chapter. Why, boss, me and Sammy Walker has sunk every damned cent we’ve got in that claim, the fruit o’ nine years’ hard work, and here you comes ridin’ up as cool as may be, and tells me that it’s all gone for nothing.”

“Well, there are others who will suffer as well as you,” said one of the crowd.

“I reckon we’re all hit pretty hard if this is true,” remarked another.

“I’m fair sick of it,” said the little man, passing his grimy hand across his eyes and leaving a black smear as he did so. “This ain’t the first time—no, nor the second—that my luck has played me this trick. I’ve a mighty good mind to throw up my hand altogether.”

“Come in and have some whisky,” said a rough sympathizer, and the unlucky one was hustled in through the rude door of the Griqualand Saloon, there to find such comfort as he might from the multitudinous bottles which adorned the interior of that building. Liquor had lost its efficacy that evening, however, and a dead depression rested over the little town. Nor was it confined to Dutoitspan. All along the diggings the dismal tidings spread with a rapidity which was astonishing. At eleven o’clock there was consternation at Klipdrift. At a quarter-past one Hebron was up and aghast at the news. At three in the morning a mounted mes-
senger galloped into Bluejacket, and before daybreak a
digger committee was sitting at Delporte's Hope dis-
cussing the situation. So during that eventful night
down the whole long line of the Vaal River there was
ruin and heartburning and dismay, while five thousand
miles away an old gentleman was sleeping calmly and
dreamlessly in his comfortable bed, from whose busy
brain had emanated all this misery and misfortune.
Perhaps the said old gentleman might have slum-
bered a little less profoundly could he have seen the
sight which met his son's eyes on the following morning.
Ezra had passed the night at Dutoitspan, in the hut of
a hospitable miner. Having risen in the morning, he
was dressing himself in a leisurely, methodical fashion,
when his host, who had been inhaling the morning
breeze, thrust his head through the window.

"Come out here, Mr. Girdlestone," he cried. "There's
some fun on. One of the boys is dead drunk, and they
are carrying him in."

Ezra pulled on his coat and ran out. A little group
of miners were walking slowly up the main street. He
and his host were waiting for the procession to pass
them with several jocose remarks appropriate to the
occasion ready upon their lips, when their eyes fell
upon a horrible splotchy red track which marked the
road the party had taken. They both ran forward with
exclamation and inquiries.

"It's Jim Stewart," said one of the bearers. "Him
that they used to call Unlucky Jim."

"What's up with him?"

"He has shot himself through the head. Where dy'e
think we found him? Slap in the middle o' his own
claim, with his fingers dug into the gravel, as dead as a herring."

"He's a bad plucked 'un to knock under like that," Ezra's companion remarked.

"Yes," said the croupier of the saloon gambling table. "If he'd waited for another deal he might have held every trump. He was always a soft chap, was Jim, and he was saying last night as how this spoiled the last chance he was ever like to have of seeing his wife and childer in England. He's blowed a fine clean hole in himself. Would you like to see it, Mr. Girdlestone?" The fellow was about to remove the blood-stained handkerchief, which covered the dead man's face, but Ezra recoiled in horror.

"Mr. Girdlestone looks faint like," some one observed.

"Yes," said Ezra, who was white to his very lips. "This has upset me rather. I'll have a drop of brandy." As he walked back to the hut, he wondered inwardly whether the incident would have discomposed his father.

"I suppose he would call it part of our commercial finesse," he said bitterly to himself. "However, we have put our hands to the plough, and we must not let homicide stop us." So saying, he steadied his nerves with a draught of brandy, and prepared for the labours of the day.
CHAPTER XXI.

AN UNEXPECTED BLOW.

The crisis at the African fields was even more acute than had been anticipated by the conspirators. Nothing approaching to it had ever been known in South Africa before. Diamonds went steadily down in value until they were selling at a price which no dealer would have believed possible, and the sale of claims reached such a climax that men were glad to get rid of them for the mere price of the plant and machinery erected at them. The offices of the various dealers at Kimberley were besieged night and day by an importunate crowd of miners, who were willing to sell at any price in order to save something from the general ruin which they imagined was about to come upon the industry. Some, more long-headed or more desperate than their neighbours, continued to work their claims and keep the stones which they found until prices might be better. As fresh mails came from the Cape, however, each confirming and amplifying the ominous news, these independent workers grew fewer and more faint-hearted, for their boys had to be paid each week, and where was the money to come from with which to pay them? The dealers, too, began to take the alarm, and the most tempting offers would hardly induce them to give hard cash in exchange for stones which might prove to be a
drug in the market. Everywhere there was misery and stagnation.

Ezra Girdlestone was not slow to take advantage of this state of things, but he was too cunning to do so in a manner which might call attention to himself or his movements. In his wanderings he had come across an outcast named Farintosh, a man who had once been a clergyman and a master of arts of Trinity College, Dublin, but who was now a broken-down gambler with a slender purse and a still more slender conscience. He still retained a plausible manner and an engaging address, and these qualities first recommended him to the notice of the young merchant. A couple of days after the receipt of the news from Europe, Ezra sent for this fellow and sat with him for some time on the verandah of the hotel, talking over the situation.

“You see, Farintosh,” he remarked, “it might be a false alarm, might it not?”

The ex-clergyman nodded. He was a man of few words.

“If it should be, it would be an excellent thing for those who buy now.”

Farintosh nodded once again.

“Oh course,” Ezra continued, “it looks as if the thing was beyond all doubt. My experience has taught me, however, that there is nothing so uncertain as a certainty. That’s what makes me think of speculating over this. If I lose it won’t hurt me much, and I might win. I came out here more for the sake of seeing a little of the world than anything else, but now that this has turned up I’ll have a shy at it.”

“Quite so,” said Farintosh, rubbing his hands.
"You see," Ezra continued, lighting a cheroot, "I have the name here of having a long purse and of knowing which way the wind blows. If I were to be seen buying others would follow my lead, and prices would soon be as high as ever. Now, what I purpose is to work through you, d'ye see? You can take out a license and buy in stones on the quiet without attracting much attention. Beat them down as low as you can, and give this hotel as your address. When they call here they shall be paid, which is better than having you carrying the money round with you."

The clergyman scowled as though he thought it was anything but better. He did not make any remark, however.

"You can get one or two fellows to help you," said Ezra. "I'll pay for their licenses. I can't expect you to work all the camps yourself. Of course, if you offer more for a stone than I care to give, that's your look out, but if you do your work well you shall not be the loser. You shall have a percentage on business done and a weekly salary as well."

"How much money do you care to invest?" asked Farintosh.

"I'm not particular," Ezra answered. "If I do a thing I like to do it well. I'll go the length of thirty thousand pounds."

Farintosh was so astonished at the magnitude of the sum that he sank back in his chair in bewilderment. "Why, sir," he said, "I think just at present you could buy the country for that."

Ezra laughed. "We'll make it go as far as we
can," he said. "Of course you may buy claims as well as stones."

"And I have carte blanche to that amount?"

"Certainly."

"All right, I'll begin this evening," said the ex-parson; and picking up his slouched hat, which he still wore somewhat broader in the brim than his comrades, in deference to old associations, he departed upon his mission.

Farintosh was a clever man and soon chose two active subordinates. These were a navvy, named Burt, and Williams, a young Welshman, who had disappeared from home behind a cloud of forged cheques, and having changed his name had made a fresh start in life to the south of the equator. These three worked day and night buying in stones from the more needy and impecunious miners, to whom ready money was a matter of absolute necessity. Farintosh bought in the stock, too, of several small dealers whose nerves had been shaken by the panic. In this way bag after bag was filled with diamonds by Ezra, while he himself was to all appearances doing nothing but smoking cigars and sipping brandy-and-water in front of the Central Hotel.

He was becoming somewhat uneasy in his mind as to how long the delusion would be kept up, or how soon news might come from the Cape that the Ural find had been examined into and had proved to be a myth. In any case, he thought that he would be free from suspicion. Still, it might be as well for him by that time to be upon his homeward journey, for he knew that if by any chance the true facts leaked out there would be no hope of mercy from the furious diggers.
Hence he incited Farintosh to greater speed, and that worthy divine with his two agents worked so energetically that in less than a week there was little left of five and thirty thousand pounds.

Ezra Girdlestone had shown his power of reading character when he chose the ex-clergyman as his subordinate. It is possible, however, that the young man's judgment had been inferior to his powers of observation. A clever man as a trusty ally is a valuable article, but when the said cleverness may be turned against his employer the advantage becomes a questionable one.

It was perfectly evident to Farintosh that though a stray capitalist might risk a thousand pounds or so on a speculation of this sort, Rothschild himself would hardly care to invest such a sum as had passed through his hands without having some ground on which to go. Having formed this conclusion, and having also turned over in his mind the remarkable coincidence that the news of this discovery in Russia should follow so very rapidly upon the visit of the junior partner of the House of Girdlestone, the astute clergyman began to have some dim perception of the truth. Hence he brooded a good deal as he went about his work, and cogitated deeply in a manner which was once again distinctly undesirable in so very intelligent a subordinate.

These broodings and cogitations culminated in a meeting, which was held by him with his two sub-agents in the private parlour of the Digger's Retreat. It was a low-roofed, smoke-stained room, with a profusion of spittoons scattered over it, which, to judge by the condition of the floor, the patrons of the establishment had
taken some pains to avoid. Round a solid, old-fashioned table in the centre of this apartment sat Ezra's staff of assistants, the parson thoughtful but self-satisfied, the others sullen and inquisitive. Farintosh had convened the meeting, and his comrades had an idea that there was something in the wind. They applied themselves steadily, therefore, to the bottle of Hollands upon the table, and waited for him to speak.

"Well," the ex-clergyman said at last, "the game is nearly over, and we'll not be wanted any more. Girdlestone's off to England in a day or two."

Burt and Williams groaned sympathetically. Work was scarce in the diggings during the crisis, and their agencies had been paying them well.

"Yes, he's off," Farintosh went on, glancing keenly at his companions, "and he takes with him five and thirty thousand pounds worth of diamonds that we bought for him. Poor devils like us, Burt, have to do the work, and then are thrown aside as you would throw your pick aside when you are done with it. When he sells out in London and makes his pile, it won't much matter to him that the three men who helped him are starving in Griqualand."

"Won't he give us somethin' at partin'?" asked Burt, the navvy. He was a savage-looking, hairy man, with a brick-coloured face and over-hanging eyebrows. "Won't he give us nothing to remembrance him by?"

"Give you something!" Farintosh said with a sneer. "Why, man, he says you are too well paid already."

"Does he, though?" cried the navvy, flushing even redder than nature had made him. "Is that the way he speaks after we makes him? It ain't on the square.

The Firm of Girdlestone. I.
I likes to see things honest an’ above board betwixt man an’ man, and this pitchin’ of them as has helped ye over ain’t that.”

Farintosh lowered his voice and bent further over the table. His companions involuntarily imitated his movement, until the three cunning, cruel faces were looking closely into one another’s eyes.

“Nobody knows that he holds those stones,” said Farintosh. “He’s too smart to let it out to any one but ourselves.”

“Where does he keep ’em?” asked the Welshman.

“In a safe in his room.”

“Where is the key?”

“On his watch-chain.”

“Could we get an impression?”

“I have one.”

“Then I can make one,” cried Williams triumphantly.

“It’s done,” said Farintosh, taking a small key from his pocket. “This is a duplicate, and will open the safe. I took the moulding from his key while I was speaking to him.”

The navvy laughed hoarsely. “If that don’t lick creation for smartness!” he cried. “And how are we to get to this safe? It would serve him right if we collar the lot. It’ll teach him that if he ain’t honest by nature he’s got to be when he deals with the like of us. I like straightness, and by the Lord I’ll have it!” He brought his great fist down upon the table to emphasize this commendable sentiment.

“It’s not an easy matter,” Farintosh said thoughtfully. “When he goes out he locks his door, and there’s
no getting in at the window. There's only one chance for us that I can see. His room is a bit cut off from the rest of the hotel. There's a gallery of twenty feet or more that leads to it. Now, I was thinking that if the three of us were to visit him some evening, just to wish him luck on his journey, as it were, and if, while we were in the room something sudden was to happen which would knock him silly for a minute or two, we might walk off with the stones and be clean gone before he could raise an alarm."

"And what would knock him silly?" asked Williams. He was an unhealthy, scorbutic-looking youth, and his pallid complexion had assumed a greenish tinge of fear as he listened to the clergyman's words. He had the makings in him of a mean and dangerous criminal, but not of a violent one—belonging to the jackal tribe rather than to the tiger.

"What would knock him senseless?" Farintosh asked Burt, with a knowing look.

Burt laughed again in his bushy, red beard. "You can leave that to me, mate," he said.

Williams glanced from one to the other and he became even more cadaverous. "I'm not in it," he stammered. "It will be a hanging job. You will kill him as like as not."

"Not in it, ain't ye?" growled the navvy. "Why, you white-livered hound, you're too deep in it ever to get out again. D'ye think we'll let you spoil a lay of this sort as we might never get a chance of again?"

"You can do it without me," said the Welshman, trembling in every limb.

"And have you turnin' on us the moment a reward
was offered. No, no, chummy, you don’t get out of it that way. If you won’t stand by us, I’ll take care you don’t split.”

“Think of the diamonds,” Farintosh put in.
“Think of your own skin,” said the navvy.
“You could go back to England a rich man if you do it.”
“You’ll never go back at all if you don’t.”
Thus worked upon alternately by his hopes and by his fears, Williams showed some signs of yielding. He took a long draught from his glass and filled it up again.
“I ain’t afraid,” he said. “Don’t imagine that I am afraid. You won’t hit him very hard, Mr. Burt?”
“Just enough to curl him up,” the navvy answered. “Lord love ye, it ain’t the first man by many a one that I’ve laid on his back, though I never had the chance before of fingering five and thirty thousand pounds worth of diamonds for my pains.”
“But the hotel-keeper and the servants?”
“That’s all right,” said Farintosh. “You leave it to me. If we go up quietly and openly, and come down quietly and openly, who is to suspect anything? Our horses will be outside, in Woodley Street, and we’ll be out of their reach in no time. Shall we say to-morrow evening for the job?”
“That’s very early,” Williams cried tremulously.
“The sooner the better,” Burt said, with an oath. “And look here, young man,” fixing Williams with his bloodshot eyes, “one sign of drawing back, and by the living jingo I’ll let you have more than I’m keeping for him. You hear me, eh?” He grasped the youth’s white
wrist and squeezed it in his iron grip until he writhed
with the pain.

"Oh, I'm with you, heart and soul," he cried. "I'm
sure what you and Mr. Farintosh advise must be for
the best."

"Meet here at eight o'clock to-morrow night then," said
the leader. "We can get it over by nine, and we
will have the night for our escape. I'll have the horses
ready, and it will be strange if we don't get such a
start as will puzzle them."

So, having arranged all the details of their little
plan, these three gentlemen departed in different direc-
tions—Farintosh to the Central Hotel, to give Ezra his
evening report, and the others to the mining camps,
which were the scene of their labours.

The meeting just described took place upon a Tues-
day, early in November. On the Saturday Ezra Girdle-
stone had fully made up his mind to turn his back
upon the diggings and begin his homeward journey.
He was pining for the pleasures of his old London life,
and was weary of the monotonous expanse of the South
African veldt. His task was done, too, and it would be
well for him to be at a distance before the diggers dis-
covered the manner in which they had been hoaxed.
He began to pack his boxes, therefore, and to make
every preparation for his departure.

He was busily engaged in this employment upon
the Wednesday evening when there was a tap at the
doors and Farintosh walked in, accompanied by Burt
and Williams. Girdlestone glanced up at them, and
greeted them briefly. He was not surprised at their
visit, for they had come together several times before
to report progress or make arrangements. Farintosh bowed as he entered the room, Burt nodded, and Williams rubbed his hands together and looked amiably bilious.

"We looked in, Mr. Girdlestone," Farintosh began, "to learn if you had any commands for us."

"I told you before that I had not," Ezra said curtly. "I am going on Saturday. I have made a mistake in speculating on those diamonds. Prices are sinking lower and lower."

"I am sorry to hear that," said Farintosh sympathetically. "Maybe the market will take a turn."

"Let us hope so," the merchant answered. "It doesn't look like it."

"But you are satisfied with us, guv'nor," Burt struck in, pushing his bulky form in front of Farintosh. "We have done our work all right, haven't we?"

"I have nothing to complain of," Ezra said coldly.

"Well then, guv'nor, you surely ain't going away without leaving us nothing to remembrance you with, seeing that we've stood by you and never gone back on you."

"You have been paid every week for what you have done," the young man said. "You won't get another penny out of me, so you set your mind at rest about that."

"You won't give us nothing?" cried the navvy angrily.

"No, I won't; and I'll tell you what it is, Burt, big as you are, if you dare to raise your voice in my presence I'll give you the soundest hiding that ever you had in your life."
Ezra had stood up and showed every indication of being as good as his word.

"Don't let us quarrel the last time we may meet," Farintosh cried, intervening between the two. "It is not money we expect from you. All we want is a drain of rum to drink success to you with."

"Oh, if that's all," said the young merchant—and turned round to pick up the bottle which stood on a table behind him. Quick as a flash Burt sprang upon him and struck him down with a life-preserver. With a gasping cry and a heavy thud Ezra fell face downwards upon the floor, the bottle still clutched in his senseless hand, and the escaping rum forming a horrible mixture with the blood which streamed from a great gash in his head.

"Very neat—very pretty indeed!" cried the parson, in a quiet tone of critical satisfaction, as a connoisseur might speak of a specimen which interested him. He was already busy at the door of the safe.

"Well done, Mr. Burt, well done!" cried Williams, in a quivering voice; and going up to the body he kicked it in the side. "You see I am not afraid, Mr. Burt, am I?"

"Stow your gab!" snarled the navvy. "Here's the rum all gettin' loose." Picking up the bottle he took a pull of what was left in it. "Here's the bag, parson," he whispered, pulling a black linen bag from his pocket. "We haven't made much noise over the job."

"Here are the stones," said Farintosh, in the same quiet voice. "Hold the mouth open." He emptied an avalanche of diamonds into the receptacle. "Here are some notes and gold. We may as well have them too."
Now, tie it up carefully. That's the way! If we meet
any one on the stairs, take it coolly. Turn that lamp
out, Williams, so that if any one looks in he'll see no-
thing. Come along!"

The guilty trio stole out of the room, bearing their
plunder with them, and walked down the passage of the
hotel unmolested and unharmed.

The moon, as it rose over the veldt that night,
shone on three horsemen spurring it along the Cape-
town road as though their very lives depended upon
their speed. Its calm, clear rays streamed over the
silent roofs of Kimberley and in through a particular
window of the Central Hotel, throwing silvery patches
upon the carpet, and casting strange shadows from the
figure which lay as it had fallen, huddled in an ungainly
heap upon the floor.
CHAPTER XXII.

ROBBERS AND ROBBED.

It might perhaps have been as well for the curtailing of this narrative, and for the interests of the world at large, if the blow dealt by the sturdy right arm of the navvy had cut short once for all the career of the junior African merchant. Ezra, however, was endowed with a rare vitality, which enabled him not only to shake off the effects of his mishap, but to do so in an extraordinarily short space of time. There was a groan from the prostrate figure, then a feeble movement, then another and a louder groan, and then an oath. Gradually raising himself upon his elbow, he looked around him in a bewildered way, with his other hand pressed to the wound at the back of his head, from which a few narrow little rivulets of blood were still meandering. His glance wandered vaguely over the table and the chairs and the walls, until it rested upon the safe. He could see in the moonlight that it was open, and empty. In a moment the whole circumstances of the case came back to him, and he staggered to the door with a hoarse cry of rage and of despair.

Whatever Ezra's faults may have been, irresolution or want of courage were not among them. In a moment he grasped the situation, and realized that it was
absolutely essential that he should act, and at once. The stones must be recovered, or utter and irretrievable ruin stared him in the face. At his cries the landlord and several attendants, white and black, came rushing into the room.

"I've been robbed and assaulted," Ezra said, steadying himself against the mantelpiece, for he was still weak and giddy. "Don't all start cackling, but do what I ask you. Light the lamp!"

The lamp was lit, and there was a murmur from the little knot of employés, reinforced by some late loungers at the bar, as they saw the disordered room and the great crimson patch upon the carpet.

"The thieves called at nine," said Ezra, talking rapidly, but collectedly. "Their names were Farintosh, Burt, and Williams. We talked for some little time, so they probably did not leave the house before a quarter past at the soonest. It is now half-past ten, so they have no very great start. You, Jamieson, and you, Ván Muller, run out and find if three men have been seen getting away. Perhaps they took a buggy. Go up and down, and ask all you see. You, Jones, go as hard as you can to Inspector Ainslie. Tell him there has been robbery and attempted murder, and say that I want half a dozen of his best mounted men—not his best men, you understand, but his best horses. I shall see that he is no loser if he is smart. Where's my servant Pete. Pete, you dog, get my horse saddled and bring her round. She ought to be able to catch anything in Griqualand."

As Ezra gave his orders the men hurried off in different directions to carry them out. He himself com-
menced to arrange his dress, and tied a handkerchief tightly round his head.

"Surely you are not going, sir?" the landlord said. "You are not fit."

"Fit or not, I am going," Ezra said resolutely. "If I have to be strapped to my horse I'll go. Send me up some brandy. Put some in a flask, too. I may feel faint before I get back."

A great concourse of people had assembled by this time, attracted by the report of the robbery. The whole square in front of the hotel was crowded with diggers and store-keepers and innumerable Kaffirs, all pressing up to the portico in the hope of hearing some fresh details. Mr. Hector O'Flaherty, over the way, was already busy setting up his type in preparation for a special edition, in which the *Vaal River Advertiser* should give its version of the affair. In the office the great man himself, who was just convalescing from an attack of ardent spirits, was busily engaged, with a wet towel round his head, writing a leader upon the event. This production, which was very sonorous and effective, was peppered all over with such phrases as "protection of property," "outraged majesty of the law," and "scum of civilization"—expressions which had been used so continuously by Mr. O'Flaherty, that he had come to think that he had a copyright in them, and loudly accused the London papers of plagiarism if he happened to see them in their columns.

There was a buzz of excitement among the crowd when Ezra appeared on the steps of the hotel, looking as white as a sheet, with a handkerchief bound round his head and his collar all crusted with blood. As
he mounted his horse one of his emissaries rushed to him.

"If you please, sir," he said, "they have taken the Capetown road. A dozen people saw them. Their horses were not up to much, for I know the man they got them from. You are sure to catch them."

A smile played over Ezra's pale face, which boded little good for the fugitives. "Curse those police!" he cried; "are they never going to come?"

"Here they are!" said the landlord; and sure enough, with a jingling of arms and a clatter of hoofs, half a dozen of the Griqualand Mounted Constabulary trotted through the crowd and drew up in front of the steps. They were smart, active young fellows, armed with revolver and sabre, and their horses were tough brutes, uncomely to look at, but with wonderful staying power. Ezra noted the fact with satisfaction as he rode up to the grizzled sergeant in command.

"There's not a moment to be lost, sergeant," he said. "They have an hour and a half's start, but their cattle are not up to much. Come on! It's the Cape-town road. A hundred pounds if we catch them!"

"Threes!" roared the sergeant. "Right half turn—trot!" The crowd split asunder, and the little troop, with Ezra at their head, clove a path through them. "Gallop!" shouted the sergeant, and away they clattered down the High Street of Kimberley, striking fire out of the stone and splashing up the gravel, until the sound of their hoofs died away into a dull, subdued rattle, and finally faded altogether from the ears of the listening crowd.

For the first few miles the party galloped in silence.
The moon was still shining brilliantly, and they could see the white line of the road stretching out in front of them and winding away over the undulating veldt. To right and left spread a broad expanse of wiry grass stretching to the horizon, with low bushes and scrub scattered over it in patches. Here and there were groups of long-legged, unhealthy-looking sheep, who crashed through the bushes in wild terror as the riders swept by them. Their plaintive calls were the only sounds which broke the silence of the night, save the occasional dismal hooting of the veldt owl.

Ezra, on his powerful grey, had been riding somewhat ahead of the troopers, but the sergeant managed to get abreast of him. "Beg pardon, sir," he said, raising his hand to his kepi, "but don't you think this pace is too good to last? The horses will be blown."

"As long as we catch them," Ezra answered, "I don't care what becomes of the horses. I would sooner stand you a dozen horses apiece than let them get away."

The young merchant's words were firm and his seat steady, in spite of the throbbing at his head. The fury in his heart supplied him with strength, and he gnawed his moustache in his impatience and dug his spurs into his horse's flanks until the blood trickled down its glossy coat. Fortune, reputation, above all, revenge, all depended upon the issue of this headlong chase through the darkness.

The sergeant and Ezra galloped along, leather to leather, and rein to rein, while the troop clattered in their rear. "There's Combrink about two miles further
on,” said the sergeant; “we will hear news of them
there.”

“They can’t get off the high road, can they?”

“Not likely, sir. They couldn’t get along as fast
anywhere else. Indeed, its hardly safe riding across
the veldt. They might be down a pit before they knew
of it.”

“As long as they are on the road, we must catch
them,” quoth Ezra; “for if it ran straight from here to
hell I would follow them there.”

“And we’d stand by you, sir,” said the sergeant,
catching something of his companion’s enthusiasm. “At
this pace, if the horses hold out, we might catch them
before morning. There are the lights of the shanty.”

As he spoke they were galloping round a long
curve in the road, at the further end of which there
was a feeble yellow glimmer. As they came abreast of
it they saw that the light came through an open door,
in the centre of which a burly Africander was standing
with his hands in his breeches pockets and his pipe in
his mouth.

“Good evening,” said the sergeant, as his men
pulled up their reeking horses. “Has any one passed
this way before us?”

“Many a tausand has passed this way before you,”
said the Dutchman, taking his pipe out of his mouth to
laugh.

“To-night, man, to-night!” the sergeant cried angrily.

“Oh yes; down the Port Elizabeth Road there, not
one hour ago. Three men riding fit to kill their horses.”

“That’ll do,” Ezra shouted; and away they went
once more down the broad white road. They passed
Bluewater's Drift at two in the morning, and were at Van Hayden's farm at half-past. At three they left the Modder River far behind them, and at a quarter-past four they swept down the main street of the little township of Jacobsdal, their horses weak and weary and all mottled with foam. There was a police patrol in the street.

"Has any one passed?" cried the sergeant.
"Three men, a quarter of an hour ago."
"Have they gone on?"
"Straight on. Their horses were nearly dead beat, though."
"Come on!" cried Ezra eagerly. "Come on!"
"Four of the horses are exhausted, sir," said the sergeant. "They can't move another step."
"Come on without them then."
"The patrol could come," the sergeant suggested.
"I should have to report myself at the office, sir," said the trooper.
"Jump on to his horse, sergeant," cried Ezra. "He can take yours to report himself on. Now then you and I at least are bound to come up with them. Forward! gallop!" And they started off once more on their wild career, rousing the quiet burghers of Jacobsdal by the wild turmoil of their hoofs.

Out once more upon the Port Elizabeth Road it was a clear race between the pursuers and the pursued. The former knew that the fugitives, were it daytime, would possibly be within sight of them, and the thought gave them additional ardour. The sergeant having a fresh horse rode in front, his head down and his body forward, getting every possible inch of pace out of the
animal. At his heels came Ezra, on his gallant grey, the blood-stained handkerchief fluttering from his head. He was sitting very straight in his saddle with a set stern smile upon his lips. In his right hand he held a cocked revolver. A hundred yards or so behind them the two remaining troopers came toiling along upon their weary nags, working hard with whip and spur to stimulate them to further exertions. Away in the east a long rosy streak lay low upon the horizon, which showed that dawn was approaching, and a grey light stole over the landscape. Suddenly the sergeant pulled his horse up.

"There's some one coming towards us," he cried.

Ezra and the troopers halted their panting steeds. Through the uncertain light they saw a solitary horseman riding down the road. At first they had thought that it might possibly be one of the fugitives who had turned, but as he came nearer they perceived that it was a stranger. His clothes were so dusty and his horse so foam-flecked and weary that it was evident that he also had left many a long mile of road behind him.

"Have you seen three men on horseback?" cried Ezra, as he approached.

"I spoke to them," the traveller answered. "They are about half a mile ahead."

"Come on! Come on!" Ezra shouted.

"I am bringing news from Jagersfontein——" the man said.

"Come on!" Ezra interrupted furiously; and the horses stretched their stiff limbs into a feeble lumbering gallop. Ezra and the sergeant shot to the front,
and the others followed as best they might. Suddenly in the stillness they heard far away a dull rattling sound like the clatter of distant castanets. "It's their horses' hoofs!" cried Ezra; and the troopers behind raised a cheer to show that they too understood the significance of the sound.

It was a wild, lonely spot, where the plain was bare even of the scanty foliage which usually covered it. Here and there great granite rocks protruded from the brown soil, as though Nature's covering had in bygone days been rent until her gaunt bones protruded through the wound. As Ezra and the sergeant swept round a sharp turn in the road they saw, some little way ahead of them, the three fugitives, enveloped in a cloud of dust. Almost at the same moment they heard a shout and crash behind them, and, looking round, saw a confused heap upon the ground. The horse of the leading trooper had fallen from pure fatigue, and had rolled over upon its rider. The other trooper had dismounted, and was endeavouring to extricate his companion.

"Let us see if he is hurt," the sergeant cried.

"On! on!" shouted Ezra, whose passion was increased by the sight of the thieves. "Not a foot back."

"He may have broken his neck," grumbled the sergeant, drawing his revolver. "Have your pistol ready, sir. We shall be up with them in a few minutes, and they may show fight."

They were up with them rather sooner than the policeman expected. Farintosh, finding that speed was of no avail, and that the numbers of his pursuers was now reduced to two, had recourse to strategy. There
was a sharp turn in the road a hundred yards ahead, and on reaching it the three flung themselves off their horses and lay down behind cover. As Ezra and the sergeant, the grey horse and the bay, came thundering round the curve, there was a fierce splutter of pistol shots from amongst the bushes, and the grey sank down upon its knees with a sobbing moan, struck mortally in the head. Ezra sprang to his feet and rushed at the ambuscade, while the sergeant, who had been grazed on the cheek by the first volley, jumped from his horse and followed him. Burt and Farintosh met them foot to foot with all the Saxon gallantry which underlies the Saxon brutality. Burt stabbed at the sergeant and struck him through the muscle of the neck. Farintosh fired at the policeman, and was himself shot down by Ezra. Burt, seeing his companion fall, sprang past his two assailants with a vicious side blow at the merchant, and throwing himself upon the sergeant's horse, regardless of a bullet from the latter's revolver, he galloped away, and was speedily out of range. As to Williams, from the beginning of the skirmish he had lain face downwards upon the ground, twisting his thin limbs about in an agony of fear, and howling for mercy.

"He's gone!" Ezra said ruefully, gazing after the fugitive. "We have nothing to go after him with."

"I'm well-nigh gone myself," said the policeman, mopping up the blood from his stab, which was more painful than dangerous. "He has given me a nasty prod."

"Never mind, my friend, you shall not be the loser. Get up, you little viper!"—this to Williams, who was
still writhing himself into the most extraordinary attitudes.

"Oh, please, Mr. Girdlestone," he cried, clutching at Ezra's boots with his long thin fingers, "it wasn't me that hit you. It was Mr. Burt. I had nothing to do with robbing you either. That was Mr. Farintosh. I wouldn't have gone with him, only I knew that he was a clergyman, so I expected no harm. I am surprised at you, Mr. Farintosh, I really am. I'm very glad that Mr. Girdlestone has shot you."

The ex-parson was sitting with his back against a gnarled stump, which gave him some support. He had his hand to his chest, and as he breathed a ghastly whistling sound came from the wound, and spirits of blood rushed from his mouth. His glazed eyes were fixed upon the man who had shot him, and a curious smile played about his thin lips.

"Come here, Mr. Girdlestone," he croaked; "come here."

Ezra strode over to him with a face as inexorable as fate.

"You've done for me," said Farintosh faintly. "It's a queer end for the best man of his year at Trinity—master of arts, sir, and Jacksonian prizeman. Not much worth now, is it? Who'd have thought then that I should have died like a dog in this wilderness? What's the odds how a man dies though. If I'd kept myself straight I should have gone off a few years later in a feather bed as the Dean of St. Patrick's maybe. What will that matter? I've enjoyed myself"—the dying man's eyes glistened at the thought of past dissipations. "If I had my time to do over again," he continued,
“I’d enjoy myself the same way. I’m not penitent, sir. No death-bed snivelling about me, or short cuts into heaven. That’s not what I wanted to say though. I have a choking in the throat, but I dare say you can hear what I am driving at. You met a man riding towards Jacobsdal, did you not?”

Ezra nodded sullenly.

“You didn’t speak to him? Too busy trying to catch yours truly, eh? Will you have your stones back, for they are in the bag by my side, but they’ll not be very much good to you. The little spec won’t come off this time. You don’t know what the news was that the man was bringing?”

A vague feeling of impending misfortune stole over Ezra. He shook his head.

“His news was,” said Farintosh, leaning up upon his hand, “that fresh diamond fields have been discovered at Jagersfontein, in the Orange Free State. So Russia, or no Russia, stones will not rise. Ha! ha! will not rise. Look at his face! It’s whiter than mine. Ha! ha! ha!” With the laugh upon his lips, a great flow of blood stopped the clergyman’s utterance, and he rolled slowly over upon his side, a dead man.
CHAPTER XXIII.
A MOMENTOUS RESOLUTION.

During the months which Ezra Girdlestone had spent in Africa the affairs of the firm in Fenchurch Street had been exceedingly prosperous. Trade upon the coast had been brisker than usual, and three of the company's ships had come in at short intervals with excellent cargoes. Among these was the **Black Eagle** which, to the astonishment of Captain Hamilton Miggs and the disgust of his employer, had weathered a severe gale in the Channel, and had arrived safe and sound once more. This run of luck, supplemented by the business capacity of the old merchant and the indomitable energy of young Dimsdale, made the concern look so flourishing that the former felt more than ever convinced that if he could but stave off the immediate danger things would soon right themselves. Hence he read with delight the letters from Africa, in which his son narrated the success of the conspiracy and the manner in which the miners had been hoodwinked. The old man's figure grew straighter and his step more firm as the conviction grew upon him that the company would soon return once again to its former condition of affluence.

It may be imagined, therefore, that when the rumours of a **bona fide** diamond find in the Orange Free State
came to his ears John Girdlestone was much agitated and distressed. On the same day that he saw the announcement in the papers he received a letter from his son announcing the failure of their enterprise. After narrating the robbery, the pursuit, the death of Farintosh, and the announcement of the new discovery, it gave an account of his subsequent movements.

"There was no doubt about the truth of the scoundrel's words," he said, "for when we went to the nearest farm to get some food and have the sergeant's wound dressed we found that every one was talking about it. There was a chap there who had just come from the State and knew all about it. After hearing the details from him I saw that there was no doubt of the genuineness of the thing.

"The police rode back to Jacobsdal with Williams, and I promised to come after them; but when I came to think it over it didn't seem good enough. The fact of my having so many diamonds would set every tongue wagging, and, again, the sergeant had heard what Farintosh said to me, so it was very possible that I might have the whole district about my ears. As it was, I had the stones and all my money in the bag. I wrote back to the hotel, therefore, telling the landlord to send on my traps to Cape Town by mail, and promising to settle my bill with him when I received them. I then bought a horse and came straight south. I shall take the first steamer and be with you within a few days of your receiving this.

"As to our speculation, it is, of course, all up. Even when the Russian business proves to be a hoax, the price of stones will remain very low on account of these
new fields. It is possible that we may sell our lot at some small profit, but it won’t be the royal road to a fortune that you prophesied, nor will it help the firm out of the rut into which you have shoved it. My only regret in leaving Africa like this is that that vermin Williams will have no one to prosecute him. My head is almost well now.”

This letter was a rude shock to the African merchant. Within a week of the receipt of it his son Ezra, gloomy and travel-stained, walked into the sanctum at Fenchurch Street and confirmed all the evil tidings by word of mouth. The old man was of too tough a fibre to break down completely, but his bony hands closed convulsively upon the arms of the chair, and a cold perspiration broke out upon his wrinkled forehead as he listened to such details as his son vouchsafed to afford him.

“You have your stones all safe, though?” he stammered out at last.

“They are in my box, at home,” said Ezra, gloomy and morose, leaning against the white marble mantelpiece. “The Lord knows what they are worth! We’ll be lucky if we clear as much as they cost and a margin for my expenses and Langworthy’s. A broken head is all that I have got from your fine scheme.”

“Who could foresee such a thing?” the old man said plaintively. He might have added Major Clutterbuck’s thousand pounds as another item to be cleared, but he thought it as well to keep silent upon the point.

“Any fool could foresee the possibility of it,” quoth Ezra brusquely.

“The fall in prices is sure to be permanent, then?” the old man asked.
"It will last for some years, any way," Ezra answered. "The Jagerfontein gravel is very rich, and there seems to be plenty of it."

"And within a few months we must repay both capital and interest. We are ruined!" The old merchant spoke in a broken voice, and his head sank upon his breast. "When that day comes," he continued, "the firm which has been for thirty years above reproach, and a model to the whole City, will be proclaimed as a bankrupt concern. Worse still, it will be shown to have been kept afloat for years by means which will be deemed fraudulent. I tell you, my dear son, that if any means could be devised which would avert this—any means—I should not hesitate to adopt them. I am a frail old man, and I feel that the short balance of my life would be a small thing for me to give in return for the assurance that the work which I have built up should not be altogether thrown away."

"Your life cannot affect the matter one way or the other unless it were more heavily insured than it is," Ezra said callously, though somewhat moved by his father's intensity of manner. "Perhaps there is some way out of the wood yet," he added, in a more cheerful tone.

"It's so paying, so prosperous—that's what goes to my heart. If it had ruined itself it would be easier to bear it but it is sacrificed to outside speculations—my wretched, wretched speculations. That is what makes it so hard." He touched the bell, and Gilray answered the summons. "Listen to this, Ezra. What was our turn over last month, Gilray?"

"Fifteen thousand pounds, sir," said the little clerk;
bobbing up and down like a buoy in a gale in his delight at seeing the junior partner once again.

"And the expenses?"

"Nine thousand three hundred. Uncommon brown you look, Mr. Ezra, to be sure, uncommon brown and well. I hopes as you enjoyed yourself in Africa, sir, and was too much for them Hottenpots and Boars." With this profound ethnological remark Mr. Gilray bobbed himself out of the room and went back radiantly to his ink-stained desk.

"Look at that," the old man said, when the click of the outer door showed that the clerk was out of ear-shot. "Over five thousand profit in a month. Is it not terrible that such a business should go to ruin? What a fortune it would have been for you!"

"By heavens, it must be saved!" cried Ezra, with meditative brows and hands plunged deep in his trouser pockets. "There is that girl's money. Could we not get the temporary use of it."

"Impossible!" his father answered with a sigh. "It is so tied up in the will that she cannot sign it away herself until she comes of age. There is no way of touching it except by her marriage—or by her death."

"Then we must have it by the only means open to us."

"And that is?"

"I must marry her."

"You will?"

"I shall. Here is my hand on it."

"Then we are saved," cried the old man, throwing up his tremulous hands. "Girdlestone and Son will weather the storm yet."
“But Girdlestone becomes a sleeping partner,” said Ezra. “It’s for my own sake I do it and not for yours;” with which frank remark he drew his hat down over his brows and set off for Eccleston Square.

CHAPTER XXIV.
A DANGEROUS PROMISE.

During Ezra Girdlestone’s absence in Africa our heroine’s life had been even less eventful than of old. There was a consistency about the merchant’s establishment which was characteristic of the man. The house itself was austere and gloomy, and every separate room, in spite of profuse expenditure and gorgeous furniture, had the same air of discomfort. The servants, too, were, with one single exception, from the hard-visaged housekeeper to the Calvinistic footman, a depressing and melancholy race. The only departure from this general rule was Kate’s own maid, Rebecca Taylforth, a loudly-dressed, dark-eyed, coarse-voiced young woman, who raised up her voice and wept when Ezra departed for Africa. This damsel’s presence was most disagreeable to Kate, and, indeed, to John Girdlestone also, who only retained her on account of his son’s strong views upon the subject, and out of fear of an explosion which might wreck all his plans.

The old merchant was Kate’s only companion during this period, and their conversation was usually limited to a conventional inquiry at breakfast time as to each other’s health. On his return from the City in the even-
ing Girdlestone was always in a moody honour, and would eat his dinner hastily and in silence. After dinner he was in the habit of reading methodically the various financial articles in the day's papers, which would occupy him until bedtime. Occasionally his companion would read these aloud to him, and such was the monotony of her uneventful life that she found herself becoming insensibly interested in the fluctuations of Grand Trunk scrip or Ohio and Delaware shares. The papers once exhausted, a bell was rung to summon the domestics, and when all were assembled the merchant, in a hard metallic voice, read through the lesson for the day and the evening prayers. On grand occasions he supplemented this by a short address, in the course of which he would pelt his frightened audience with hard jagged texts until he had reduced them to a fitting state of spiritual misery. No wonder that, under the influence of such an existence, the roses began to fade from his ward's cheeks, and her youthful heart to grow sad and heavy.

One daily tonic there was, however, which never deserted her. Strictly as Girdlestone guarded her, and jealously as he fenced her off from the outer world, he was unable to prevent this one little ray of light penetrating her prison. With an eye to the future he had so placed her that it seemed to him to be impossible that any sympathy could reach her from the outside world. Visits and visitors were alike forbidden to her. On no consideration was she to venture out alone. In spite of all his precautions, however, love has many arts and wiles which defy all opposition, and which can outplot the deepest of plotters.
Eccleston Square was by no means in a direct line between Kensington and the City, yet morning and evening, as sure as the clock pointed to half-past nine and to quarter to six, Tom would stride through the old-fashioned square and past the grim house, whose grimness was softened to his eyes through its association with the bright dream of his life. It was but the momentary glance of a sweet face at an upper window and a single wave of a white hand, but it sent him on with a fresh heart and courage, and it broke the dull monotony of her dreary life.

Occasionally, as we have seen, he even managed to find his way into the interior of this ogre’s castle, in which his fair princess was immured. John Girdlestone put an end to this by ordering that business messages should never under any circumstances be conveyed to his private residence. Nothing daunted, however, the lovers soon devised another means of surmounting the barrier which divided them.

The centre of the square was taken up by a garden, rectangular and uninviting, fenced round with high forbidding rails which shut out all intruders and gave the place a resemblance to the exercise ground of a prison. Within the rails were clumps of bushes, and here and there a few despondent trees drooped their heads as though mourning over the uncongenial site in which they had been planted. Among these trees and bushes there were scattered seats, and the whole estate was at the disposal of the inhabitants of Eccleston Square, and was dignified by the name of the Eccleston Gardens. This was the only spot in which Kate was trusted without the surveillance of a footman, and it was therefore
a favourite haunt of hers, where she would read or work for hours under the shelter of the scanty foliage.

Hence it came about that one day, as Thomas Dimsdale was making his way Cityward at a rather earlier hour than was customary with him, he missed the usual apparition at the window. Looking round blankly in search of some explanation of this absence, he perceived in the garden a pretty white bonnet which glinted among the leaves, and on closer inspection a pair of bright eyes, which surveyed him merrily from underneath it. The gate was open, and in less time than it takes to tell it the sacrilegious feet of the young man had invaded the sacred domains devoted to the sole use and behoof of the Ecclestonians. It may be imagined that he was somewhat late at the office that morning and on many subsequent mornings, until the clerks began to think that their new employer was losing the enthusiasm for business which had possessed him.

Tom frequently begged permission to inform Mr. Girdlestone of his engagement, but Kate was inflexible upon that point. The fact is, that she knew her guardian's character very much better than her lover did, and remembering his frequent exhortations upon the subject of the vanity and wickedness of such things, she feared the effects of his anger when he learned the truth. In a year or so she would be of age and her own mistress, but at present she was entirely in his power. Why should she subject herself to the certainty of constant harshness and unkindness which would await her? Had her guardian really fulfilled the functions of a father towards her he would have a right to be informed, but as it was she felt that she owed him no
such duty. She therefore made up her mind that he should know nothing of the matter; but the fates unfortunately willed otherwise.

It chanced that one morning the interview between the lovers had lasted rather longer than usual, and had been concluded by Kate's returning to the house, while Tom remained sitting upon the garden seat lost in such a reverie as affects men in his position. While thus pleasantly employed, his thoughts were suddenly recalled to earth by the appearance of a dark shadow on the gravel in front of him, and looking up he saw the senior partner standing a short distance away and regarding him with anything but an amiable expression upon his face. He had himself been having a morning stroll in the garden, and had overseen the whole of the recent interview without the pre-occupied lovers being aware of his presence.

"Are you coming to the office?" he asked sternly. "If so, we can go together."

Tom rose and followed him out of the gardens without a word. He knew from the other's expression that all was known to him, and in his heart he was not sorry. His only fear was that the old man's anger might fall upon his ward and this he determined to prevent. They walked side by side as far as the station in complete silence, but on reaching Fenchurch Street Girdlestone asked his young partner to step into his private sanctum.

"Now, sir," he said, as he closed the door behind him, "I think that I have a right to inquire what the meaning may be of the scene of which I was an involuntary witness this morning?"
“It means,” Tom answered firmly but gently, “that I am engaged to Miss Harston, and have been for some time.”

“Oh, indeed,” Girdlestone answered coldly, sitting down at his desk and turning over the pile of letters.

“At my request,” said Tom, “our engagement was kept from your knowledge. I had reason to believe that you objected to early engagements, and I feared that ours might be disagreeable to you.” I trust that the recording angel will not register a very black mark against our friend for this, the one and only falsehood that ever passed his lips.

During the long silent walk the merchant had been revolving in this mind what course he should pursue, and he had come to the conclusion that it was more easy to guide this impetuous stream of youth than to attempt to stem it. He did not realize the strength of the tie that bound these two young people together, and imagined that with judgment and patience it might yet be snapped. It was, therefore, with as good an imitation of geniality as his angular visage would permit of that he answered his companion’s confession.

“You can hardly wonder at my being surprised,” he said. “Such a thing never entered my mind for a moment. You would have done better to have confided in me before.”

“I must ask your pardon for not having done so.”

“As far as you are concerned,” said John Girdlestone affably, “I believe you to be hard-working and right-principled. Your conduct since you have joined the firm has been everything which I could desire.”
Tom bowed his acknowledgments, much pleased by this preamble.

"With regard to my ward," continued the senior partner, speaking very slowly and evidently weighing his words, "I could not wish her to have a better husband. In considering such a question I have, however, as you may imagine, to consult above everything else the wishes of my dead friend, Mr. John Harston, the father of the young lady to whom you say that you are engaged. A trust has been reposed in me, and that trust must, of course, be fulfilled to the letter."

"Certainly," said Tom, wondering in his own mind how he could ever have brought himself for one moment to think evil of this kindly and righteous old man.

"It was one of Mr. Harston's most clearly expressed wishes that no words or even thoughts of such matters should be allowed to come in his daughter's way until she had attained maturity, by which he meant the age of one-and-twenty."

"But he could not foresee the circumstances," Tom pleaded. "I am sure that a year or so will make no difference in her sentiments in this matter."

"My duty is to carry out his instructions to the letter. I won't say, however," continued Mr. Girdlestone, "that circumstances might not arise which might induce me to shorten this probationary period. If my further acquaintance with you confirms the high impression which I now have of your commercial ability, that, of course, would have weight with me; and, again, if I find Miss Harston's mind is made up upon the point, that also would influence my judgment."
“And what are we to do in the mean time?” asked the junior partner anxiously.

“In the mean time neither you nor your people must write to her, or speak to her, or hold any communication with her whatever. If I find you or them doing so, I shall be compelled in justice to Mr. Harston’s last request to send her to some establishment abroad where she shall be entirely out of your way. My mind is irrevocably made up upon that point. It is not a matter of personal inclination, but of conscience.”

“And how long is this to last?” cried Tom.

“It will depend upon yourselves. If you prove yourself to be a man of honour in this matter, I may be inclined to sanction your addresses. In the mean time, you must give me your word to let it rest, and neither to attempt to speak to Miss Harston, nor to see her, nor to allow your parents to communicate with her. The last condition may seem to you to be hard, but, in my eyes, it is a very important one. Unless you can bring yourself to promise all this, my duty will compel me to remove my ward entirely out of your reach, a course which would be painful to her and inconvenient to myself.”

“But I must let her know of this arrangement. I must tell her that you hold out hopes to us on condition that we keep apart for a time.”

“It would be cruel not to allow you to do that,” Girdlestone answered. “You may send her one letter, but remember there shall be no reply to it.”

“Thank you, sir; thank you!” Tom cried fervently. “I have something to live for now. This separation
will but make our hearts grow fonder. What change

can time make in either of us?"

"Quite so," said John Girdlestone, with a smile.
"Remember there must be no more walking through
the square. You must remain absolutely apart if you
wish to gain my consent."

"It is hard, very, very hard. But I will promise to
do it. What would I not promise which would lead to
our earlier union?"

"That is settled then. In the mean time, I should
be obliged if you would go down to the docks and
look after the loading of the transferable corrugated
iron houses for New Calabar."

"All right, sir, and thank you for your kindness," said Tom, bowing himself out. He hardly knew whether
to be pleased or grieved over the result of his interview;
but, on the whole, satisfaction prevailed, since at the
worst it was but to wait for a year or so, while there
seemed to be some hopes of gaining the guardian's
consent before that. On the other hand, he had
pledged himself to separate from Kate; but that would,
he reflected, only make their re-union the sweeter.

All the morning he was engaged in superintending
the stowing of great slabs of iron in the capacious hold
of the Maid of Athens. When the hour of luncheon
arrived no thought of food was in the lad's head, but,
burying himself in the back parlour of a little Black-
wall public-house, he called for pen, ink, and paper,
and proceeded to indite a letter to his sweetheart.
Never was so much love and comfort and advice and
hope compressed into the limits of four sheets of paper
or contained in the narrow boundary of a single envelope.
Tom read it over after he had finished, and felt that it feebly expressed his thoughts; but, then, what lover ever yet did succeed in getting his thoughts satisfactorily represented upon paper? Having posted this effusion, in which he had carefully explained the conditions imposed upon him, Tom felt considerably more light-hearted, and returned with renewed vigour to the loading of the corrugated iron. He would hardly have felt so satisfied had he seen John Girdlestone receiving that same letter from the hands of the footman, and reading it afterwards in the privacy of his bedroom with a sardonic smile upon his face. Still less contented would he have been had he beheld the merchant tearing it into small fragments and making a bonfire of it in his capacious grate. Next morning Kate looked in vain out of the accustomed window, and was sore at heart when no tall figure appeared in sight and no friendly hand waved a morning salutation.
CHAPTER XXV.

A CHANGE OF FRONT.

This episode had occurred about a fortnight before Ezra's return from Africa, and was duly retailed to him by his father.

"You need not be discouraged by that," he said. "I can always keep them apart, and if he is absent and you are present—especially as she has no idea of the cause of his absence—she will end by feeling slighted and preferring you."

"I cannot understand how you ever came to let the matter go so far," his son answered sullenly. "What does the young puppy want to come poaching upon our preserves for? The girl belongs to us. She was given to you to look after, and a nice job you seem to have made of it!"

"Never mind, my boy," replied the merchant. "I'll answer for keeping them apart if you will only push the matter on your own account."

"I've said that I would do so, and I will," Ezra returned; and events soon showed that he was as good as his word.

Before his African excursion the relations between young Girdlestone and his father's ward had never been cordial. Kate's nature, however, was so sweet and forgiving, that it was impossible for her to harbour any
animosity, and she greeted Ezra kindly on his return from his travels. Within a few days she became conscious that a remarkable change had come over him—a change, as it seemed to her, very much for the better. In the past, weeks had frequently elapsed without his addressing her, but now he went out of his way to make himself agreeable. Sometimes he would sit for a whole evening describing to her all that he had seen in Africa, and really interesting her by his account of men and things. She, poor lass, hailed this new departure with delight, and did all in her power to encourage his better nature and to show that she appreciated the alteration in his bearing. At the same time, she was rather puzzled in her mind, for an occasional flash of coarseness or ferocity showed her that the real nature of the man was unaltered, and that he was putting an unnatural restraint upon himself.

As the days went on, and no word or sign came from Tom, a great fear and perplexity arose within the girl's mind. She had heard nothing of the interview at Fenchurch Street, nor had she any clue at all which could explain the mystery. Could it be that Tom had informed her guardian of their engagement, and had received such a rebuff that he had abandoned her in despair? That was surely impossible; yet why was it that he had ceased to walk through the square? She knew that he was not ill, because she heard her two companions talking of him in connection with business. What could be the matter, then? Her little heart was torn by a thousand conflicting doubts and fears.

In the mean time Ezra gave fresh manifestations of the improvement which travel had wrought upon him.
She had remarked one day that she was fond of moss roses. On coming down to breakfast next morning she found a beautiful moss rose upon her plate, and every morning afterwards a fresh flower appeared in the same place. This pretty little piece of courtesy, which she knew could only come from Ezra, surprised and pleased her, for delicacy was the last quality for which she would have given him credit.

On another occasion she had expressed a desire to read Thackeray's works, the books in the library being for the most part of last century. On entering her room that same evening she found, to her astonishment, a handsomely bound edition of the novels in question standing on the centre of her table. For a moment a wild, unreasoning hope awoke in her that perhaps this was Tom's doing—that he had taken this means of showing that she was still dear to him. She soon saw, however, that the books could only have come from the same source as the flowers, and she marvelled more than ever at this fresh proof of the good will of her companion.

One day her guardian took the girl aside. "Your life must be rather dull," he said. "I have taken a box for you to-night at the opera. I do not care about such spectacles myself, but I have made arrangements for your escort. A change will do you good."

Poor Kate was too sad at heart to be inclined for amusement. She endeavoured, however, to look pleased and grateful.

"My good friend, Mrs. Wilkinson, is coming for you," the merchant said, "and Ezra is going too. He has a great liking for music."
Kate could not help smiling at this last remark; as she thought how very successfully the young man had concealed his taste during the years that she had known him.

She was ready, however, at the appointed hour, and Mrs. Wilkinson, a prim old gentlewoman, who had chaperoned Kate on the rare occasions when she went out, having arrived, the three drove off together.

The opera happened to be "Faust," and the magnificent scenery and dresses astonished Kate, who had hardly ever before been within the walls of a theatre. She sat as if entranced, with a bright tinge of colour upon her cheeks, which, with her sparkling eyes, made her look surpassingly beautiful. So thought Ezra Girdlestone as he sat in the recesses of the box and watched the varied expressions which flitted across her mobile features. "She is well worth having, money or no," he muttered to himself, and redoubled his attentions to her during the evening.

An incident occurred between the acts that night which would have pleased the old merchant had he witnessed it. Kate had been looking down from the box, which was upon the third tier, at the sea of heads beneath them. Suddenly she gave a start, and her face grew a trifle paler.

"Isn't that Mr. Dimsdale down there?" she said to her companion.

"Where?" asked Ezra, craning his neck. "Oh yes, there he is, in the second row of the stalls."

"Do you know who the young lady is that he is talking to?" Kate asked.

"I don't know," said Ezra. "I have seen him about
with her a good deal lately." The latter was a deliberate falsehood, but Ezra saw his chance of prejudicing his rival, and took prompt advantage of it. "She is very good-looking," he added presently, keeping his eyes upon his companion.

"Oh, indeed," said Kate, and turned with some commonplace remark to Mrs. Wilkinson. Her heart was sore nevertheless, and she derived little pleasure from the remainder of the performance. As to Ezra, in spite of his great love for music, he dozed peacefully in a corner of the box during the whole of the last act. None of them were sorry when Faust was duly consigned to the nether regions and Marguerite was apotheosed upon a couple of wooden clouds. Ezra narrated the incident of the recognition in the stalls to his father on his return, and the old gentleman rubbed his hands over it.

"Most fortunate!" he exclaimed gleefully. "By working on that idea we might produce great effects. Who was the girl, do you know?"

"Some poor relation, I believe, whom he trots out at times."

"We will find out her name and all about her. Capital, capital!" cried John Girdlestone; and the two worthies departed to their rooms much pleased at this new card which chance had put into their hands.

During the weary weeks while Tom Dimsdale, in accordance with his promise, avoided Eccleston Square and everything which could remind Kate of his existence, Ezra continued to leave no stone unturned in his endeavours to steal his way into her affections. Poor Tom's sole comfort was the recollection of that last
passionate letter which he had written in the Blackwall public-house, and which had, as he imagined, enlightened her as to the reasons of his absence, and had prevented her from feeling any uneasiness or surprise. Had he known the fate that had befallen that epistle, he would hardly have been able to continue his office duties so patiently or to wait with so much resignation for Mr. Girdlestone's sanction to his engagement.

As the days passed and still brought no news, Kate's face grew paler and her heart more weary and desponding. That the young man was well was beyond dispute, since she had seen him with her own eyes at the opera. What explanation could there be, then, for his conduct? Was it possible that he had told Mr. Girdlestone of their engagement, and that her guardian had found some means of dissuading him from continuing his suit—found some appeal to his interest, perhaps, which was too strong for his love. All that she knew of Tom's nature contradicted such a supposition. Again, if Girdlestone had learned anything of their engagement, surely he would have reproached her with it. His manner of late had been kinder rather than harsher. On the other hand, could it have chanced that Tom had met this lady of the opera, and that her charms had proved too much for his constancy? When she thought of the honest grey eyes which had looked down into hers at that last meeting in the garden, she found it hard to imagine the possibility of such things, and yet there was a fact which had to be explained. The more she thought of it the more incomprehensible it grew, but still the pale face grew paler and the sad heart more heavy.
Soon, however, her doubts and fears began to resolve themselves into something more substantial than vague conjecture. The conversation of the Girdlestones used to turn upon their business colleague, and always in the same strain. There were stray remarks about his doings; hints from the father and laughter from the son. "Not much work to be got out of him now," the old man would say. "When a man's in love he's not over fond of a ledger."

"A nice-looking girl, too," said Ezra, in answer to some such remark. "I thought something would come of it. We saw them together at the opera, didn't we, Kate?"

So they would gossip together, and every word a stab to the poor girl. She strove to conceal her feelings, and, indeed, her anger and her pride were stronger even than her grief, for she felt that she had been cruelly used. One day she found Girdlestone alone and unbosomed herself to him.

"Is it really true," she asked, with a quick pant and a catch of her breath, "that Mr. Dimsdale is engaged to be married?"

"I believe so, my dear," her guardian answered. "It is commonly reported so. When a young lady and gentleman correspond it is usually a sign of something of the sort."

"Oh, they correspond?"

"Yes, they certainly correspond. Her letters are sent to him at the office. I don't know that I altogether like that arrangement. It looks as if he were deceiving his parents." All this was an unmitigated lie, but Girdlestone had gone too far now to stick at trifles.
"Who is the lady?" asked Kate, with a calm set face but a quivering lip.

"A cousin of his. Miss Ossary is her name, I believe. I am not sorry, for it may be a sign that he has sown all his wild oats. Do you know at one time, Kate, I feared that he might take a fancy to you. He has a specious way with him, and I felt my responsibility in the matter."

"You need not be afraid on that score," Kate said bitterly. "I think I can gauge Mr. Dimsdale's specious manner at its proper value." With this valiant speech she marched off, head in air, to her room, and there wept as though her very heart would break.

John Girdlestone told his son of this scene as they walked home from Fenchurch Street that same day. "We must look sharp over it," he said, "or that young fool may get impatient and upset our plans."

"It's not such an easy matter," said his son gloomily. "I get along so far, but no further. It's a more uphill job than I expected."

"Why, you had a bad enough name among women," the merchant said, with something approaching to a sneer. "I have been grieved times out of number by your looseness in that respect. I should have thought that you might have made your experience of some use now."

"There are women and women," his son remarked. "A girl like this takes as much managing as a skittish horse."

"Once get her into harness, and I warrant you'll keep her there quiet enough."

"You bet," said Ezra, with a loud laugh. "But at
present she has the pull. Her mind is still running on that fellow."

"She spoke bitterly enough of him this morning."

"So she might, but she thinks of him none the less. If I could once make her thoroughly realize that he had thrown her over I might catch her on the hop. She'd marry for spite if she wouldn't for love."

"Just so; just so. Wait a bit. That can be managed, I think, if you will leave it to me."

The old man brooded over the problem all day, for from week to week the necessity for the money was becoming more pressing, and that money could only be hoped for through the success of Ezra's wooing. No wonder that every little detail which might sway the balance one way or the other was anxiously pondered over by the head of the firm, and that even the fluctuations in oil and ivory became secondary to this great object.

Next day, immediately after they had sat down to dinner, some letters were handed in by the footman. "Forwarded on from the office, sir," said the flunkey. "The clerk says that Mr. Gilray was away and that he did not like to open them."

"Just like him!" said Girdlestone, peevishly pushing back his plate of soup. "I hate doing business out of hours." He tore the envelopes off the various letters as he spoke. "What's this? Casks returned as per invoice; that's all right. Note from Rudder and Saxe—that can be answered to-morrow. Memorandum on the Custom duties at Sierra Leone. Hallo! what have we here? 'My darling Tom'—who is this from—'Yours ever, Mary Ossary.' Why, it's one of young Dimsdale's
love-letters which has got mixed up with my business papers. Ha! ha! I must really apologize to him for having opened it, but he must take his chance of that, if he has his correspondence sent to the office. I take it for granted that everything there is a business communication."

Kate's face grew very white as she listened. She ate little dinner that day, poor child, and took the earliest opportunity of retiring to her room.

"You did that uncommonly well, dad," said Ezra approvingly, after she was gone. "It hit her hard, I could see that."

"I think it touched her pride. People should not have pride. We are warned against it. Now, that same pride of hers will forbid her ever thinking of that young man again."

"And you had the letter written?"

"I wrote it myself. I think, in such a case, any stratagem is justifiable. Such large interests are at stake that we must adopt strong measures. I quite agree with the old Churchmen that the end occasionally justifies the means."

"Capital, dad; very good!" cried Ezra, chewing his toothpick. "I like to hear you argue. It's quite refreshing."

"I act according to the lights which are vouchsafed me," said John Girdlestone gravely; on which Ezra leaned back in his chair and laughed heartily.

The very next morning the merchant spoke to Dimsdale on the matter, for he had observed signs of impatience in the young man, and feared that some
sudden impulse might lead him to break his promise and so upset everything.

"Take a seat. I should like to have a word with you," he said graciously, when his junior partner appeared before him to consult with him as to the duties of the day.

Tom sat down with hope in his heart.

"It is only fair to you, Mr. Dimsdale," Girdlestone said, in a kindly voice, "that I should express to you my appreciation of your honourable conduct. You have kept your promise in regard to Miss Harston in the fullest manner."

"Of course I kept my promise," said Tom bluntly. "I trust, however, that you will soon see your way to withdrawing your prohibition. It has been a hard trial to me."

"I have insisted upon it because it seemed to me to be my duty. Everyone takes his own view upon such points, and it has always been my custom throughout life to take what some might think a stringent one. It appears to me that I owe it to my deceased friend to prevent his daughter, whom he has confided to me, from making any mistake. As I said before, if you continue to show that you are worthy of her, I may think more favourably of it. Exemplary as your conduct has been since you joined us, I believe that I am not wrong in stating that you were a little wild when you were at Edinburgh."

"I never did anything that I am ashamed of," said Tom.

"Very likely not," Girdlestone answered, with an irrepressible sneer. "The question is, did you do anything that your father was ashamed of?"
"Certainly not," cried Tom hotly. "I was no milk-sop or psalm singer, but there is nothing that I ever did there of which I should be ashamed of my father knowing."

"Don't speak lightly of psalm singing. It is a good practice in its way, and you would have been none the worse had you indulged in it perhaps. However, that is neither here nor there. What I want you clearly to understand is that my ultimate consent to your union depends entirely upon your own conduct. Above all, I insist that you refrain from unsettling the girl's mind at present."

"I have already promised. Hard as the struggle may be, I shall not break my word. I have the consolation of knowing that if we were separated for twenty years we should still be true to one another."

"That's very satisfactory," said the merchant grimly. "Nevertheless it is a weary, weary time. If I could only write a line—"

"Not a word," Girdlestone interrupted. "It is only because I trust you that I keep her in London at all. If I thought there was a possibility of your doing such a thing I should remove her at once."

"I shall do nothing without your permission," Tom said, taking up his hat to go. He paused with his hand upon the door. "If ever it seems good to me," he said, "I consider that by giving you due notice I absolve myself from my promise."

"You would not do anything so foolish."

"Till I reserve myself the right of doing so," said Tom went off with a heavy heart to his day's