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TNOW PIRST PURLISHED I

By J. MARSDEN SUTCLIFFE,

THE ROMANCE OF AN INSURANCE OFFICE. BEING PASSAGES IN THE EXPZRIENCE OF MR. AUGUSTUS WILLIAM WEB-

BER, Formerly General Manager of the Universal Insurance Company.

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And how can man die better Than facing fearful odds, For the ashes of his fathers, And the temples of his Gods?"

join the concert for very envy."
"Come, no more of this," Lowndes said in an authoritative tone, "Our friendship will be handed down to future Harrovians

as a kind of sacred tradition. I won't have it spoiled by a jarring note the last night we shall spend together till heaven knows

"Heigho!" cried Westlake, "that brings

"Heigho!" cried Westlake, "that brings us back to the point whence we started. "When shall we three meet again?" Now, Pierce, none of your stale quotations," he added, with a good-natured, but menacing look, as Wharton, who had risen from the tombstone on which they were sitting, struck an attitude which threatened a continuous of

tinuation of the witches' dialogue in

"Macbeth."

"All right, old fellow, you shall have a monopoly of quotation for to-night, then."

"And I will take you at your word,"
Westlake replied. And forthwith he began in a rich, musical voice, trembling with scarcely suppressed emotion, to repeat the lines written by Lord Byron on the spot where they were gathered, beginning with Ye scenes of my childhood, whose loved recollection

lection Embitters the present, compared with the

where science first dawn'd on the powers of

reflection, And friendships were form'd too romantic to

The eyes of all three were moist when Westlake concluded his recitation, which he delivered with exquisite feeling and ef-

he delivered with exquisite feeling and effect. The past, as in a moment, was lighted up in the memories of each: the future, so unknown, oppressed them with its mingled hopes and fears. Only consider their situation. The long happy years which they had passed together, the warmth of their friendship, the close of school life and the near approach of the hour for their separation, the uncertainty of their meeting

together in the churchyard of Harrow on the Hill.

П.

friendship in Harrow Churchyard, and the years had brought with them many changes.

Lowndes was a sun-burnt warrior in the tar East who had seen much service, gained

some renown, and reaped little benefit to himself. If promotion had gone by merit, he would long since have received the colonelcy of his regiment. As it was he had to put up with the rank of captain and adjutant of the —th. The friend whose patronage had procured for him his commission and who promised to much his intersion and who promised to much his intersion.

sion, and who promised to push his inter-

terests in the service, for his dead father's sake, died soon after the young ensign sailed

for Bombay. Lowndes' fate-by no means an uncommon one, witness Havelock-had

an uncommon one, witness Havelock—had been to see striplings with powerful friends behind them promoted over his head, so that while the hard work fell to his share the plums were dropped into other mouths. A great disappointment had overtaken Pierce Wharton. His uncle, who was childless, though married in the old Harrow days, lost his wile and took to himself another mate warms.

another mate, many years younger than himself, who presented him with a numer-ous progeny. Mr. Wharton the elder con-sidered that after disbursing the cost of his

nephew's education and providing him with a stool in his office he had paid his debts in

full to Mr. Wharton the younger. Pierce stayed on with his uncle, earning a modest

salary until he was 30, when the return of Mark Westlake to his native land, from

which he had long been absent in the hum-ble capacity of a ship's surgeon, altered his

whole prospects.

"You had better marry my sister, Wharton, he said; "she has a snug little fortune of her own—a matter of £3,000 or £4,000—

and leave 'mine uncle' to fend for himself.'

himself as a stock and share broker. His first client was his old school friend, Charlie

Lowndes, who forwarded to him his little savings from time to time to invest at his

own discretion.

Mark Westlake had passed through a more checkered eareer. He ran through a successful and brilliant course at Guy's, and then went to Paris to continue his studies there. Later he accepted a succession of account mention and the succession of account mentions.

It was the year of the Indian mutiny. Twenty years had come and gone since "the solemn league and covenant" of eternal

Was theirs an instance where

his life for his country and his Queen at the The Way of the World. call of duty?"
"Exactly so," said Wharton. "1 am of Horatius' mind:

The scene is the beautiful churchyard of Harrow on the Hill, which commands one of the finest landscape views to be seen in broad England-a spot dear to the worshipers of Byron's genius, as a favored retreat of the poet in his boyish days, and immortalized by him in pathetic verse. Here, tradition records, Byron would often come to escape the din and commotion of the playground attached to the great public school, where so many of the most famous of English worthies-statesmen, warriors, poets, thinkers-were trained and taught, and having carved their names deep in the oak of the school benches, went forth to write their names deeper still upon English memories and English hearts. Here that proud spirit held his earlier communings with nature, on whose ample bosom he may have found repose, and an influence to charm away the fretful turbulence of his spirit, about which, even in those early days, the shadows which finally clothed

"It is the last day of summer term 50 years ago. Speech day is over, and the last visitor has long since departed. Three strapping youths, the silken down just showing on their upper lips, are idly lounging on the tomb traditionally assigned as the scene of the poet's reveries.

him round had already begun to gather.

It is not only the last day of the term for these three, but their last day of school life. To-morrow, when "the tooting horn" wakes the echoes in the still sleeping village, the coach will bear them away from the scene which, for nine long years, has been their common home, and carry them hence, each to tread his own path in the world. They have been firm friends hitherto, and before they separate will breathe mutual vows of eternal constancy; but who shall say what may betide them when the un-sealed book of the future shall have opened

three towns of the studies and have opened its pages?

Charles Lowndes, the studiest of the three, with limbs like a well-trained athlete, is destined "food for powder." His father died fighting in one of the Indian frontier wars, and powerful interest has been employed by one who held the father dear three temperatures for the sen in dear to secure a commission for the son in the —th, and generally to forward his pros-pects in his self-chosen career. The —th is under orders to sail for Bombay, and Lowndes has received instructions to join his regiment immediately. He will barely have time to learn the goose-step and get initiated into some of his new duties, before the Nabob troopship gets under weigh and spreads her white wings to the breeze. He looks, every inch of him, a soldier, worthy to bear the commission of the then maiden Queen, and one to be depended upon to bring honor to the colors he is to carry. His frank, open face proclaims him honest as the

There is something sardonic in the face of Mark Westlake, the second of the trio; something hard and cruel about the lines of the mouth, round which a curious smile, half-amused and half cynical, is wont to play, and which the passion that now sleeps and anon flames forth from his flashing dark eyes does nothing to belie. He has some thing of the poet's temperament in his com-position, fervid in love and fierce in hate; and you would judge him to be endowed with a nature which would make him an implacable enemy but a fast friend when affection or interest inclined him. Westlake has his holidays cut out for him. Nigh by the Vale of Llangollen a maiden aunt, who has burdened her slender means with the care of his orphanage, has her home. The next three months will find him in Wales busy with rod and line, a deadly foe to the trout which are sporting and leaping in mountain stream and tarn all unsuspicious of their impending fate. In October he journeys to London to begin his studies at Guy's, for Westlake has de cided to adopt surgery as his profession and has dreams of rivaling the tame of John

The third of the group, with laughing blue eyes, and the retreating chin which is ever the sign of weakness of character, 1s in other respects a handsome lad, and goodnatured to a fault. But let the Fates deal kindly with Pierce Wharton, for he is the sort to go under if beaten hard by the stern wind of circumstance. He is destined for the Stock Exchange. His uncle, to whose care his mother, the widow of a clergyman, bequeathed him, and who is a share means to introduce him to his own profe sion, and he has only this brother of his dead mother and his own honest endeavors to look to in order to make his way in the

all three lads are orphans. Their com-mon sorrow may have been the bond which in the first instance drew them together on the day when they were severally launched on the great world of school. But whatever was the attraction in the first instance, there was enough of identity in their tastes (or shall we say dissimilarity?) slowly to weld together the links of the friendship which had grown stronger with each succeeding term, until the three became inseparable, and were ironically dubbed "The Three

Graces."
"I wonder when we shall meet again," Pierce Wharton exclaimed sentim breaking a long silence which had reigned

"Yes, I wonder too," Westlake replied.
"We have been 'comrades in friendship and
in mischief allied," 'quoting a line from his
favorite poet. 'But here comes the end of
it all. What a pity it is school days don't
last!" he added, with a discontented air.
"Don't say that," cried Lowndes, thirsting for the life of action, and dreaming already of "seeking the bubble reputation
even in the cannon's mouth." 'For my
part, he went on, "I am glad to have done
with Latin and Greek, and all the classical
stuff. I never had the head for it. And
then to be a soldier as my father was!"

"Yes, and to be run through with a lance and leave 'mine uncle' to fend for himself."
Westlake made this suggestion more in
jest than earnest, but it so fell out that soon
afterward Pierce Wharton and Alice Westlake met, and Wharton's suggestion proved
an unconscious prophecy. They were married, after a brief courtship, and having
taken a snug little house at Brixton, Wharton obtained a suite of offices and set up for

"Yes, and to be run through with a lance by one of those blackguardly blackskins as your father was," Westlake bluntly retorted. "Pleasant prospect, I must say."
The blunt home thrust from Westlake's mocking tongue told upon Lowndes, who held his father's name in reverent recollection, and was not a little proud that his parent had died a soldier's death. A dark thad a soldier's death. A dark shadow crossed his face as he thought of him now, lying in his bloody grave in that far-off land whither his own steps would

soon be bent.

"Isn't that a little bratal, Westlake?" "Isn't that a little brasts, weetake?"
saked Pierce Wharton, in a remonstrating
tone. "The fact is, Charlie, old boy, Westlake here is so full of carving other people's
quivering flesh with tools of another sort,
in the interest of science and suffering humanity, as he says, that he cannot appreciate the romance and the sacrifice of 'glorious war."

"But, after all," Lowndes quickly replied, passing by Wharton's apologetic explana-tion of Westlake's unfortunate remark, "how can a man act more nobly than giving

fascination and charm. Indeed, it may be said to have amounted to an infatuation of so overmastering a kind, that he had no hesitation in setting aside every scruple that would have been acknowledged by a less infatuated student, whenever a moral obstacle stood in the way of the advancement of the interests of science.

If report may be trusted, Westlake was a vivisectionist long before the term vivisection fell on the startled ears of a humane world. Certainly an incredible number of live rabbits, cats and dogs found their way to the "Retreat," as his place was called, which set the minds of the Norfolk rustics wondering "what Doctor Westlake could want with all that live stock." But the bucolies of Norfolk never penetrated the searcts of the Retreat. If any belated traveler passing near the asylum after nightfall chanced to be startled by agonizing cries as from living creatures in torment, it was set down to "those poor bodies who were kept inside to have their reason mended."

Certain it is that Doctor Westlake was often employed in his laboratory in pursuit of his occult studies at the expense of some poor quivering animal, when his attention might have been better employed in the supervision of his sgents, and particularly of a brute named Howgate whose cruelty cost his master dear. Howgate was a fiend in human shape who delighted in the infliction of pain.

One night when his master was employed

"Horatius was an old Pagan," Westlake replied, sententiously; and then murmured to himself, "strange that mankind should to himself, "strange that mankind should find delight in butchery."

"How horridly you talk," cried Wharton, warmly. "Butchery indeed!" And then he began to troll forth in rebuke the old song, "Ye Gentlemen of England."

"Do shut up that caterwaulling," Westlake said irritably. "See the rooks are off to bed. It's enough to make them return to join the concert for very envy."

One night when his master was employed below, in torturing dumb animals in the in-terests of science, Howgate was engaged in terests of science, Howgate was engaged in one of the wards above in torturing a poor half-witted creature who died under the treatment. Westlake interfered, but he was too late. He could not repair the broken ribs nor heal the lacerated lung. The former might have been within the scope of his skill, if the injury had stood alone. The latter was not. Westlake would have covered up the affair if he could, but the friends of the patient were startled by the suddenness of his death, and when they came down, bringing a medical when they came down, bringing a medical friend with them, Westlake was quick enough to perceive that the truth must be told. An inquest was held, and though by his evidence Westlake endeavored to screen Howgate, an incensed Norfolk jury insisted on sending Howgate for trial to answer a charge of manslaughter. But Dr. Westlake's testimony told with better effect on the minds of the jury who adjudicated the same route, because an examination of the time tables had shown him that he could do some necessary business on the Stock Exchange and still arrive at Gorling-

fascination and charm. Indeed, it may be The time at his disposal, was short. That morning's Times confirmed the information contained in Major Lowndes' letter. The —th were expecting orders to return by every mail, and it was concluded that midevery mail, and it was concluded that mid-summer at furthest would see the famous regiment once more in England. Pierce Wharton sat ruminating over the dilemma in which his fraud had placed him without seeing any means of extrication. At last a glimmering of light seemed to dawn upon his somber reflections, and he hastily dis-patched one of his clerks with the following telegram:

Pierce Wharton,
Loughborough road,
Brixton.

To
Dr. Westlake,
The Retreat,
Gorlington, Norfolk. Send dog cart to meet me at Norwich station at 5 o'clock. Important,

Gorlington is a small village on the Norfolk coast, standing high on the cliff, over-looking the German Ocean. It numbers some 400 inhabitants, principally of the fishing class, and is situated nearly equi-distant from Norwich and Yarmouth. The village consists of two or three short tortuvillage consists of two or three short tortuous streets, built in a fashion that would
provoke a smile from a city surveyor, but
was justified in the experience of the Gorlingtonians by the capacity of the little village, so built, to withstand the fierce gales
which blow on that stormy coast. "In the
center of the village stands the church,
built of squared flint, which, with the natural polish of its surface, gives the building
the appearance of a mosaic of grey timestained marble. Beyond the village, half a
mile away, stands the 'Sylum, as the rustice
term the Retreat, whose gloomy appearance
is less due perhaps to any idea on the part
of the architect to erect a structure as foris less due perhaps to any idea on the part of the architect to erect a structure as forbidding as architectural rules permitted, as to the necessity of the building possessing strength sufficient to defy the fury of winter tempests that beat with appalling fury upon that exposed situation.

The nearest railway station was 14 miles away; Norwich was further still. But Dr. Westlake's nations were usually conveyed.

Westlake's patients were usually conveyed to Gorlington via Norwich, and Pierce Wharton had chosen to reach Gorlington by the same route, because an examination of



upon the case at the following Norwich As- ton in time for dinner; whereas, by the sizes, and Howgate was acquitted and re- alternate route, he must either sacrifice the sizes, and Howgate was acquitted and re-leased after a sharp reprimand from the

the near approach of the hour for their separation, the uncertainty of their meeting again, the unknown possibilities of good or evil lying within the reach of them, the pathetic lines they had just listened to, repeated with a passion of fondness and regret which vibrated in every tone of a finely modulated voice, the softly dying light of a summer evening, the sleeping dead beneath their feet; and, having considered all this, do not charge these lads with being sentimental; un-English, or unmanly if, before they turned away from the place consecrated by so many touching memories, they took oath and swore that, though seas should hereafter roll between them, and leased after a sharp reprimand from the judge.

Notwithstanding his barbarity the man was valuable and Westlake took him back into his service. But the esolandre worked irreparable mischief on Westlake's prospects. His practice fell off. Such clients as still availed themselves of his services were of the least reputable class, who had sinister ands of their own to can be risk. sinister ends of their own to gain, by risk-ing their relatives to Howgate's tender

should hereafter roll between them, and many years slip by ere they met again, come good fortune or ill-luck, they would be true to the memories of the past and loyal in friendship to the very end of life. The moon rose fair in the heavens and filled the plains below with her soft, shimmencement of the year 1857, when a cloud arose in Pierce Wharton's sky. He was seated one morning in his office, in the month of March, going through his correspondence, when his eye fell upon a letter bearing the Indian postmark. There was something in that letter that should have stirred the best feelings in the breast of an nering light, before they quitted the venerable churchyard; and, ere they went, they bound themselves by a solemn vow, sealing their compact by strong hand-clasps, that they would note the hour when each suchonest man, although it blanched the cheek of Pierce Wharton when he recognized the handwriting, and a chill feeling of dismay smote his heart as soon as he had mastered ceeding moon would reach her full, take out their watches and wait for it, and then they would think of each other, and of this last night of their school-life spent

its contents.

It was a letter from his old school friend Charlie Lowndes. Its pages were filled with chatty gossip of the regimental mess and the station. It breathed throughout the language of affection and confidence, so that Pierce Wharton's brow became less landed as he read on Towned the class clouded as he read on. Toward the close. however, the letter went on to say that Lowndes had obtained his majority at last, and was looking forward at no distant day to planting his feet on English soil after 20 years absence. The —th were expecting to be ordered home immediately, and in three or four months time he expected they would be sailing gaily up Southampton water. The letter, after expressing the joy with which Major Lowndes was looking forward to meeting his old chums once more, concluded by requesting Wharton to release the securities he held for Lowndes' benefit and bank the sum in his name.

If the information that Lowndes' return was close at hand caused a palpable tremor to pass through Pierce Wharton's frame, an emotion more intense and visible was pro duced when he read the instruction requir-ing him to sell out the shares he held in Lowndes' behalf. Those shares had been disposed of months ago to relieve Wharton from the sharp pressure of necessity, and cold though the weather was, thick beads of

cold though the weather was, thick beads of perspiration stood upon his pale brow as he found the obligation suddenly imposed upon him to bank several thousand pounds in the name of Major Lowndes before that officer arrived at Southampton.

His plain, downright robbery of his friend he clothed in the cuphemistic term—a temporary loan; a phrase that had helped him to play juggling tricks with his conscience when he stooped to the base transaction, and which went a long way in concealing from himself the true nature of his offense. He overlooked the triffing fact that he had from himself the true nature of his offense. He overlooked the trifling fact that he had obtained this temporary loan without the consent of the leuder. It is always the same, every-ready excuse of weak and sorely-tempted men for malfeasance. The clerk who "borrows" from his unconscious employer, the fraudulent trustee who "borrows" from the widow and orphan, the official who "borrows" from the company that cial who "borrows" from the company that honors him with its confidence, and all the gang of nefarious scoundrels who abuse their positions of trust show little fertility their positions of trust show little fertility in excuses for their thefts. They all sing the same refrain to the praises of "a temporary loan." The world, however, looks on these transactions with a colder and sterner eye, and calls these loans, obtained without consent of the lenders, by the ugly and uncompromising name of embezzlement, and society is judicially and executively organized to see that this class of borrowers receives their due.

tively organized to see that this class of borrowers receives their due.

The punishment looked very real and formidable to Pieros Wharton as he sat with
the Indian letter before him. Where was
he to obtain the money wherewith to make
good the wrong he had done his friend?
Not from his unele. The elder Mr. Wharton, even if inclined to advance so large a
sam to his neshew, would require ample studies there. Later he accepted a succession of appointments as ship's surgeon, less in the interests of his profession than to gratify his tastes as a naturalist, employing his time at every foreign port in adding to his biographical specimens. After his return, when he had succeeded in getting his sister off his hands, he returned to Paris, where he gave himself up to the study of nervous diseases. Next, returning to England, he invested his fortune in purchasing a lunacy practice, and settled down in a gloomy, barrack-like building on the Norfolk coast. The practice was a psying one, and for some time Westlake made money; but his tastes were expensive, and the money disappeared as ship's surgeon, less in the interests of this profession than to gratify his tastes were expensive, and the true reason would go down for a money disappeared as fast as it was enred. The special subject to which he had devoted his life possessed for him a singular

day's business or put up with the incon-veniences of a tedious journey by a slow train and a late arrival.

When the train steamed into Norwich When the train steamed into Norwich station Wharton saw his brother-in-law standing on the platform. Dr. Westlake's sardonic face, grown more sardonic than ever since we saw him last, and with a look of cynical hardness upon it that it had not before, lighted up with pleasure as Pierce Wharton stepped from the train and saluted him.

that blows nobody any good, I was just thirsting for a little society when your telegram came."
"It is awfully good of you to put your-

"It is awfully good of you to put yourself about by coming for me yourself,"
Wharton replied.
"Not a bit of it. The drive to and fro
will do me good. And besides," he added
after a pause, "I had to come."
The dog-cart, drawn by a spirited blood
mare, was waiting outside the station in
charge of a groom from the Maid's Head.
It was opened behind to receive a large
square basket, securely fastened upon the
seat behind. eat behind.

"I hope you do not object to the basket, Westlake remarked as he lighted his cigar, and the groom stood aside from the horse's

"Not in the least. What have you in-"The Gorlington Puzzle." And then smiling grimly at his companion's look of astonishment, he added: "I have a score of rabbits here. I call it the Gorlington Puzzle because it puzzles the natives there to know what I do with all my live stock. I fancy they think I feel my patients on rabbit pie at most times, with a fricasse of cat and a ragout of dog just to vary the

"You are still experimenting with the poor beasts?" Wharton inquired.
"And shall be as long as my eyesight "I should think you have destroyed as

many lives as Samson."
"More!" was the laconic reply The "City of Churches" was left behind before conversation was again renewed. But when once the mare's head was fairly set toward Gorlington, Dr. Westlake began

'How is Alice?" "Very well, but her spine is still weak."
"And always will be, I fear."
Doctor Westlake knew that nothing but
the excellent constitution of his sister had held at bay that progressive paralysis which was her inevitable doom. Shortly after the birth of her first and only child, Marcia, she had missed her footing in descending the stairs, and received serious injuries to her head. Concussion of the brain was the result, and attention being exclusively given to this, the physicians overlooked the trivial injury she had received in the spine. Trivial then! for if it had been detected at the time and attended to, the mischief could have been remedied; but the injury had not have been remedied; but the injury had not been discovered until the evil had progressed too far, and rendered everything except a palliative treatment useless. Mrs. Wharton was able to get about, though only with difficulty. But she had her bad bouts when she remained a prisoner to her sofa for days together, racked with excruciating headaches. At other times no stranger who saw her comely face with the bloom of apparent health upon her cheeks, and her plump, shapely figure, would imagine that the fiat had gone forth against her.

"And how is Marois, my little name-sake?" Doctor Westlake went on, pursuing his inquiries. "She grows bonnier every day," Wharton

answered.

"We must have them both down here in the summer. Our seabreezes will do Alice good, though nothing can arrest the mischief you great pots in town failed to find out whill it was to late to cure. And now, Whirton, old man, wake up and tell me what brings you to Norfolk at this time of year. Not for pleasure; I know that very well. Take your gates with a clean rush, man, and out with it."

Wharton, "on this hint"—it was broad enough—"spake." He told Westlake the whole miserable story, commencing with the rise of his difficulties, from which he had won for himself a temporary respite at the price of honor, down to the reception of Major Lowndes letter, and the despair that had prompted the telegram and this visit to Norfolk.

tion. At its close he quietly remarked, "Well, I have never kept up that friendship of ours that began at school, but, if I remember truly, you have; which makes this business of yours ever so much worse. I could not treat a man so, who trusted in me, as you will find, Wharton."
"What do you mean?" Wharton asked,

"What do you mean?" Wharton asked, quernlovsly.

"I mean that I will pull you through this, but in my own way, and on my own conditions, mind; for Alice's sake and Marcia's, and for the sake of 'anid lang syne,' and because you trust me. I do not think that you have gone on the same principle with Lowndes, poor fellow. He trusted you, and you have deceived him. You have trusted me, and I will pull you out of the mess. That is what I mean."

"I knew you would help me if you could," Wharton said; passing by the rebuke; "but I didn't see how you could."

"Neither do I," replied Westlake, dryly. "I see no way out of it just yet. Have another eigar and leave me to think it out."

Silence now fell between the two men, broken only by the sound of the flying wheels and the quick step of the mare, while Dr. Westlake pondered over the knotty problem. Evidently he did not find the solution of the difficulty an easy matter, for he remained in a brown study until the horse, answering to the rein, slackened

horse, answering to the rein, slackened speed as they passed through the narrow streets of Gorlington, and bowled along the road that led to the "Retreat" that stood out from the darkness like a frowning prison because the start like her.

out from the darkness like a frowning prison beneath the star-lit sky.

The sound of advancing wheels was beard within the porter's lodge; for as they reached the entrance gates they flew open as if by magic and clanged to again without necessitating any check upon rein, and in another moment Wharton was standing in the well-lighted hall of the Retreat. The doctor's reflections had evidently brought forth pleasant fruit, for on joining Wharton, after giving some instructions to his groom, his tones were cordial, and buoyant even, as he bade Wharton stand on no ceremony about dressing.

mony about dressing.

"Your room is ready, and you will find a good fire burning there. Wash quickly and come down to dinner at once." Once seated at dinner the incubus of black care fell off Wharton's shoulders. His brother-in-law chatted gaily and told him his most amusing stories, so that Wharton thawed under the bonhomic of his host, and forgot the existence of Major Lowndes, and the errand that had carried him down to

After dinner they adjourned to the doctor's "den"—a large room, half study and half museum. On the shelves fixed against the walls were rows of bottles con-taining lizards and other reptiles and taining lizards and other reptiles and curious crustaces preserved in spirits. There were birds too, of every variety of plumage, mounted on stands against the wall. Cabinets filled with priceless conchological and entomological rarities, and many other curious collections, occupied the center of the apartment, all furnishing evidence of the traveled man and the scientist. In one corpus of the rount there was a stand In one corner of the room there was a stand of books on medical subjects, many of them French and German works treating of mind and nervous diseases. Near this stand was and her vots diseases. Near this stand was a table with drawers and pigeon-holes, with a large easy chair comfortably placed to catch the heat from a brightly burning fire. On the opposite side of the fireplace was On the opposite side of the mreplace was another easy chair, to which Doctor Westlake invited his brother-in-law, while on a table near he placed the spirit-stand and a box of fine Trabucos. After the two men were comfortably settled, the doctor opened

"This is the toughest job I have taken in "This is the toughest job I have taken in hand for many a long day, but I think I see my way through it. To begin with, just to clear the ground a little, you understand I caunot find this money myself. Things have been going from bad to worse with ma since Howgate brought a "Crowner's Quest" down upon us, and I have had serious thoughts of selling the practice and starting in France, where they are not so deucedly particular. However, that is by the way. particular. However, that is by the way. I cannot find the money myself." "I scarcely expected you would," Whar

"That being so," the doctor resumed, "the next question comes, Where is it to be found?" I can see my way to that, if you have enough of the devil in you to like the

"I am deep enough in the mire; I do not want to get any deeper, if I can help it."
"Bahl man, what stuff you talk. You will have to take a hair of the dog that bit you.' In short it is my plan or Dartmoor. If you do not mean to break my sister's heart and send her earlier to the grave, for which she is already marked, poor girl—"
"Hush, stop! Don't bring Alice's name
into the discussion," Wharton cried in a
tone of anguish.

"If, beside that," the doctor went on ruthlessly, "if you do not mean little Mar-cia to grow up to know that she is a convict's daughter, you must let me pull you out of the mess in my own way." "Agreed! You have said enough. Tell

me your plan."
"Stop a bit," said the doctor, "there's no need for you to rush your fences in that that alarming manner. Better wait and hear my conditions."

"First, a fee for me of £5,000."
"What." shouted Wharton, half rising from his chair in vexed astonishment.
"Or shall we say ten?" the doctor mused reflectively, as though he had not heard his reflectively, as though he had not heard his guest's startled exclamation. "Yes, on second consideration we will say £10,000. It has a better sound with it, and it will enable me to get rid of this place and transport myself to France. We will say £10,000."
"What are you talking about, Westlake?" asked Wharton, looking at the doctor in a bewildered way, as if he were not quite sure whether the doctor had not performed some meameric trick upon himself and exchanged his personality for one of his lunatic patients upstairs.
"I am talking about my fee, if you would attend better and not interrupt me. That is settled then; £10,000. We won't say guineas, though that would be more professional. Then there is Lowndes to be considered; £5,000, that is 15. Then there is yourself. I suppose you cannot manage with less

self. I suppose you cannot manage with less than another £10,000, or, we will say 15 for you. Yes, that is the thing to a T. Twice 15 is 30. Just £30,000. The thing is worth dains of \$220,000. doing for £30,000. Now for my second condition—implicit obedience from the first step to the last. Do you agree?"

"Really, Mark, old man," Wharton answered, grimly "this is, indeed, 'a retreat for the insane,' but I did not think you would be bitten with the plague."

"I suppose that is meant far satire," the doctor replied.
"Not a bit of it; but either you are mad

or I am getting so; where in the world is £5,000 to be got, let alone the £30,000 you 25,000 to be got, let alone the £30,000 you are romancing about."

"That is my affair. I will help you to £30,000; £10,000 for me, £15,000 for you, and £5,000 you owe to Charrie Lowndes to make good his loss, the only condition being that you bind yourself to obey orders."

"Look here, Westlake," said Wharton, "I don't think you would mock me in my trouble; God knows it's bad enough. I consent. Only show me the way, for at present I am quite in the dark. You seem to be speaking in parables."

"No parables at all. My plan will unfold itself to your imagination, step by step, as you obey me. My first instruction is: no qualms. Now mind that, there must be no qualms. You cannot afford to have a conscience. My second instruction is, Strip?"

"Strip?" asked Wharten. "What do you mean!"

mean!"
"Why! What does strip mean? Take off
your ofethes. I want to see what nerves you
have got."

Wharton, notwithstanding his growing mystification, complied with this instruction, and stood up bare to his waist. Some time was spent by Dr. Westlake in conducting a careful medical examination of his patient. There were tappings here and pokings there. First he was put into this position and then into that. Then the doctor

tapped again and listened with great intent-

"Take a long breath. There, that will do.
You are in excellent health; sound as a
bell."
"Yes, there is nothing the matter with
me," Wharton replied, as the examination
concluded, "but I do not see where all this ends."
"It tends in this direction," Westlake re-

plied, "that before next July you will be a dead man."

dead man."

"Good heavens!" exclaimed Wharton, "I am in a medhouse with a vengeance."

"There's not a bit of doubt about that," said the doctor, sardonically, "and here you will die and be buried comfortably next July or earlier, if the —th leaves Aurungabad before we expect. That's a nice little graveyard in the village. I don't know whether you noticed it as we came through. It is a pity if you didn't, for there is six feet of earth waiting for you there. I provise you that when Charlie Lowndes returns he shall see the spot. Look here, Wharton, have a drop of whisky, you have gone quite white."

have a drop of whisky, you have gone quite white."

"It is enough to make any man go white to hear his death calculated upon in that cold-blooded way."

"Se it is," said Westlake, "but there is no help for it. A dead man you will be next July, and I take a fee of £10,000 for killing you."

"Tell me what you mean?" Wharton cried imploringly.

"Tell me what you mean?" Wharton oried imploringly.
"I undertake to kill you, and after a desent interval, I bring you to life again—the method is quite scientific, I do assure you—ray off your little debt to Lowndes, present you with £15,000 pounds to begin straight again, and reward myself with the remainder of 30,000 for my trouble."
"You talk like a conjurer. How is it to be done?"

Wait and see." [To be continued next Saturday.] INGERSOLL ON AN INFORMER.

The Champion Infidel Sums Up the Soudier

Kerr Testimony. INPECIAL TELEGRAM TO THE DISPATCE.1 NEW YORK, March 15 .- The desire to hear Colonel Ingersoll and Colonel Fellows

sum up brought a crowd to the court room at the Boodler Kerr trial to-day. Among other things, Colonel Ingersoll, in his speech for the defendant, said: For some cause or other, as soon as a man is

indicted people are convinced that he must be guilty. It is the same as though a man were suspected of insanity. Let a man be so suspected and every action will be looked upon as insane. Haif a dozen men met in a rear office, and everyone winks his eye and concludes that something is wrong. If they meet in the front office, in sight and hearing of anyone, you can conclude that they are a little more hardened than those who meet in the rear office. When he came to Fullgraff, he said:

When he came to Fullgraff, he said:

Let me say right here that if Fullgraff's evidence is not true, that ends this case. If he has sworn falsely, then he has dug the grave of the prosecution, so far as this case is concerned. I don't want to say anything cruel about this man, it would be like striking the face of the dead. When a man who has gone wrong repents and confesses he has my sympathy and respect. The moment that he repents is holy. The tears of repentance jewel the cheek of shame. When a man turns his back on the darkness of falsehood and wrong, and faces the sunlight of truth he should win the sympathy of everybody. Such a man I could throw my arms around and say to him: "Here, I will believe in you, and I will protect you and help you, though all the world is against you." That is the sort of a man I am. But how different it is when a man is hunted, caught, collared and confronted with a confession of Duffy's, and then offers to make a bargain to put other men in prison, so that he may himself go free. Such a man deserves the scorn and contempt of every honest man.

Colonel Fallows becan the summing we

Colonel Fellows began the summing up for the prosecution, but didn't finish to-day. LOWER CALIFORNIA QUIET.

The Mexican Government Has No Fears of

Losing It. CITY OF MEXICO, March 15 .- Lower California is entirely quiet now. Governor Toorres has sufficient troops to preserve order in case they are wanted. Conserva-tive papers maist that Mexico will lose Lower California, and the inference is that the United States will absorb it. The Government, however, says there is no proba-bility of losing Lower California. Rich copper and silver mines have been discovered on the Ramierez Varela concession, in the State of Guerrero. General Diaz de Vega has been released after eight

Those Awful Train Robbers Magistrate Brokaw yesterday gave the eight men a hearing who were arrested for assaulting Brakeman Mike Cleary, of the Pittsburg and Lake Erie railroad, near Shannopin, Wednesday night. Three of the men, John Sullivan, Joseph Douds and H. B. Ross, were discharged. Sam Little, T. Lynch, F. H. Little and J. Thompson were sent 60 days each to the workhouse. Louis Goldstein was held for court.

BEAUTY is described by Evelyn Malcolm in to-morrow's DISPATCH, to-gether with several suggestions for preserving it and increasing the fairness of a woman's face.

New four-in-hand, 25 to 50c; new satin scarfs, 25, 35 and 50c; beautiful patterns just opened at Rosenbaum & Co.'s, 27 Fifth

New styles and colors in moquette, wilton, velvet, body brussels, tapestry, ingrain and low-priced carpets. The Chelsea carpet at 12½0 per yard, sold usually at 200; but a few pieces left. Our lace curtains at \$1 a pair are worth examining, as they will compare with \$1 50 quality sold elsewhere.

GEORGE W. SNAMAN,

Thssu 136 Federal street, Allegheny.

The greatest bargains ever offered in Amer-ica; 5 and 7 hook lacing gloves, odd sizes, 44 cents, worth \$1.00. Our \$1.50 finest French, real kid, embroidered backs, now 89 cents a pair, tan shades only. Our new dollar gloves, all shades, at 75 cents; white 4 B dollar gloves at 35 cents, misses fine kid gloves, 4 B, 45c, at Rosenbaum & Co.'s.

We are still doing business at our tempo-ary quarters, 531 and 533 Wood st. On and after Thursday, March 21, come to the new store on the old stand, 83, 85, 87 and 89 Fifth ave. That we shall show you a stock worth looking at goes withou; saying.

CAMPBELL & DICK. D

As this is our first season in this line, our stock is entirely new and fresh, and our prices are below anything you have ever known. All grades from 5c a bolt to finest gold. Select your paper now.
ABTHUB, SCHONDELMYER & Co.,

68 and 70 Ohio st., Allegheny. Spring Millinery Goods All the new shapes in hats and bonnets, and new ribbons and flowers in greatest va-riety at Rosenbaum & Co.'s. Ths

PHYSICIANS recommend Klein's Silver Age as the most efficient stimulant.

New goods, 50c to \$3, at Rosenbaum & Co.'s. VISIT Steinmann's, 107 Federal st., for greatest bargains in watches.

PINE, blue and corn ribbed vests, 20 and lic, worth double, at Rosenbaum & Co.'s. Ths

A DESERTED DIAMOND

The Old Haunts of the Sports Are Now Sad, Mournful and Lone.

A CHANGE FROM MONTHS AGO.

The Famous 400 Probably Scattered All Over the World.

THE NEWSBOY'S TENDER LAMENT



THE fame of the Diamond has fled, and it seems, never to return. For eight months the familiar places have been closed, and the change was something mar velous, and unless another change is made

A Last Year's Nest. the contrast beween the last and the present summer around the Diamond will make old timers

A famous writer's solemn deserted village, never looked more sombre, more quiet, or melancholy, than Diamond street yesterday. A street that one year ago flashed and shone with the gay dress of 1,000 professional gamblers, and 10,060, no less expert amateurs, appeared like a tombstone, and the hollow laugh of an example of the survival of the fittest, a lone policeman, re-echoed from one building to the other, but found

not one answering shout. THE LONE WATCHMAN.

Of the thousands of bright, keen, cheery faces usually about the poolrooms, not one was visible. All had disappeared as if swallowed by an earthquake, and the lonely watchman at Central station sighed, and smoked, and slept, and wondered what had become of all the good fellows in the world. They are all missed, grievously missed, by business and sporting men alike.

Reform is sometimes a two-edged sword, and some are found who bewail the change. and some are found who bewait the change.

"A circulation of nearly \$25,000 weekly was taken right out of the city," said a gentleman yesterday, "and it went to enrich other places. The average gambler will not stop gambling any more than the average drinker will stop drinking, and it would have been far better to have allowed them to entiting their present of a comparatively. to continue their pursuit of a comparatively harmless sort of gambling than to have

driven them places they now attend. Do you want to know what has become of them all? I They are freooker and private and I will bet gambling open in the two cities, nearly all private of get at them because they

are out of "I am chief "No More Quarter Shines. mourner," said Billy —, the favorite manager of the restaurant in the room form-erly occupied by H. O. Price & Co., "and no wonder. The boys were all cash customers, paid for what they ordered, and that was generally the very best. However they may all be back again."

The Western Union lost about \$2,000 a

week paid to them for operators, wires and messages by the owners of the pool rooms, and a well-known official of that company was not at all slow in expressing his opinion

of the gambling fraternity in general.

"They were our very best customers without doubt," said he. "They paid high rates, and paid promptly, and if our bankers, brokers and even business men treated us half so fairly as they did, we would have no trouble at the end of the month. With all of their private wires and intricate business, they went on from one year's end to an-other without a single complaint, and I would only know they were there when they appeared to promptly pay bills when due."



The Only Four-Time Winner.

Nearly 150 men were employed in and about the rooms, and the boarding house blocks near the Diamond for awhile went begging for roomers to take the places of those either going or gone, as it is safe to say that at least 500 of the players roomed on or as near the Diamond as they could

WHERE THE GRIEVANCE LAS But the most doleful howl, the most piti-

ful yell of indignation came from the newsles and bootblacks. There were no more fancy prices for shines, no more ancy prices for shines, no more 'Here's a quarter, Jimmy, for luck,' no more dimes for a coveted morning paper, and no more windfalls for taking a note, a talegram or an order around the corner. telegram, or an order around the corner. Not a shiner or a newsie could be found on the Diamond yesterday. There was no trade there, and "Slobs" O'Donnell's opinion of the whole affair found vent in a mournful sigh as he laid this tribute upon the graves of his departed customers. "Dey knowed what it was to be busted demselves."

Messrs. Sproul, Mustin and Arter re-turned from Harrisburg yesterday. They went there to protest against a section of the revenue bill, which provides that a 2 per cent tax be levied on the gross receipts of private bankers and brokers. They want the word "net" maserted for gross, The committee believe the change will be made,

FISH, CLARK & FLAGG'S walking gloves.

JAMES H. AIKEN & Co., 100 Fifth ave.

NYE goes a shopping in New York, views of rules to govern the quests of the model Ames toam hotel. Nee to-morrow's Disparcia.