

CHAPTER XI. A BOLT FROM THE BLUE.

So by the cleverness of two girls a dark cloud was thinned away and turned into sunshine. Over one of them, alas, another cloud was gathering which could not be so easily dispersed. Of these three households which fate had thrown together two had already been united by ties of love. It was destined, however, that a bond of another sort should connect the Westmacotts with the Hay Denvers.

Between the admiral and the widow a very cordial feeling had existed since the day when the old seaman had hauled down his flag and changed his opinions, granting to the yachtswoman all that he had refused to the reformer. His own frank and downright nature respected the same qualities in his neighbor, and a friendship sprang up between them which was more like that which exists between two men, founded upon esteem and a community of tastes.

"By the way, admiral," said Mrs. Westmacott one morning as they walked together down to the station, "I understand that this boy of yours in the intervals of paying his devotions to Miss Walker is doing something upon 'change.'"

"Yes, ma'am, and there is no man of his age who is doing so well. He's drawing ahead, I can tell you, ma'am. Some of those that started with him are hulled down, and before he's touched he's £300 last year, and before he's 80 he'll be making the four figures."

"The reason I asked is that I have small investments to make myself from time to time, and my present broker is a rascal. I should be very glad to do it through your son."

"It is very kind of you, ma'am. His partner is away on a holiday, and Harold would like to push on a bit and show what he can do. You know the poop isn't big enough to hold the lieutenant when the skipper's on shore."

"I suppose he charges the usual half per cent?"

"Don't know, I'm sure, ma'am. I'll swear that he does what is right and proper."

"That is what I really pay—10 shillings in £100. If you see him before I do, just ask him to get me £5,000 in New Zealand. It is at 4 just now, and I fancy it may rise."

"Five thousand!" exclaimed the admiral, reckoning it in his own mind. "Lemme see! That's £25 commission. A nice day's work, upon my word. It is a very handsome order, ma'am."

"Well, I must pay some one, and why not him?"

"I'll tell him, and I'm sure he'll lose no time."

"Oh, there is no great hurry. By the way, I understand from what you said just now that he has a partner."

"Yes, my boy is the junior partner. Pearson is the senior. I was introduced to him years ago, and he offered Harold the opening. Of course we had a pretty stiff premium to pay."

Mrs. Westmacott had stopped and was standing very stiffly, with her red Indian face even grimmer than usual.

"Pearson?" said she. "Jeremiah Pearson?"

"The same."

"Then it's all off," she cried. "You need not carry out that investment."

"Very well, ma'am."

They walked on together side by side, she brooding over some thought of her own and he a little crossed and disappointed at her caprice and the lost commission for Harold.

"I'll tell you what, admiral," she exclaimed suddenly, "if I were you I should get your boy out of this partnership."

"But why, madam?"

"Because he is tied to one of the deepest, safest foxes in the whole city of London."

"Jeremiah Pearson, ma'am? What can you know of him? He bears a good name."

"No one in this world knows Jeremiah Pearson as I know him, admiral. I warn you because I have a friendly feeling both for you and for your son. The man is a rogue, and you had best avoid him."

"But these are only words, ma'am. Do you tell me that you know him better than the brokers and jobbers in the city?"

"Man," cried Mrs. Westmacott, "will you allow that I know him when I tell you that my maiden name was Ada Pearson, and that Jeremiah is my only brother?"

The admiral whistled. "Whew!" cried he. "Now that I think of it there is a likeness."

"He is a man of iron, admiral—a man without a heart. I should shock you if I were to tell you what I have endured from my brother. My father's wealth was divided equally between us. His own share he ran through in five years, and he has tried since then by every trick of a cunning, low minded man, by base cajolery, by legal quibbles, by brutal intimidation, to juggle me out of my share as well. There is no villainy of which the man is not capable. Oh, I know my brother Jeremiah. I know him, and I am prepared for him."

"This is all new to me, ma'am. 'Pon my word, I hardly know what to say to it. I thank you for having spoken so plainly. From what you say this is a poor sort of consort for a man to sail with. Perhaps Harold would do well to cut himself adrift."

"Without losing a day," "Well, we shall talk it over. You may be sure of that. But here we are at the station, so I will just see you into your carriage and then home to see what my wife says to the matter."

As he trudged homeward, thoughtful and perplexed, he was surprised to hear a shout behind him and to see Harold running down the road after him.

"Why, dad," he cried, "I have just come from town, and the first thing I saw was your back as you marched away. But you are such a quick walker that I had to run to catch you."

The admiral's smile of pleasure had broken his stern face into a thousand wrinkles. "You are early today," said he.

"Yes, I wanted to consult you."

"Nothing wrong?"

"Oh, no; only an inconvenience."

"What is it, then?"

"How much have we in our private account?"

"Pretty fair. Some £800, I think."

"Oh, half that will be ample. It was rather thoughtless of Pearson."

"What, then?"

"Well, you see, dad, when he went away upon this little holiday to Havre he left me to pay accounts and so on. He told me that there was enough at the bank for all claims. I had occasion on Tuesday to pay away two checks, one for £80 and the other for £120, and here they are returned with a bank notice that we have already overdrawn to the extent of some hundreds."

The admiral looked very grave.

"What's the meaning of that, then?" he asked.

"Oh, it can easily be set right. You see, Pearson invests all the spare capital and keeps as small a margin as possible in the bank. Still it was too bad of him to allow me even to run a risk of having a check returned. I have written to him and demanded his authority to sell out some stock, and I have written an explanation to these people. In the meantime, however, I have had to issue several other checks, so I had better transfer part of our private account to meet them."

"Quite so, my boy. All that's mine is yours. But who do you think this Pearson is? He is the rankiest pirate in London. I can see a likeness now that you mention it. They have both the same hard type of face."

"She has been warning me against him—says he is the rankiest pirate in London. I hope that it is all right, boy, and that we may not find ourselves in broken water."

Harold had turned a little pale as he heard Mrs. Westmacott's opinion of his senior partner. It gave shape and substance to certain vague fears and suspicions of his own which had been pushed back as often as they obtruded themselves as being too monstrous and fantastic for belief.

"He is a well known man in the city, dad," said he.

"Of course he is—of course he is. That is what I told her. They would have found him out there if anything had been amiss with him. Bless you, there's nothing so bitter as a family quarrel. Still it is just as well that you have written about this affair, for we may as well have all fair and above board."

But Harold's letter to his partner was crossed by a letter from his partner to Harold. It lay awaiting him upon the breakfast table next morning, and it sent the heart into his mouth as he read it and caused him to spring up from his chair with a white face and staring eyes.

"My boy! My boy!"

"I am ruined, mother, ruined—ruined!" He stood gazing wildly in front of him, while the sheet of paper fluttered down on to the carpet. Then he dropped back into the chair and sank his face in his hands. His mother had her arms around him in an instant, while the admiral, with shaking fingers, picked up the letter from the floor and adjusted his glasses to read it.

"How can the city affect you and me, Harold?"

"It is dishonor. I cannot ask you to share it."

"Dishonor! The loss of some miserable gold and silver coins?"

"Oh, Clara, if it were only that! We could be far happier together in a little cottage in the country than with all the riches of the city. Poverty could not cut me to the heart as it has been cut this morning. Why, it is but 20 minutes since I had the letter, Clara, and it seems to me to be some old, old thing which happened far away in my past life, some horrid black cloud which shut out all the freshness and the peace from it."

"But what is it, then? What do you fear worse than poverty?"

"To have debts that I cannot meet. To be hammered upon 'change and declared a bankrupt, to know that others have a just claim upon me, and to feel that I dare not meet their eyes. Is not that worse than poverty?"

"Yes, Harold, a thousandfold worse! But all this may be got over. Is there nothing more?"

"My partner has fled and left me responsible for heavy debts and in such a position that I may be required by the law to produce some at least of this missing money. It has been confided to me to invest, and he has embezzled it. I, as his partner, am liable for it. I have brought misery on all whom I love—my father, my mother. But you at least shall not be under the shadow. You are free, Clara. There is no tie between us."

"It takes two to make such a tie, Harold," said she, smiling and putting her hand inside his arm. "It takes two to make it, dear, and also two to break it. Is that the way they do business in the city, sir, that a man can always at his

own sweet will tear up his engagements?"

"You hold me to it, Clara?"

"No creditor so remorseless as I, Harold. Never, never shall you get from that bond."

"But I am ruined. My whole life is blasted."

"And so you wish to ruin me and blast my life also. No, indeed, sir; you shall not get away so lightly. But seriously now, Harold, you would hurt me if it were not so absurd. Do you think that a woman's love is like this sunshine which I carry in my hand—a thing only fitted for the sunshine and of no use when the winds blow and the clouds gather?"

"I would not drag you down, Clara."

"I should not be dragged down indeed if I left your side at such a time? It is only now that I can be of use to you, help you, sustain you. You have always been so strong, so above me. You are strong still, but then two will be stronger. Besides, sir, you have no idea what a woman of business I am. Papa says so, and he knows."

Harold tried to speak, but his heart was too full. He could only press the white hand which curled round his sleeve. She walked up and down by his side, prattling merrily and sending little gleams of cheeriness through the gloom which girt him in. To listen to her he might have thought that it was Ida and not her staid and demure sister who was chatting to him.

"It will soon be cleared up," said she, "and then we shall feel quite dull. Of course all business men have these little ups and downs. Why, I suppose of all the men you meet upon 'change there is not one who has not some such story to tell. If everything was always smooth, you know, then of course every one would turn stockbroker, and you would have to hold your meetings in Hyde park. How much is it that you need?"

"More than £13,000."

Clara's face fell as she heard the amount. "What do you propose doing?"

"I shall go to the city now, and I shall ask all our creditors to meet me tomorrow. I shall read them Pearson's letter and put myself into their hands."

"And they, what will they do?"

"What can they do? They will serve writs for their money, and the firm will be declared bankrupt."

"And the meeting will be tomorrow, you say. Will you take my advice?"

"What is it, Clara?"

"To ask them for a few days delay. Who knows what new turn matters may take?"

"What turn can they take? I have no means of raising the money."

"Let us have a few days."

"Oh, we should have that in the ordinary course of business. The legal formalities would take them some little time. But I must go, Clara; I must not seem to shirk. My place now must be at my offices."

"Yes, dear, you are right. God bless you and guard you! I shall be here in The Wilderness, but all day I shall be by your office table at Throgmorton street in spirit, and if ever you should be sad you will hear my little whisper in your ear and know that there is one client whom you will never be able to get rid of—never as long as we both live, dear."

—H. G. McArthur, D. D.

Special Brand of Idiot. It is absolutely impossible to exist without a valet. No man with any self respect or any regard for his personal comfort can afford to do so.

The young man who uses the patent trousers stretcher or the more economical mattress and who confides his boots to be cleaned by street boys at the corners of public thoroughfares does not enter into consideration. He should know better.

There are certain necessary adjuncts to living which are vulgar in themselves, but which, with a proper amount of tact, can be so transformed as to render them acceptable to the aesthetic sense.

Money is one of these. We do not—I am speaking of people of refinement—wish to know what is the cost of articles or how they are purchased any more than we care to assist at the preparation of our food or the slaughter of cattle which are to provide us with sustenance. And yet even these rude functions may be so directed and accomplished as not to be offensive to our sense of delicacy.

The special brand of idiot who can publish utterances like the above has Life's deepest pity. For months this brainless biped has been pouring out similar drivel in the columns of a weekly journal whose name we considerably refrain from giving. The paper is young, very young, but anything over two weeks old should know better than to print such loathsome twaddle. From his brilliant pen came the statement some time ago that "one should dress quietly at a funeral." It is many a long day since the reading public has been brought face to face with anything so fatuous and so sickening as this complacent "gent."

Excitements That Kill. Now that the season of outdoor athletic games has opened, the usual list of injured from professional games of baseball, cricket, football and similar rough games may be expected to appear. But though a number do get injured in this way every season a far more common danger is from the excitement which accompanies these games. In the excitement of highly contested games the players run the risk of enlargement of the heart, which may prove fatal at the time or drag along for years. While a few of the players can endure almost anything in the way of excessive muscular exertion others of an ambitious and excitable nature run great risks.

Many of the games demand a continued exertion of a dangerous and reckless kind, and nothing short of a permanent injury to the player must follow where excitable temperaments engage long in the games. Often one suffers from a slight heart derangement which would never trouble him if he did not strain himself in excitable games. The true way is to demand a rigid examination of all those who would enter into games for long continued struggles. Exercise of a proper sort is beneficial, but many cannot stand more than the gentlest sort.—Yankee Blade.

GEMS IN VERSE.

Slender. From random converse, grave or gay, A poisonous little lie was born. Like many a lie that looks on day It failed to hold itself in scorn. It crept each tiny and bat-black wing And felt for its nice, poignant sting And said with a secret gladness, "I Am the full fledged symmetric lie."

Mounting in air, it paused awhile, Then lighted on a gossip's lip. The gossip with indifferent smile, Brushed it aside, yet bade it slip Into an old bean's prattling mouth, Whence, wandering north, east, west and south, It buzzed beside the ear, at last, Of one who gazed on it aghast.

Slyly it buzzed a tale of taint That smirched with blame the treasured life Of one whose duteous deeds made saint The unworried synonym for wife. He caught the weak, slim, wasp-like lie, Crushed it in both hands, watched it die— But dying it dared this taunt to fling: "My ghost lives on; my ghost can sting."

—Cosmopolitan.

Better Things. Better to smile the violet cool than sip the glowing wine; Better to hark a hidden brook than watch a diamond shine.

Better the love of gentle heart than beauty's favors proud; Better the rose's living seed than roses in a crowd.

Better to love in loneliness than to bask in love's daylight; Better the fountain in the heart than the fountain by the way.

Better to be fed by mother's hand than eat alone at will; Better to trust in good than say, "My goods my storehouse fill."

Better to be a little wise than in knowledge to abound; Better to teach a child than toil to fill perfection's round.

Better to sit at a master's feet than thrill a listening state; Better to suspect that thou art proud than be sure that thou art great.

Better to walk the real unseen than watch the hour's event; Better the "Well done!" at the last than the air with shouting rent.

Better to have a quiet grief than a hurrying delight; Better the twilight of the dawn than the noon-day burning bright.

Better a death when work is done than earth's most favored birth; Better a child in God's great house than the king of all the earth.

—George MacDonald.

Which Age the Best? Say, thou clear eyed, thoughtful honest critic, As you scan historic scroll of ages, Query human life in all its stages, Listening to the jargon of the music, Querying as to all the deeds and fruits, Searching motive, every shade of feeling, Best and worst of every age perceiving, Which is worthy of the highest homage? Surely not the crude and cramped beginning, Nor the dark and carnal ages later, Nor when Vengeance sat as sole dictator, Man's grim hand in death's ways a-sinning! No, of all this far, this age is proving Purest, kindest. Still there'll be a better— An age when greed, with all its gloated train, And lust, with all its shameful brood of vice, And war with all its cruel, dire devices, Shall wander "neath the vaulted skies obtain, But love, best angel, everywhere display Unselfish thought, desire, and godlike, rise Above the carnal and the base, 'Mid peace and plenty hold delightful sway— An age of light, unprecedented cheer, So full of many deeds, with naught of bane, And freighted richly with the truest gain, In which the grace of goodness shall appear, An age of ripe and perfect brotherhood, Which God himself will say "is very good."

—H. G. McArthur, D. D.

Discontent. Two boats rocked on the river In the shadow of leaf and tree, One was in love with the harbor, One was in love with the sea.

The one that loved the harbor The winds of fate outbore, But held the other, longing, Forever against the shore.

The one that rests on the river, In the shadow of leaf and tree, With wistful eyes looks over To the one far out at sea.

The one that rides the billow, Though sailing fair and fleet, Heeds not the peaceful river, And looks back to the harbor and sweet.

One frets against the quiet Of the moss grown, shaded shores; One sighs that it may enter That harbor nevermore.

One wears of the dangers Of the tempest's rage and wall; One dreams amid the lilies Of a far-off sunny fall.

—New Orleans Times-Democrat.

At Dead of Night. I woke at dead of night. The wind was high. My white rose bush was tapping 'gainst the pane.

With ghostly finger tips; a sobbing rain Made dolorful rhythm for my thoughts, and I strove vainly how to think and wondered why My brain, shoulike, must dig where long had lain.

The pulseless dead that time and change had slain, I fear no living thing. But, oh, to lie And see the pressure mark within my room, Take eyes and turn on me with yearning gaze. To hear reproachful voices from the tomb Of duties unfulfilled, might well high raise A stronger brain! God save me from the gloom!

Of sleepless hours that stretch between two days! —Carris Blake Morgan.

Mispent Time. There is no remedy for time mispent— No healing for the waste of idleness. Whose very languor is a punishment Heavier than active souls can feel or guess. O hours that induce and discredit, Not now to be redeemed! Ye sting not less Because I know this span of life was lent For lofty duties, not for selfishness. Not to be whiled away in endless dreams, But to improve ourselves and serve mankind, Life and its choicest facilities were given. Man should be ever better than he seems And shape his acts and discipline his mind To walk adoring earth with hope of heaven. —Sir Arthur de Vere.

Discovered. As snowdrifts melt one may perceive Much buried history: Somebody's sad neglect betrayed, A rake a hoe, a garden spade, A mixing ax, a much sought pal, A scrubbing brush, a card, "For Sale," A wilted doll, his color gone, That "baby" left out on the lawn, The kitchen broom, old Bowser's chain; Ah! yes, the melting dirts explain The awful mystery And treasures sadly mourned retrieve.

Let fortune empty her whole quiver on me; I have a soul that, like an ample shield, Can take in all and verge enough for more; Fate was not mine, nor am I fate's; Souls know no conquerors.



for Infants and Children.

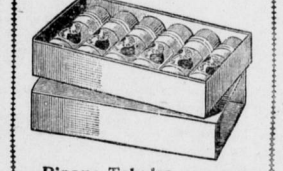
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—New Orleans Times-Democrat.

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