

CHAPTER XII. FRIENDS IN NEED

PRIENS IN NEED. "Now, paga," said Clara that morn-ing, wrinkling her brows and putting her finger tips together with the air of an experienced person of business, "I, want to have a talk to you about money matter."

'Yes, my dear." He laid down his

want to have a tafk to you about money matters." "Yes, my deär." He laid down his paper and looked a question. "Kindly tell me again, papa, how much money I have in my very own right. You have often told me before, but I al-ways forget figures." "You have deta told me before, but I al-ways forget figures." "And Ida?" "And Ida?" "And Ida?" "And Ida?" "Now, I think I can live very well on E50 a year, papa. I am not very extrava-gant, and I could make my own dresses if I had a sewing machine." "Yery likely, dear." "It is a sewing machine." "Ht is used I have £200 a year which I could do without." "If it were necessary." "It is is necessary. Oh do help me, like a good, dear, kind papa in this mat-ter, for my whole heart is set upon it. Harold is in sore need of money to me? I never think of it from year's end to year's end. But now I know how pre-cious it is. I could not have thonght that money could be so'valuable. See what I can do with it. It may help to save him. I must have it by tomorrow. Oh, do, do davise me as to what I should do, and how I should get the money." The doctor smiled at her engerness. "You are as anxions to get rid of money as others are to gain it," said he. "In another case I might think it rash, but I believe in your Harold, and I can see that he has had villations treatment. Your will let me deal with the matter." "You, apa?" "It can be done best between men. Your capital, Clara, is some £5,000, but it is ont on a mortgage, and you could not call it in." "Oh, deart oh, dear!" "But we can still manage. I have as much at ny bank. I will advance it to the Denvers as coming from yon, and you can repay it to me, or the interest of it, when your money becomes due."

much at my bank. I will advance it to the Denvers as coming from you, and you can repay it to me, or the interest of it, when your money becomes due." "Oh, this is beautiful! How sweet and kind of you." "But there is one obstacle—I do not think that you would ever induce Harold to take this money." Clara's face fell. "Don't you think so, really?"

really?

"I am sure that he would not." "Then what are you to do? What horrid things money matters are to ar-

"I shall see his father. We can manag

"Oh, do, do, papa! And you will do it

it all between ps." "Oh, do, do, papat' And you will do it son?". "There is no time like the present. I will go in at once." Hoscribbled a check, put it in an envelope, put on his broad straw hat and strolled in through the garden to pay his morning call. It was a singular sight which met his eyes as he entered the sitting room of the admiral. A great sea chest stood open in the center, and all around upon the carpet were little piles of jeraeys, oil-skins, books, sextant boxes, instruments and sea boots. The 'old seaman sat gravely amid this lumber, turning it over and caxmining it intently, while his wifo, with the tears running silently down her ruddy checks, sat upon the sofa, her elbows upon her knees and her chin upon her hands, rocking, herself slowly backward and forward. "Hullo, doctor," said the admiral,

slowly backward and forward. "Hullo, doctor," said the admiral, holding out his hand. "There's foul weather set in upon us, as you may have heard, but I have ridden out many a worse squall, and, please God, we shall all three of us weather this one also, though two of us are a little more cranky than we were." "My dear friends, I came in to tell you how deept we symmathize with you all.

"My dear friends, I came in to tell you how deeply we sympathize with you all. My girl has only just told me about it." "It has come so suddenly upon us, doctor," sobbed Mrs. Hay Denver. "I thought that I had John to myself for the rest of our lives-beaven knows that we have not seen very much of each other-but now he talks of going to sea again."

other-but now he talks of going to sea again." "Aye, aye, Walker, that's the only way out of it. When I first heard of it, I was thrown up in the wind with all aback. I give you my word that I lost my bearings more completely than ever since I strapped a middy's dirk to my bet. You see, friend, I how swmething of shipwreek or battle or whatever may come upon the waters, but the shoals in the city of London on which my poor boy has struck are clean beyond me. Pearson had been my pilot there, and now I know him to be rogue. But Yve taken my bearings itew, and I see my course right before me."

course right before me."

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taken my bearings is we, and a see my course right before me."
"What then, admiral?"
"Oh, I have one or two little plans. I'll have some news for the boy. Why, hang it, Walker, man, I may be a bit stiff in the joints, but you'll be my witness that I can do my 19 miles under the three hours. What, then? My eyes aro as good as ever, except just for the news-paper. My head is clear. I'm three and sity, but I'm as good a man as ever I was-too good a man to lie up for anothen 10 years. I'd be the better for a smack of the salt water again and a whiff of the breeze. Tut, mother, it's not a four years' cruise this time. I'll be

back every month or two. It's no more than if I went for a visit in the country." Ho was talking boisteronsly and heap-ing his sea boots and sextants back into his chest.

his chest. "And you really think, my dear friend, "And you really think, my dear friend, of hoisting your pennant again?" "My pennant, Walker? No, no. Her majesty, God bless her, has too many young men to need an old hulk like me. I shall be plain Mr. Hay Denver of the merchant service. I daresay that I might find some owner who would give me a change as second or third officer. It will be strange to me to feel the rails of the bridge under my fingers once more," "Thet tast the second second

of the bridge under my majors once "Tut that this will never do, this will never do, admiral". The doctor sat down by Mrs. Hay Denver and patted her hand in token of friendly sympathy. "We must wait until your son has had it out with all these people, and then we shall know what damage is done and how best to set it right. It will be time enough then to begin to muster our re-

enough then to begin to m sources to meet it." "Our resources!" The admiral laughed "There's the pension. I'm afraid, Walk er, that our resources won't need much mustering."



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to be done, and there's no sense th shring it." He detached her fingers from hissleeve, purked her gently back into an armchair and hurried from the house. In less than half an hour, the admiral was whileld into Victoria station and found himself amid a dense bustling throng, who jostled and pushel in the crowded terminus. His crrand, which had seemed feasible enough in his own room, began now to present difficulties in the carrying out, and he puzzled over how he should take the first steps. Amid the stream of business men, each hurrying on his definite way, the old seaman in his gray tweed suit and black soft hat strode slowly along, his head sunk and his brow wrinkled in perplexity. Suddenly and idea occurred to him. He walked back to the railway stall and bought a daily paper. This he turned and a certain column met his eye, when he smoothed it out and carrying it over to a seat proceeded to read it at his leisure.
And indeed as a man read that column at seemed strange to him that there should still remain any one in this world of ours who should be in straits for wast of money. Here were burdened with a surplus in their incomes, and who were burdened with a surplus in their incomes, and who were burdened with a surplus in their incomes, and who was not a professional money lender, but who would be glad to correspond, etc. Here, was the accommodating individual who advanced sums from £10 to £10,000 without expense, security or delay.
"The money actually paid over within a few hours," ran this fascinating advertisement, conjuring up a vision of swift messengers rushing with bags of gold to the aid of the poor struggler. A third gentlemen did all business by personal anis from £10 to £10,000 without expense, security or delay.
"The the place. It such thas the cost promising, and his wrinkles relaxed and his frow no softened away as he gazed at it. He folded up the paper, rose from the seat and fund himself face to face or its and the face there. You here, the there core its

was not meant for 15-stone men. But this doesn't look quite the sort of place where one would expect to pick up money."
"Just what I was thinking," said the admiral, looking ruefully about him.
"Ah, well! Have heard that the best furnished offices generally belong to the poorest firms. Let us hope it's the opposite here. They can't spend much on the management anyhow. That pump-kin headed boy was the staff, I suppose.
Ha, by Jove, that's his voice, and he's got our man, I think?"
As he spoke the youth appeared in the doorway with a small, brown, dried up little chip of a man at his heels. He was clean shaven and blue chinned, with bristling black hair and keen brown eyes which shone out very brightly from between pouched underlids and drooping upper ones. He advanced, glancing keenly from one to the other of his visitors, and slowly rubbing together his thin blue veined hands. The small boy closed the door behind him and discreetly vanished.
"Hor Wes."
"For you, I presume," turning to Charles Westmacott.
"No, for this gentleman."
The money lender looked surprised.
"I don what security?"
"I am a retired admiral 'And on what security?"
"I an a retired admiral 'And on what security?"
"I am a person papers. I get £850 a year. I thought that perhaps if you were to hold these papers it would be security enough that I should pay you. You will find my name in the many list. There is my card. I have here my pension papers. I get £850 a year. I thought that perhaps if you were the old these represent would be security enough that I should pay you." "What interest?"

"Then there is nothing else the mat-ter?" "No. But if the heart is weak then everything is weak, and the life is not a sound one." "You see, admiral,"remarked Mr. Mo-taxa as the doctor secreted his stetho-scope once more in his hat, "my remarks were not entirely uncalled for. I am sorry that the doctor's opinion is not more favorable, but this is a matter of business, and certain obvious precau-tions must be taken." "Of course. Then the matter is at an end."

"Fix Mr.

end." "Well, we might even now do busi-ness. I am most anxious to be of tase to you. How long do you think, doctor, that this gentleman will in all proba-bility live?" "Well, well, it's rather a delicate ques-tion to answer," said Mr. Proudie, with a show of embarrassment. "Not a bit, sir. Out with it! I have faced death too often to flinch from it now, though I saw it as near to me as your." ive per cent per annum." . Metaxa laughed. "Per an id. "Five per cent a month." "Per annum!



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i pect, tor ne said he was nungry arore he went."
"Then I suppose that we had better call again," said the admiral.
"Not a bit," cried Charles. "I know how to manage these little imps. See here, you young varmint, here's a shilling for yoa. Run off and fetch your master. If you don't bring him here in five minutes, I'll clump you on the side of the head when you get back. Shoot Scatt" He charged at the youth, who bolted from the room and clattered made y down stairs.
"He'll fetch him," said Charles. "Let us make ourselves at home. This sore does not feel over and above safe. It was the sort of place where one would expect to pick uncore,"
"Just what I was thinking," said the admiral, looking ruefully about him." "An well! I have heard that the best

"Tut, tut! This is a great pity. Have

You had rheumatic fever?"
 "Never."
 "You have had some serious illness?"
 "Never." an admiral. You have been abroad, tropics, malaria, ague—I know."

know." "I have never had a day's illness." "Not to your knowledge, but you have inhaled unhealthy air, and it has left its effect. You have an organic murmur—slight, but distinct."

etch is schet. You have an organic murmur—slight, but distinct." "Is it dangerous?" "It might at any time become so. You should not take violent exercise." "Oh, indeed. It would hurt me to run a half mile?"

"It would be very dangerous." "And a mile?" "Would be almost certainly fatal." "Then there is nothing else the mat-r?"