



CHAPTER XII. FRIENDS IN NEED.

"Now, papa," said Clara that morning, 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 matters."

"Yes, my dear," 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 always forget figures."

"You have £250 a year of your own under your aunt's will." "And Ida?" "Ida has £150."

"Now, I think I can live very well on £50 a year, papa. I am not very extravagant, and I could make my own dresses if I had a sewing machine."

"Very likely, dear." "In that case I have £200 a year which I could do without."

"If it were necessary." "But it is necessary. Oh, do help me, like a good, dear, kind papa in this matter, for my whole heart is set upon it. Harold is in sore need of money and through no fault of his own."

"You are as anxious 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 villainous treatment. You will let me deal with the matter."

"It can be done best between men. Your capital, Clara, is some £5,000, but it is out on a mortgage, and you could not call it in."

back every month or two. It's no more than if I went for a visit in the country. He was talking boisterously and heaping his sea boots and sextants back into his chest.

"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 chance as second or third officer. It will be strange to me to feel the rails of the bridge under my fingers once more."

"Tut! tut! this will never do, this will never do, admiral! The doctor set 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 resources to meet it."

"Our resources!" The admiral laughed. "There's the pension. I'm afraid, Walker, that our resources won't need much mustering."

"What is it to me whether you have it now or then? It may be more useful now. There's only one stipulation. If things should come to the worst and if the business should prove so bad that the nothing can set it right, then hold back this check, for there is no use in pouring water into a broken basin, and if the lad should fall he will want something to pick himself up again with."

"He shall not fall, Walker, and you shall not have occasion to be ashamed of the family into which your daughter is about to marry. I have my own plan. But we shall hold your money, my friend, and it will strengthen us to feel that it is there."

"Well, that is all right," said Dr. Walker, rising, "and if a little more should be needed we must not let him go wrong for the want of a thousand or two. And now, admiral, I'm off for my morning walk. Won't you come too?"

"No, I am going into town." "Well, goodbye. I hope to have better news, and that all will come right. Goodbye, Mrs. Denver. I shall as if the boy were my own, and I shall not be easy until all is right with him."

to be done, and there's no sense in shirking it." He detached her fingers from his sleeve, pushed her gently back into an armchair and hurried from the house.

In less than half an hour the admiral was whirled into Victoria station and found himself amid a dense bustling throng, who jostled and pushed in the crowded termini. His crand, 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 an idea occurred to him. He walked back to the railway stall and bought a daily paper. This he turned and turned until 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 it seemed strange to him that there should still remain any one in this world of ours who should be in straits for want of money. Here were whole lines of gentlemen who were burdened with a surplus in their incomes, and who were loudly calling to the poor and needy to come and take it off their hands. Here was the guileless person who was not a professional money lender, but who would be glad to correspond, etc. Here, too, was the accommodating individual who advanced sums from £10 to £10,000 without expense, security or delay.

"The money lender looked surprised. "How much do you desire?" "I thought of £5,000," said the admiral. "And on what security?"

"I am a retired admiral of the British navy. You will find my name in the navy list. There is my card. I have here my pension 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 could draw my pension and repay yourself at the rate, say, of £500 a year, taking your 5 per cent interest as well."

"What interest?" "Five per cent per annum." Mr. Metaxa laughed. "Per annum!" he said. "Five per cent a month."

"Maybe you know Broad street?" "It is out of Cheapside." "Well, then, how do you steer for it from here? You make me out a course, and I'll keep to it."

"Why, admiral, I have nothing to do. I'll take you there with pleasure." "Will you, though? Well, I'll take it very kindly if you would. I have business there. Smith & Hanbury, financial agents, Broad street."

"The pair made their way to the river-side, and so down the Thames to St. Paul's landing—a mode of travel which was much more to the admiral's taste than his car or cab. On the way he told his companion his mission and the causes which had led to it. Charles Westmacott knew little enough of city life and the ways of business, but at least he had more experience in both than the admiral, and he made up his mind not to leave him until the matter was settled.

"These are the people," said the admiral, twisting round his paper and pointing to the advertisement which had seemed to him the most promising. "It sounds honest and above board, does it not? The personal interview looks as if there were no trickery, and then no one could object to 5 per cent."

"No, it seems fair enough." "It is not pleasant to have to go, hat in hand, borrowing money, but there are times, as you may find before you are my age, Westmacott, when a man must stow away his pride. But here's their number, and their plate is on the corner of the door."

A narrow entrance was flanked on either side by a row of brasses, ranging upward from the shipbrokers and the solicitors who occupied the ground floors, through a long succession of West Indian agents, architects, surveyors and brokers, to the firm of which they were in quest. A winding stone stair, well carpeted and railed at first, but growing shabbier with every landing, brought them past innumerable doors until at last, just under the ground glass roofing, the names of Smith & Hanbury were to be seen painted in large white letters across a panel, with a laconic invitation to push beneath it.

Following out the suggestion, the admiral and his companion found themselves in a dingy apartment, ill lit from a couple of glazed windows. An ink stained table, littered with pens, papers and almanacs, an American cloth sofa, three chairs of varying patterns and a much worn carpet constituted all the furniture, save only a very large and obtrusive porcelain spittoon and a gaudily framed and very somber picture which hung above the fireplace. Sitting in front of this picture and staring gloomily at it as being the only thing which he could stare at was a small, sallow faced boy, with a large head, who in the intervals of his art studies munched sedately at an apple.

"Is Mr. Smith or Mr. Hanbury in?" asked the admiral. "There ain't no such people," said the small boy. "But you have the names on the door."

"Ah, that is the name of the firm, you see. It's only a name. It's Mr. Reuben Metaxa that you wants."

"Well, then, is he in?" "No, he's not." "When will he be back?" "Can't tell, I'm sure. He's gone to lunch. Sometimes he takes one hour and sometimes two. It'll be two today,

to be done, and there's no sense in shirking it." He detached her fingers from his sleeve, pushed her gently back into an armchair and hurried from the house.

"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 you. 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. Shoo! Scat!" He charged at the youth, who bolted from the room and clattered madly down stairs.

"He'll fetch him," said Charles. "Let us make ourselves at home. This sofa does not feel over and above safe. It 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! I 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 pumpkin 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 pouted underlips 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.

"I am Mr. Reuben Metaxa," said the money lender. "Was it about an advance you wished to see me?" "Yes."

"For you, I presume," turning to Charles Westmacott. "No, for this gentleman." "The money lender looked surprised. "How much do you desire?" "I thought of £5,000," said the admiral. "And on what security?"

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