THE TIMES. An Independent Family Newspaper,

IS PUBLISHED BYEST TUESDAY BY F. MORTIMER & CO.

Subscription Price.

Within the County, Six months. \$1 25
Out of the County, including postage, 150
85

Invariably in Advance!

Ar Advertising rates furnished upon appli-

THE UNOPENED LETTER.

DINNER hour in the manufacturing town of Middleton-upon-Irk; a hot summer's day. We are an energetic and thriving community at Middleton, although you might not think it just now when our streets are all deserted, and everybody is engaged in hard feeding. It is no fault of mine that I am not among the everybody. A peremptory engagement retains me at my post. I expect my Uncle Henry on business of importance, for which he has chosen the dinner hour when no one is about.

My obligations to Uncle Harry are so great that his wishes are law to me, even when they involve the sacrifice of my dinner. He has been my guardian and my best friend. By his help I have been enabled to set up on my own account as a solicitor, and, through his influence, I hope eventually to be provided with a respectable practice. He is a thriving merchant of our rising town, and one of the best fellows in the world, enterprising and speculative—perhaps rather too much of the last, but there is a cool confidence about him that generally brings him out right at the end. He has no children of his own, but has another ward, a niece of his wife, one Kate Brown, between whom and myself, I may tell you, exists an attachment of long standing. When my practice brings in a sufficient income, Kate and I are to be married.

Altogether, in spite of the dusty, sultry air, the sleepy aspect of things, and the sense of something wanting caused by the neglected call to dinner, I felt as happy as a man could well desire to be; the future seemed bright and cheerful, and there was nothing in the present to cause me the slightest disquietude.

But something in my uncle's step upon the stairs gave me a kind of presentiment of coming misfortune. He came in, and threw himself into a chair; flung his hat upon the floor, and wiped his face with his handkerchief, an unaccustomed air of weariness and chagrin upon his face.

"All well at home?" I asked. "Aunt

all right, and Kate?"

He nodded in an abstracted way, and flung a telegram across the table to me. It was from his London correspondent: "Gillies & Co.'s acceptance returned; regular smash; everybody connected with them will come down,"

I remarked calmly that it was a very good thing that he was not connected with them.

"But I am, Jem, worse luck," he said: "We were operating in cotton together for a rise, and they have drawn upon me for a big figure."

I felt that this was bad news, and I did not know what to suggest. But presently Uncle Henry brightened up, and went on to say that, although this would no doubt hit him hard, yet he could weather it as long as his connection with the bankrupt firm was unknown. The bills that were now maturing, drawn upon him by Gillies & Co., were payable in London. He must raise £10,000 to meet them, and this at once, and with the utmost secrecy. He could do this easily enough on the security of the title deeds of the property he had in the town and neighborhood; his banker would advance the amount at once, but he did not want to go to his banker. He would not have it known for the world that he was raising money on his property. Better pay a heaver percentage for the loan, and deal with a money lender unknown to the world of commerce. Could I find him some one

It was not without embarrassment

securities?

to advance the money at once on these

my hand on such a person at once. Some time before in my hot and foolish youth I had been led into betting a good deal on races, and losing, one Liverpool meeting, a good deal more than I could pay, was recommended to a money lender-one Bob Hargreaves, of Howbentwho had relieved my pressing necessities at a sufficiently exorbitant rate of interest. Uncle Henry had subsequently very generously paid off all my debts without asking any questions, only exacting from me a promise to abstain from such courses for the future. Bob, it was well known among the initiated, could find money to any amount if he could see his way to a good profit, and I had no doubt that he would jump at the prospect of getting both a high rate of interest and unexceptionable security. Hargreaves was an eccentric kind of man, nominally a tailor, living the life of a recluse, and nervously apprehensive of having it known that he had any money at all of his own. There was no fear of any want of secrecy on his part. He did not bear the best character in the world, it is true, and it was said that he had acquired his money in a way that would hardly bear investigation. But, then, you don't ask the character of a man who is going to lend you £10,000. I telegraphed to Hargreaves to come over and see me, and next morning, at the appointed hour, I heard a tremendous thumping on the stairs, as if a heavy bedstead or something of the kind was being dragged up. Presently the door was cautiously held ajar, and a wizened face appeared in the opening.

Seeing that I was all alone, Bob-for he it was-whisked dexterously into the room, incumbered as he was by a crutch handled stick in each hand, and brass bound wooden clogs on his feet. The amount of timber he carried accounted for the noise up the stairs.

"Well, I'm here to oblige you, Master Turner; but if it's brass you want, you will bear in mind I'm a poor man.'

"Then you are no good to me," I replied brusquely, "and you'd better go the way you came."

"Aye, but I can get a bit of money sometimes, thou knows. There's many thinks a deal of Bob Hargreaves. But at this minute, I'd take my Bible oath, I'm worth nothing but what I carry on my back,"

According to appearance that was very little, for he was dressed in threadbare clothes of a dirty snuff brown color, patched and mended, and that would have advantageously borne still more patching and mending. A greasy black cloth cap was on his head, and the only solid thing about him was a heavy cowskin waistcost, strangely out of keeping with the sultry weather.

After chaffering a while-for Bob's impecuniosity was only assumed to justify a higher percentage—he consented to find the money-at six per cent. for three months-down upon the nail. While he was away to get the money, I sent for Uncle Henry to come and ratify the bargain. A simple memorandum of deposit of title deeds was all that was necessary, and this I was not long in preparing; so that the affair was concluded at once, and the parchments handed over to Robert in exchange for £10,000 in bank of England notes, all soiled and limp, as if they had been a long while in circulation. It gave me a great deal of trouble to make a list of them, for they were of all denominations, and none of the same dates, or of consecutive numbers. I finished the task after a while, and slipped the list in my portfolio. The notes I placed carefully within my safe, and locked them up. Bob wrapped up his parchments in an old blue cotton handkerchief and hobbled off, casting many a regretful look behind at my safe, as if it had been a sarcophagus where his heart was enshrined. That safe, by the way, was a present from Uncle Henry, a capital one by a first-rate maker, and I was really pleased to have something valuable to put in it. Hitherto a simple cupboard would have answered my purpose just as well.

As soon as Bob was gone, Uncle Henry gave me instructions as to the disposal of the money. On no account was it to go through the bank. It must remain in my safe until the next morning when I was to take it up to London myself, and retire certain acceptances then that I replied that I thought I could put | coming due, and get back the bills. My

uncle was much pleased that I had managed the business so promptly and gave me a ckeck for £50 for my services. He was in excellent spirits now. Cotton had seemed a little harder at that day's market, and should it rise a little more, he would be able, he told me, to put back the £10,000 he had just borrowed, and clear as much more besides. In that case, he would settle a good part of the money on Kate, and we might be married as soon as we liked.

I went to bed that night in a happy frame of mind, proud of the confidence placed in me, with vague but pleasant dreams of future happiness, when I and Kate should be man and wife. But just at dawn I awoke in a horrible fright, perspiration breaking out all over me. I had dreamed that somebody had robbed the office, and in the moment of waking it flashed upon me that I had left the duplicate kep of my safe hanging on its accustomed nall over the fire place in my office. For there I had got into the habit of hanging it, as I had a trick of leaving my keys at home, and found that the duplicate key would obviate the inconvenience of not being able to get at my things. In the excitement of the day I had forgotten about its existence.

I arose at once, although it was barely four o'clock, and walked down to my office at top speed. There everything seemed quiet and tranquil; the windows grim and dusty looking, blinked down upon me in a reassuring way. After all my scare was uncalled for. There was hardly the remotest chance in the world of thieves getting into the place, and if they did, would they be likely to find the duplicate key? There was no use in alarming the neighborhood by trying to wake up the housekeeper. Everything was firm and tight, the street tranquilly sleeping in the early sunlight. I would wait till six o'clock, and the world was astir again, and then go and secure the duplicate key. I walked about the deserted town, refreshing myself-at an early breakfast stall, and then, as the factory bells were all jangling out and the streets were filling with operatives hurrying to work, I presented myself at the door of the building that held my office. The housekeeper nodded to me amicably. No catastrophe had happened in the night, evidently. I ran up stairs, three steps at a time, darted into my office, and-casting a glance around to assure myself that everything was in statu quo-toward the fire-place for the key. It was hanging in its accustomed place. With a feeling of joyous selfgratulation, that no ill effects had followed my carelessness, I proceeded in a leisurely way to open my safe, to assure myself of the safety of the deposit. Judge of my horror and dismay when I found that the notes were gone-clean

To the first stupefaction of despair at the loss of my uncle's money followed an eager desire to be doing something. I must go to the post office at once; the notes must be stopped; I had taken the numbers-where was the list? In my portfolio; that too I had placed in the safe, that also was gone. Nothing else was touched, the loose silver I kept there was intact.

Here was a blow that almost overpowered me. In addition to the loss of money, loss of reputation would follow. What a pretty sort of tale I should have to tell, of a robbery in which the thieves had not left the slightest trace of their operations, where the objects stolen were notes of which I had retained none of the particulars. Those who knew me best might believe me, but certainly no one else would. Ten thousand pounds abstracted from an unlocked safe, the numbers not known, and no signs whatever of any unauthorized person having entered the premises! Should I believe such a story myself told of any third person?

One opening for hope occurred to me. It was possible that Bob Hargreaves had kept the numbers of the notes he had handed over to me. Howbent was only six miles away; I might be there and back before the hours of business commenced, in ample time, too, to telegraph the numbers to the leading banks. After some difficulty I found a cab, and started to drive there. A miserable,anxious drive it was.

Bob lived in a rough stone cottage on

a waste, untidy piece of land in the outskirts of the village of Howbent. Early as it was, he was already astir; I could see him through the window, cross-legged on his board, busily at work, stitching away at a cowskin waistcoat; even in the overpowering anxiety of the moment, I could not help a feeling of wonder at his employment, the rest of his apparel so much more in need of his labor. The ground was too soft to give warning of my approach, but my shadow falling across the window, made him look up suddenly. Catching my eye, a deadly pallor came over his face, the corners of his mouth began to twitch, he jumped off his board and came to the door. Bob stood in the doorway regarding me with an air of covert mistrust, then his eyes glanced eagerly around as if he doubted whether I were not accompanied. Seeing only the empty cab and its driver, waiting in the road, a hundred yards off, he recovered his self possession and inquired my business. I asked him, eagerly, if he had kept the numbers of the notes he had paid me on the previous day. "Why, what's amiss; haven't you?" parried Robert with instinctive caution. Something at this moment prompted me to equal caution. It struck me that Hargreaves would be more ready to give information if he thought that I was already possessed of it. "Oh, I have the numbers," I replied; "but I thought I should like to compare my list with yours." "What, you've gotten a list then," cried Robert, "then what do you want more?" "The notes have been stolen," I said, and then went on to describe the circumstance of the robbery. Robert listened with a sarcastic, incredulous smile that was very provoking, especially as I felt that his mental attitude toward the story was that which the whole world would speedily assume. "Take my advice,"he said, "go home and frame a likelier tale than that. Same time, if your uncle's in with ye, I'm not one to spoil sport. There's one lee to begin with; if they took the case with the numbers in it, how do you come to know 'em now?" "I took a copy, of course," I replied, scarcely noticing the insinuation, or broad assertion rather, contained in Robert's speech; I was too broken spirited. "But I must compare it with yours. Oh do give me the numbers, Mr. Hargreaves." "Nay, I've gotten no numbers," he replied, sullenly; "what'd be the use of numbers to gether, bit by bit and one by one, without bothering about numbers. I'm no scholar either, for that matter."

With that he slammed the door in my face, and went back to his board, but I saw no sign of the cowskin waistcoat as I passed his window, dejected and crestfallen. Bob was sitting with his needle in his hand, gazing at its point in a kind of sullen reverie. In him was the last gleam of hope I possessed, and I could not give it up without another trial. "I'm sure you could tell me something about them, Mr. Hargreaves," I cried to him through the window, "where you got them from, some of them."

"I tell thee what," said Bob from his board, "I swear my Bible oath I know naught more about thy notes, so go thy ways,"

There was nothing to by gained by wasting more time over Robert, and I drove away homeward, still more wretched than before. By the time we reached Middleton, business had commenced at my uncle's warehouse, and, always early at his work, he was there himself busily occupied. The telling him was the worst part of the business, but he uttered not a word of reproach, and evidently fully believed my account of the matter. Still, as he paced up and down his room with a gloomy, ashen face, I saw that the disaster was one that affected him bitterly.

" Have you told the police?" he asked sharply, at last. "No," I replied, "I am now on the way; I have only seen Robert Hargreaves since." "Thank Heaven you have not. The thing is bad enough, let us make the best of it. Not a word to anybody of the loss, except Kate; you may trust her; but not another living soul."

My uncle was right, I could see, hard as it was, to keep quiet. The tale of such a loss, under these suspicious circurstances, at this especial juncture would be fatal to his credit. As it was

he might be able to tide over his difficulties. He would go to London at once and try to get the bills held over. And if cotton would only spring a little!

Already Uncle Henry was over the worst of his misfortune and going about his business alert and composed. But for me, how could I bear the thought of the probable ruin-disgrace, even-I should have brought upon my friend and benefactor! I kept up till I had seen him off by the London train. Then I hurried off to Kate to tell of the irretrievable misfortune and get a little comfort, where only comfort was possible, from a woman's sympathy.

Kate, when I first told her my news, was overcome with grief and dismay. But she soon recovered presence of mind and tried to re-establish mine. It was possible to do something in the matter. If we could take no measures to find out the thieves, we might try secret negotiations. Those who had stolen the notes would likely be afraid to cash them at once; perhaps they would be open to an offer, and appreciate the advantages of a good round sum and safety therewith. Without loss of time, I inserted an advertisement in all the local papers and London dailies, offering a reward of \$1,000 for the recovery of the missing notes. But no result followed; whoever was in possession of the treasure made no sign.

Next day came back Uncle Henry from London, having succeeded in renewing his bills for another fourteen days. It was now the middle of Juneon the third of July the delay would expire. There could be no further credit given, for things were getting worse and worse in town, Gillies & Co.'s failure had caused universal mistrust and want of confidence. But if cotton only sprang an eighth per pound all would be well.

Cotton did not spring, however, but fell a trifle instead. Failures were rife at Middleton as well as in London. The strongest firms were talked about, and Uncle Henry did not escape. Still, he carried on matters bravely; but when the fourteen days had passed, if there should happen no favorable changes in the markets, things would be bad with him. I now bitterly regretted that the loss of the notes had not been made public. It would be a pretty story for my uncle's creditors, if he had to call them together-all the more improbable too, as this would be the first that had been heard of it. But it was too late now to say anything about it, would only precipiate matters, indeed and, destroy Uncle Henry's last chance. Day after day passed away, bringing

no improvement in the state of affairs. It was now the last day of the month; on the third of next month, if no help came, uncle would have to stop payment. I was sitting at my desk, the pen idle in my hand, brooding over coming misfortunes, when I heard a letter drop into my box and the quick rap of the postman. It was only a dead letter after all—some letter I had misdirected, no doubt; another piece of carelessness or stupidity to go to my account, swelling by ever so little the great balance against me. Ten thousand pounds! why, a whole life's slavery would not be an equivalent. I flung the dead letter from me in disgust, and returned to my dismal reverie. There it lay, looking at me reproachfully, and I took it up at last to be rid of it. But, on tearing open the post office envelope, I found that the letter within was not in my handwriting, but apparently in that of some illiterate person, and that the address was that of a person I knew nothing about. It was an unopened letter, addressed to "Capt. Sam White, Nowland's Row, Middleton." Why had they sent it back to me, who certainly had not written it? The secret was that the envelope was one of mine-its seal embossed with my name and address—and thus it had been sent to me at once, falling its delivery to the address. It was very cool of somebody to make use of my envelope. Still, as the letter had nothing to do with me, I had no right to open it, and I was about to enclose it to the postmaster general, asking him to have the letter opened and returned to the original sender, when Kate came in as usual, to see if I had heard anything. "No news again to-day, James?" she asked stoutly. "No news, Kate," and we both sighed; then she looked over my shoulder to see what I was doing.
"Oh Jem," she said reproachfully,