

KICK HIM DOWN HILL;

OR,

UPS AND DOWNS IN BUSINESS.

BY

MISS M. M. SMITH.

"GOLD WINS."

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KICK HIM DOWN HILL.

CHAPTER I.

Donall O'Donald—His persecutor—A millionaire and his dashing team—Old Mrs. Biggins—O'Donald in a frenzy of grief kicks old Catchall out of doors—A Croesus to-day, a beggar to-morrow—Men and their idols separated—A woman hurled into the death-stream—A mysterious woman—Edith Jennie, her madness—The sacred vow.

"I TELL you what, Squire Wright, there is a screw loose somewhere! A man never lets his fences fall down, his children go ragged, or mends his windows with old garments, if he is all sound; besides, the man himself looks haggard and dissipated. My opinion is Donall O'Donald is going to the dogs. Intemperance is at the bottom of the whole thing."

"Such signs are against a man," replied Wright, "but circumstances alter cases. I know the man to be temperate, not only temperate but he makes earnest efforts to save the intemperate. He has kept many a drunkard and family from ruin. You doubtless remember when he took that beautiful child whose father died in a debauch and whose mother died of a broken heart. His early friendship for the father of Grace would not permit him to see his child suffer, notwithstanding he had children of his own, a frail wife, and only his labor to support them all. O'Donald and his wife have both been ill, and their two lovely children died of the malignant disease with which they were prostrated. Bread cast upon the waters in sweet charity has returned after many days, for the beautiful adopted child, made still more lovely by her acts of devotion and kindness, is all there is left to stave off actual want. She battles nobly. I have wanted to send relief to the stricken father, but feared they might think I considered them objects of charity, and if they were really compelled from necessity to accept, next comes

a stare from the cold green eyes of the world. It is sad that there are so many relentless, bitter and uncharitable spirits hovering about us, with no power or will to discern good from evil. O'Donald is partially recovered, but he needs our sympathy at least."

Squire Wright finished. Sharpsteel winced perceptibly under his cutting truths, for to no one would they more forcibly apply than to this selfish, unfeeling, dishonest man; but because he possessed the almighty dollar, before which the world bows, he was courted and endorsed by all except a few upright, fearless men like Wright, with a character which money can neither make nor unmake.

Though staggered, Sharpsteel was not a man to give up easily and put in defence:

"Others have been sick and have managed by the aid of brains to keep up. There is a mighty sight in calculation. Why, my father, Jonathan Sharpsteel, did not leave his bed for years, but he managed his own affairs and grew rich; and the name of J. Sharpsteel went abroad as a household word."

"True, the name of Jonathan Sharpsteel was widely known, and crowned with the honors which riches bring. Because he is your father I make no comments upon his name or character. To return to O'Donald, mechanics do not always have the capital to run them through unlooked-for difficulties. O'Donald was remarkably prompt till these misfortunes overtook him. He is a first-class mechanic, and has gotten up more stylish suits than any other man in the city. He was rapidly running into trade, was about to advertise as merchant tailor, had really selected a desirable stock to manufacture into clothing, and I can but imagine that the necessary payment of this stock, without health to make it into garments or dispose of it, has had much to do with his neglect in keeping up the appearance of his home and family. The heartstricken man has no children of his own of whom you speak to run in rags, but for the sake of all that do remain dear I am sorry to hear that his patrons are leaving him."

"Of course they will fall off if things are not promptly attended to. No one is going to wait a whole season for a job

of work. If a man wants a wedding suit or a business suit, or whatever it may be, he wants it when he wants it. He cannot expect to hold his customers if he does not keep up with the times. I am going to order a hundred dollar suit, and he has always done my work in good style, but as things look now I shall not patronize him. I believe in helping those that help themselves. Now I think of it, I have already spoken to Tom Jones about it. He is getting things up in shape and doing a good business, and ought to be supported for his energy. There is nothing like keeping up appearances in this world."

"True to human nature, one always goes up as another goes down, one rises on another's fall. Tom Jones goes up without merit, as O'Donald goes down crowned with worth. If a man once gets to going down hill every body will give him a kick. If I had a hundred dollar order, and owned as good a suit as you now have on, I should wait awhile for O'Donald's recovery, that I might give him the benefit, for he needs it more than ever before."

"Business is business; no love in trade. In hard times like these we are to look out for number one, take care of our own interests, and not make sentimental fools of ourselves on account of a little weak sympathy. A man in a country like this has no business to be poor. When able to work he should lay up something for a rainy day, instead of picking up other people's brats to support, or looking after drunkard's widows. No use in shedding crocodile tears over such cases as O'Donald's. One might——"

"Good morning, gentlemen, good morning. You seem to be engaged in animated conversation, and I should no doubt beg pardon for interrupting you. I heard the name of O'Donald, and thinking it might be Donall O'Donald I halted."

"The same sir," replied the Squire, hoping he had stopped to inquire for the good of the man, yet doubting it from his appearance.

"I have just learned that O'Donald is on the eve of failure and——"

"That is true," chimed in Sharpsteel.

"Well, as I was going to say, I was so unwise as to give

him long credit for a hundred in stock. He presented an honest face, and notwithstanding I have before been bitten, like a goose I trusted him without security. It is due to-day, and I have come here at great expense all the way from Southtown, for you know when you want a thing well done you must see to it yourself. I shall put it in justice court, as that will bring him to time in a hurry, and what is more I shall stay right here and see it through. It will cost me a cool fifty, at least, to collect it, but then I shall have saved fifty; and though, as I have said before, I have been taken in on former occasions, I have never lost a whole debt in my life. I always get something. I never let the grass grow under my feet after a thing becomes due, especially if a thing looks a little shaky. I was on the road looking for Squire Wright. I shall immediately issue a summons for him to appear before that gentleman, and must be going;" and the little burly, red-nosed, sharp-eyed G. A. Lookout sputtered around as though all there was in this world worthy of thought was the securing of a financial claim.

Sharpsteel scarcely understood the common civilities of life well enough to introduce the Squire.

"Can you tell me, gentlemen, where I can find Wright?"

"I am the man you are in pursuit of, sir," replied Mr Wright.

"Oh, yes, this is Squire Wright! I was so intent thinking how you could secure your claim that I overlooked your inquiry."

Squire Wright scanned this apology of a man for a moment, and apparently studying how he might avoid offending a stranger and still refuse to lend him assistance, replied:

"Although I should regret that in any way you be distressed from the loss of a just claim, I would induce you if possible to wait awhile upon this man. He has unfortunately been stricken by disease, lost his children and encountered untold difficulties, all of which has made him slow in the fulfilment of business engagements. He is perfectly upright and honest, and I have no doubt but that in a little time he will be able to pay. If, after considering the matter further, you really conclude to push

this claim I beg you to bring it before some one else. I have some matters to attend to immediately and must beg to be excused, and will therefore bid you a good morning."

Neither gave a reply to the Squire's pleasant good morning.

Squire Wright was an attorney and counsellor-at-law, and though but middle-aged he was earnestly sought as counsel. He was tall, dignified and manly in appearance, and, physically as well as morally, head and shoulders above the majority of men. With outspoken firmness for the right, no wonder that selfish minds were prone not to like him, and as he moved off, the upturned noses, perceptible sneers, of Lookout and Sharpsteel, plainly told what they thought of him. Sharpsteel was not long in bringing his scum of criticism to the surface, and to make it more poignant they were at this moment joined by Tom Jones, the rival mechanic of O'Donald.

"Well, Tom," exclaimed Sharpsteel, "we have been discussing your friend O'Donald. This man has a little claim against him, and has come all the way from Southtown to establish it."

"Very likely," replied Tom, "there are a great many in the same boat. A man that persistently runs in debt, and *never* pays, and who takes no pains with his work, and never does anything on time, can't expect to succeed. Promptness and honesty win, and although one who strictly adheres to the principles of honesty cannot progress very fast at first, time will tell. I laid my plans of honesty deep, and it therefore took me some time to get a start; but I did get started in the right direction, and I am all right now."

"Yes, that is so," replied Sharpsteel. "We have just been speaking of you with the rest. That saintly old 'coon,' Squire Wright, has been giving us a moral lecture. You would think, to hear the old cuss talk, that he was a huge bundle of perfection just let down from heaven who had not yet quite touched the earth. He expresses very deep and heartfelt sympathy for the O'Donalds. No doubt it is heartfelt; under the wink, or rather confidentially, I have heard it hinted that the Squire was once somewhat interested in O'Donald's wife, in the days gone by; perhaps not so far by as some would like to infer. These very pleasant salutations do not go unobserved

by the world. Should you see him meet her, you would imagine she was queen of hearts by the airs he puts on. He touches his hat as gaily as a knight. It really has been more than hinted at that the very stylish appearance of this lady is due in a great measure to the very unselfish generosity of the Squire. People cannot help thinking, you know."

"You are very mild in your remarks, friend Sharpsteel," put in Jones. "There is more of this Wright and O'Donald matter than is generally admitted. I know more of it than I wish I did, much more than I care to tell, but we will pass this as one of the many sad cases of life and return to the subject. If I were you, stranger, I would secure my claim at once."

"Yes, by all means," Sharpsteel continued, "you had better attend to that claim at once. Delays are dangerous, for Donall O'Donald is surely a 'gone sucker,' and for my part I do not care much. These men who put on airs and pretend to be so much better than their neighbors always find their level. I like to see them come down a peg or two and——"

"Halloa!" ejaculates Jones, "is not that a splendid pair of horses that just spun round there, a genuine two-forty on the plank, and what a magnificent carriage! That rig must be worth a cool three thousand. Wasn't that a grand turn? How elegantly the driver makes them show off. By the way, that man in the carriage is Ishmael Smythers, the millionaire. You know Ishmael, don't you? Did you ever hear that little bit of gossip, that O'Donald was once his rival; but gold wins every time. The woman was wise as well as beautiful; wise in hearkening to the instructions of her father, and——"

"Hist, Jones," said Sharpsteel, pointing to a slight youth who had all the while stood unnoticed beside them. The lad was Melvin Smythers, son of the millionaire in the carriage.

The two men simultaneously raised their hats, and the youth courteously returned their salutations. It was not that Sharpsteel or Jones cared for the boy, but gold wins every time. Melvin's father was worth a million, and that would raise almost any man's hat. If a man is on the top of the hill, take off your hat; if he has taken one step downward, kick him down. So goes the world.

A fair young girl passed to whom Melvin gracefully bowed, but whom the two men let pass in silence, for she was only the adopted daughter of Donall O'Donald.

The prancing steeds were at this moment reined up before the boy and men, at which the men seemed much interested but the boy rather indifferent.

Smythers, senior, alighted, as did the owner of the team, and inquired of Melvin how he was pleased.

"The horses are very fine, but, after further consideration, I do not want them."

"Why so, my son? It is not to every lad that is given three thousand to do with as he pleases. What do you intend to do with your money?"

"As it is mine, to do with as I please, I intend to deposit it for future business interests. There are so many ups and downs in business life that I have concluded to make a reserved fund of it, as you sometimes talk about."

The father, a close-handed millionaire, had, while in one of his pleasant moods, presented his son, a lad of fourteen, with three thousand to spend at will. He had expressed a desire for a fine turnout, which pleased the father, for it could be used by himself; and his liberality always embraced himself. He never expended in anything that did not bring his wealth into notice; but, on the other hand, remembering that in the reserved fund talked about there was power, he secretly approved this act of his son; which showed, even at this early age, that he was laying the corner-stone of future greatness and power.

The disappointed owner of the team and the millionaire drove away, and Melvin moved on thoughtfully.

He again heard the name of O'Donald, and, looking up, saw a group of men lounging on dry-goods boxes. Timothy Doolittle and John Idler were discussing the merits and demerits of the case. O'Donald had no friend here like Squire Wright to defend him. All seemed but too glad that he was under a cloud. He had shone too brightly for them, and envy had many times rankled in their breasts. Each chuckled as he used his favorite phrase to indicate the probable failure of this worthy man; such as that he had failed to connect, was going where

the woodbine twineth, gone up the spout, etc., and asserted that all was caused by putting on too much style in attempting to ape his betters. Good enough, glad of it. The men caught sight of Melvin, and, rough as they were, raised their hats. Gold wins. It is the god that rules the world. It places ungodly men in the highest positions, and the want of it has levelled the most worthy in the dust.

Melvin passed on, his resolution stronger than before. He entered a bank and deposited the three thousand, fourteen hundred on interest and sixteen hundred on call.

He inadvertently wended his way towards the small but swift and dangerous river that wound through the suburbs of the city. Suddenly he noticed a great commotion upon its banks. He hurried to the spot in time to see the head of Grace O'Donald rise above the water.

"For the last time risen, and will no man save the child?" shrieked a woman.

"Why, woman, the current is wild, and who will risk his own life for the girl in that hell-gate of waters? I supposed even a child knew its dangers."

The slight form of Melvin Smythers sprang by them and plunged into the waves as the girl disappeared below the surface. The father of Melvin, who had been driving, whirled to the spot, just in time to see his son plunge into the eddying stream, and he raved like a madman when he saw the girl and boy both sink to perish, for none had ever escaped from this whirl of waters.

"A thousand dollars to him who will save my boy," shouted Smythers.

A dozen men started pale and trembling towards the shore.

"Five thousand dollars to him who will rescue my child," in anguish cried the father.

A half dozen men neared the shore, but the boy or girl was nowhere to be seen.

"One hundred thousand dollars to the man who will snatch my son from the jaws of death; for with him the race of Smythers dies."

Until the last sentence was pronounced, those who knew old

Smythers were much surprised to see him show so much feeling for his child. It had been supposed that he had no love, except for name and gold, and that he now offered one hundred thousand, rather to perpetuate his name than to save his child, convinced the bystanders that their first impressions were correct. The crowd was not over-anxious to perpetuate the name of Smythers; but had it not been certain death, they would have gladly saved the boy for the one hundred thousand dollars. All this occupied but a moment. Each gazed intently at the spot where they went down; and one, more courageous than the rest, went to the water's edge, but could discern no traces of either.

Leave the crowd and follow the boy and girl.

Melvin apparently acted under the power of inspiration—without fear, therefore kept his presence of mind. He found himself whirling in the vortex of waters. He caught the dress of Grace, as she too circled in the pool of death, too much exhausted to impede his movements. A heavy piece of timber was rushing madly into this death centre, and as it turned violently, end for end, it struck the twain with such force as to send them drifting into the open current; and while all were eagerly watching the spot where they went down they had reached the bank below, and lay exhausted thereon. Melvin was bruised, and Grace apparently dead. The carriage had remained in waiting, and it now followed the crowd to where lay the two motionless forms.

At the sound of his father's voice Melvin arose as from the dead, standing erect.

A shiver passed through his frame, as if he expected a severe reprimand for saving Grace O'Donald.

The father remained silent. Finally he ordered the driver to lift his son into the carriage and bade him drive on. Melvin again, regardless of his father, instinctively pointed the driver to Grace, who, not understanding the situation, also took Grace into the carriage.

The father looked suspiciously at the girl, but it was no time to parley, and there was nothing to do but to drive her to her home.

A few moments brought them to the home of the O'Donalds. A sad sight. The pale wife was reclining on a couch, and the husband leaning distractedly over a pile of papers.

At the sight of O'Donald, Smythers at first paled, then a flush of anger flashed across his face and finally a dark cloud settled upon his brow. The boy understood his father too well to speak. The millionaire, slightly softened by the anxious look of his son, said,

"O'Donald, my boy rescued your girl. We bring her. You can expect nothing from a child's fancy."

They knew not how all had happened, but it was done, for surely their Grace was dead. No life appeared in the limp form, and the father and mother wept, and oh so bitterly, for she was all that had been left to them.

They sat motionless, regarding each other; for each was wondering what could be done, as neither was strong enough to endure hardships, or even attend to burying their angel child.

While mourning thus Squire Wright entered in silence. O'Donald guessed his errand and arose, taking from a drawer one hundred and fifty dollars, and handed it to the lawyer, saying that it had been saved by sacrifices, that they had been compelled to go without the necessities of life in order that this debt might be paid, and he hoped that the man who had been so scrupulously exacting would never be compelled to suffer what they had suffered.

"I hope he may yet understand some of the ups and downs of business life," replied the lawyer, as he cast a sad look upon the motionless form of Grace; adding, "if this is not sent to-day he will again send the sheriff."

"Under different circumstances I would pay this myself, but there are so few pure minds in this world it might not be best. I will write him, by way of variety, regardless of circumstances. Such men need their portraits drawn for them occasionally, that they may see themselves as others see them."

The sheriff and lawyer had kept this fact of O'Donald's being persecuted in the courts a secret, fearing it might still further injure his credit. Loren Walton, a petty dealer, had managed to take advantage of O'Donald's illness, which was the

means of his inability to pay, and had run a bill of costs to the extent of the law, doubling the original amount.

The sum of one hundred and fifty dollars was a heavy one for O'Donald.

Close the door for a few moments of this house of mourning, where death and persecution make sad the hearts of noble souls.

The heart of Squire Wright was full of pity on the one side, and with a righteous indignation on the other, which the following letter written by him to Loren Walton will show. Read.

"LOREN WALTON:

"SIR—After long suffering and extreme self-denial O'Donald is enabled to pay you this small pittance. In the name of God and humanity I cannot refrain from showing you how you appear to those persons who do not worship at the shrine of Mammon.

"An unfortunate man owed you a small debt. When misfortunes crowded upon him they proved but an incentive for such a man as you to persecute him to the bitter end. You acknowledged no necessities for this money, but to satisfy your execrable cravings it must be paid. In order to do this he has taken bread from the mouths of his family, has even sold the trinkets of his angel babes (about all that your levy did not cover) to raise money to satisfy the law and save himself from starvation. This you exacted notwithstanding he told you he held the debt sacred, and would pay principal and interest as soon as he could without distress. He again wrote you of his illness and the suffering of his family, and told you that when able to attend to business he would work night and day to satisfy *all* creditors; but all this would not move the soul of a miser, if it can be said that such a miser as you has a soul. What is most pitiable in the sight of heaven is, that you profess to be the follower of the meek and lowly Nazarene, but no good comes out of your Nazareth. I read a letter from you to a friend, exhorting him to turn from his wicked ways and seek salvation before too late. I, too, thanked God from the depth of my soul, saying, 'He will no longer distress the distressed and drive fellow-beings to misery and want;' but I have done with such hypocrisy, such pharisaism. You may succeed

in bringing others to Christ, but, like Noah's carpenters who built an ark by which the patriarch sailed into eternal life while they sank into the dark waters of oblivion, you will go down. When I look at such a small specimen of humanity as you, little eyed, little-browed, little-faced, little-sensed, little-souled, I wonder what God ever made you for, unless that against the black shadows of your excessive meanness would more beautifully shine the virtues of truly noble souls. Take the money and your costs. It may satisfy you, but it will not buy you a passport to heaven. There are now souls in heaven, small as the dust on which heaven's nobility tread; but the smallest of these souls, when compared with yours, is like a sun of the first magnitude compared to a fire-bug."

Again open the door of this truly stricken home. O'Donald sat motionless, his head bent over a pile of papers, while his wife regarded him with tender sympathy, her own heart aching with a knowledge of all his troubles, and also with what she had that day undergone while he and Grace were absent. She was trying to compose her weak nerves, and quiet her mind in much needed sleep if possible, when a sharp rap was heard at the door. None who have not in the weary hours of sickness and distress felt themselves sinking into a quiet slumber, their brows fanned by the angel wings of peace, can realize the shock of being disturbed by a boisterous entrance. The door opened and in walked Mrs. Biggins.

"Good morning, Mrs. O'Donald. You are just the one I came to see, to let you know that I feel insulted. A curious way some people have in treating their creditors. I sent round for an honest claim of twenty dollars, and then to have a lot of old accounts sent in return asking me to collect them, expecting me to work to pay my own debts. Why, it would try the patience of a saint."

"My good woman, there was no offence intended. Mr. O'Donald has not been able to attend to business, and I quite ill, and as these were reliable accounts against people with whom you deal, he thought it possible an exchange might be made."

"Yes, an exchange, a polite way of submitting one to the

trouble of running all over the city after other people's creditors in order to get one's own claims. I believe in people's paying their own debts."

"I am sure that bill against Squire Anderson would be ready for the asking, and that is equivalent to half your claim."

"Why, then, don't you ask him for it," jerked out Mrs. Biggins.

"We have been unable to do so. None but our young daughter has yet been able to leave the house. The claims he offered you would cover four or five times the amount of your claim, and he was very willing to allow you a good percentage."

"I assure you he would not have asked such a favor of you, but sickness and death have been in our home all winter, and our troubles have been very great, and —"

Here Mrs. O'Donald burst into a flood of tears and sobbed as though her heart would break. Thinking of the sympathy with which her own heart would be filled to see another so sorely distressed as she herself was at that hour, she expected, if not a few words of consolation, at least some suggestions of womanly leniency. She was gradually becoming tranquil, when the silence was broken by Mrs. Biggins:

"When will you promise to pay this, in one week or two? I want another promise, then we'll see. I am on my way to proper authorities to have this sued, if necessary. If people will not pay their debts without, I believe in making them do it. I always pay my debts. I should be ashamed to be dunned. I never was dunned but once in my life, and then I was so mad that although I had the money in my pocket I wouldn't pay it till I got good ready."

"Beg your pardon, Mrs. Biggins, but we do better than you; for I assure you if we had the money and could possibly pay we would, and not wait to be dunned."

This was a little cutting, but nevertheless the old lady wriggled out of it by saying that the man had no business to have dunned her, and changed the subject by asking again:

"When will you promise to pay?"

"We will pay you as soon as possible," replied Mrs.

O'Donald, turning her face away from the sharp-visaged countenance before her. She said nothing more, and Mrs. Biggins finally slunk away and left Mrs. O'Donald still weeping.

The reader may think this overdrawn, but it is far from it. The very words, even, were spoken, and those who have suffered like persecution under like circumstances will recognize the picture.

Mrs. Biggins was a woman of some seventy years, an age which is never half and half. Seventy years will present to you a hardened sinner or a benevolent saint. She had a thin face, with little gray eyes peering out from under a brown wig. She and a dissipated husband had reared a large family in the most abject poverty. As the family of boys grew up they lent a helping hand, investing at a favorable time in a home for their parents. A sudden rise in property put them far from the reach of actual want. The scene thus described will show that this woman bore prosperity as thousands of others bear it. There are none so harsh with their fellows as those who unworthily prosper.

Mrs. O'Donald had a jewelled ring secretly given her by a wealthy sister. She resolved to sell that, unknown to her husband and pay this woman without adding to his cares a knowledge of the unpleasant interview. She endeavored to appear cheerful upon the return of her husband, but both were now alike plunged into grief and sat mute and mournful in presence of their child. As they thus sat the postboy handed in a letter. He hastily broke the seal, but surely his eyes must deceive him. It was from one whom he had esteemed as an obliging friend, and upon whom fortune was constantly smiling. The letter demanded the immediate payment of a two hundred dollar claim. Once he would have thought the amount small, but several other bills were lying before him; they might be called for any moment, and there was no ready means through which to meet them, and no strength to create business or collect accounts due. He laid the paper with the rest and bent in close anguish over the form of Grace, while a tear wet his careworn cheek. Another rap at the door and the bank clerk entered. O'Donald glanced at the scrip in his

hand. A protest for one hundred dollars. A renewal had been promised, but the endorser refused to reindorse, considered it dangerous; the banker began to think O'Donald shaky, and the instructions given were, that this claim must be settled at once. He laid down the paper without reply. As he bent still more closely over the form of his child the strong man writhed in agony to learn that the friends upon whom he had doted were the friends of success.

Footsteps were again heard, and O'Donald started frantically from his seat, exclaiming:

"Another demon come to haunt me in this hour of death. He shall not come in. Oh, the crime of misfortune, the misery of debt, the horror the miser has of trusting his gold for a few days out of his sight! I'll speak to no one else to-day."

"You'll take time no doubt to look up this little account of fifty dollars due to-day?" said a gruff voice, while a heavy hand was laid upon his shoulder.

"I will look at and settle no accounts to day. Do you not see my dead daughter lying there? Do you so rudely disturb the sanctity of home, the house of death? Have you not a father's feelings? If not, then I pity your child."

"Hold neighbor, not so fast. Business is business, money is money, now as well as any other time; other folks have had sickness, lost their children and have paid their debts. No use grunting so much over one useless girl; you ought to be thankful she is gone, got through this troublesome world; besides, she ain't your child, only the child of a miserable drunkard, and I should think if you couldn't pay fifty you hain't any money to waste on sick. At any rate, you have only three days' grace on this; meantime you must cash over."

"Begone, you heartless wretch, out upon you, leave my presence, forever, out of my house this moment!" exclaimed O'Donald.

"Not so sure this is your own house—should be obliged to ask Squire Wright about the title; you see, neighbor, we folks are not all blind, your wife can't—"

At this juncture in the old devil's sentence O'Donald's foot came so violently in connection with the rear of his body that

it sent him grunting into the street with his cloven foot cleaving the air.

This was a kick downward which he was not expecting, and after a little indignant floundering he went his way, pronouncing anathemas on the head of O'Donald.

The usually mild and gentlemanly O'Donald, having yielded to an impulse that he had ever considered beneath a gentleman, that of kicking a fellow-mortal out of doors, no matter how low that mortal might have descended, and catching a glimpse of the sad face of his wife, a sight of the sweet face of his darling Grace, he sat down and wept like a child.

"Hush, dear, do not weep," exclaimed his wife. "We can only lose all, and let them take all, if Grace could only be restored to us."

Neither O'Donald nor his wife had in their despair once thought that anything could be done to restore Grace.

Footsteps were heard. O'Donald clutched the table to keep from falling to the floor, the wife rested her eyes intently on the door, with both hands slightly raised as if to ward off some coming evil. The husband crouched his head, that the sound of the knocker should not fall upon his ear, when the door informally opened and the family physician softly stepped in. As they beheld his face the reverse of their feelings was so great that the wife sank almost overpowered upon her pillow. O'Donald trembled like an aspen as he grasped the proffered hand of the doctor. Their grief was so deep, and they had so constantly been harassed by creditors, that they had not thought of a physician, supposing Grace really dead. Melvin Smythers had in his boyish thoughtfulness induced the physician to go directly to Grace, suggesting that no doubt a message had been left for him at his home. The doctor made every effort in his power to send the blood into the pale cheek, and after weary watching signs of life appeared, and joy beamed from the eyes of the parents.

Twilight came and Grace opened her eyes, darkness came, and she spoke and told of a dream mixed with happiness and sorrow. The vision was at first sad, then she dreamed she went to heaven on snowy wings and lay upon a bed of moss

and flowers, while a beautiful angel covered her up with roses. Then a fair angel with folded arms and drooping wings rested above her and told her of happiness in store; then she screamed with terror as bad spirits with fiendish eyes hovered round, but another angel through a golden trumpet told her that her sweet sister angel love had sent them away with a single breath. Then she saw the bright face of Melvin Smythers, who put a glittering crown upon her head, and a beautiful wreath upon her mother's brow, and a golden staff in her father's hand. Then a beautiful mother angel brought her little dead brother and sister, and restored them alive to her mother, and then she saw a terrible fiend clutch Melvin, which awoke her with a shriek. She moaned for a short time, then gently fell asleep.

The Doctor quietly withdrew. He had some calls to make on River Street, and hurried on. At about ten o'clock he turned his footsteps homeward. His thoughts recurred to the Boiling Waters that had so long been the study of naturalists, and from which Grace and Melvin had that day so miraculously escaped. Natural attraction again led him to the spot. The moon coquetted with the clouds while the stars played hide-and-seek among the lights and shadows. At length all hid their faces behind one broad, black vapory veil, and the earth turned black at such a breach of etiquette.

The Doctor fell to musing upon moon, stars and clouds, in turn thinking upon the dreadful perils of the day, when he inadvertently found himself reclining upon the same mossy bank from which the boy and girl were taken. As he sat half hidden in the black shade of a clump of bushes growing out of a broken rock two forms passed without noticing him. Suddenly the moon smilingly burst the clouds, while the stars danced in twinkling sets, throwing upon all the lights and shades of misty life. The Doctor, in bewilderment, imagined the figures were the shadows of Melvin and Grace, and remained breathless, motionless. A low moaning voice fell upon his ear, then a sterner voice audibly exclaimed: "Must leave the city and forever."

"Without money and without friends," sweetly fell in accents clear. "Is God merciful and just?"

A low shriek, and he saw the young man clasp tightly the

slender form. Thinking this a lover's parting, and he intruding on the sanctity of loving hearts, the doctor crept a short distance, and then hurriedly retreated. That low cry haunted his dreams, and troubled his waking hours.

We will go back a few hours to the time that Dr. Parton left the house of O'Donald to make his professional calls, previous to his witnessing the interview on the bank, and relate that which was meantime transpiring with other parties.

As the doctor left, and while Grace thus quietly slept, a tall, youthful friend of the family entered. A large black eye, animated with the fire of genius, went searching around the room until it fell on Grace. Seeing that she was not dead, his eager look changed to that of quiet repose, and he gracefully entered into conversation with O'Donald. The change with O'Donald from creditors' duns to friendly callers was so great that his heart grew strangely warm, and with parched soul all athirst for sympathy began to relate to the attentive youth some of the hardships they had been through, and the mortifying trials to which the frail Grace had for a long time been innured. The young man's sympathy for Grace was deep, for he too had never known a mother's love or father's care. He knew that he had received five hundred thousand from a father, had been adopted by a then millionaire of the city; he knew *neither* privation nor want, was treated with the utmost kindness; still he sighed for a mother's love. A tear gathered in his eye as O'Donald told him how patient Grace had been while they all lay ill and helpless; how she had returned many times with her heart almost broken; how she had been deprived of even the necessities of life. The milliner had sent her little bill by Grace, with instructions that it must be paid immediately; besides, she had no time to dress Grace's old hat; and the dressmaker could find no time to make Grace a dress, for hard times compelled her to work for ready pay. The music-teacher must have her pay in advance, and Grace relinquished music. The day-school teacher, contrary to the usual custom, exacted pay at the middle of the quarter, and Grace left school. The mother of the young girl who relieved Grace of her too many household duties feared she might lose a week's wages,

so she took her away and put her to another place, and their darling Grace was obliged to toil on alone. He related how she went to the river's bank to engage the assistance of a woman in cleansing the linen and apartments after the fever, how she dropped her silken purse, the keepsake of her mother, on the water's edge, and when attempting to recover it was jostled in, and how young Smythers had risked his life for her. He then told him what had happened after Grace was brought home, in regard to the harshness of creditors; expressing himself willing to bear it all if Grace could but live; proving that one never has a trial so great but that he may have a greater as long as life hangs on its brittle thread.

Gardner Swarts, his listener, was wealthy by inheritance, but handled no money till the years of his majority. His adopted father invested and handled it for him. He now earnestly wished he had if only a few hundreds at his command, that he might relieve the immediate wants of this afflicted family. He had one hundred in his pocket, but he would be obliged to give strict account of it to his adopted father. He resolved to ask permission to use it for this purpose, but said nothing of his intentions. It would be but a mite, nevertheless it would keep Grace from suffering. Gardner Swarts had always manifested the greatest sympathy for Grace. A sympathetic chain bound their hearts together. Gardner looked after her interest, and wondered why, and the world wondered why. Had he known her true name was Swarts, he would not have thought it mystery. Had the world known the true name of Gardner Swarts, then the world would have looked wondrous wise. There are many mysteries in this world that were never yet unravelled, and many more that never will be.

I will take the reader over several routes, all terminating at the same point, the more closely to prove one important result. Again go back to the hour when the doctor left the O'Donald's, and when Gardner arrived there, and entered the dwelling of Ishmael Smythers, to follow Melvin in his peculiar course of action. The physician had given his parents the assurance that all he needed was an early rest. The business of the father necessarily called him away

that evening, and the mother, from natural frailty, together with over-excitement, had been compelled to seek her bed; but not until Melvin had assured her that he was quite as well as usual, and she had enjoined the servants to visit his room every hour. With Melvin the servants were easily managed. He assured them he preferred to have his rest undisturbed. His word, and their inclination, was law. He bade his mother an early good-night, and retired to his room to meditate upon the best course to pursue. He had never before so fully realized the power of gold or the misery of being poor. He had, by thoughtfully saving everything that had fallen to him, amassed what would be to some quite a fortune, but which, in contrast with his father's vast estates, was hardly to be noticed. His father had usually supposed that he had spent all small amounts. He would have looked upon him with heartfelt pride had he thought he was saving every fraction. Again, the three thousand given him that day through impulse and pride, added to it, made him feel that he was quite independent; and inheriting a charitable spirit from his mother, and knowing that Mrs. O'Donald was her twin and only living sister, he felt a sense of duty, as well as inclination, to help this family in its sore distress.

He had not heard from Grace, and feared she might be dead. He thought of his father's hoarded stores, and wondered why he did not help O'Donald in his present need. From what he had that day learned he judged that O'Donald was financially ruined, although he had before supposed him to be in easy circumstances. Melvin dared not speak to his father of O'Donald's distress, for he was aware that, for some reason unknown to him, he was his deadly enemy. He had even been forbidden to call him uncle, or to admit that relationship existed. He thought it possible this might have originated from the fact that O'Donald had not amassed riches, and was obliged to personally oversee his workmen, or that he was only what the world calls a merchant tailor. But few knew that O'Donald was once the rival of Smythers, and their enmity was generally supposed to be on account of disparity in wealth.

Smythers loved his wife as much as he was capable of loving anything except gold. He was considered wealthy, though not a millionaire, when married. His pride was wounded by marrying a poor girl, but his fancy overcame his pride. The poor girl, which it was such a cross for him to marry, would gladly have exchanged his fortune for love in a cottage, but a stern father bade her marry the fortune.

O'Donald was much devoted to his wife, who was the very counterpart of her twin sister, his first love, and she, never having had any disappointments, was in turn strictly devoted to him; while poor Mrs. Smythers found a miser and his gold but a mean substitute for love, and as she sought not the gold or the miser, none can but extend their sympathy to the martyred wife. She was all duty and obedience to her liege lord, and he had not enough of the finer sensibilities to realize the difference between duty and love.

Melvin, after due deliberation, resolved to go that very night and offer all assistance in his power to the bereaved family, trusting that, as usual, his father would not question him upon matters which his strict attention to business prevented him from noticing, for, like too many fathers, his business was first and his family second in his affections.

Notwithstanding the evening was warm Melvin felt chills creeping over him, and contrary to the apparent need of the season, he put on a thick coat and muffler. As he descended the staircase he heard a death-bell tolling. He lingered to catch the sound, so strange, so dismal at that unusual hour. It tolled the age of a female of twelve years. Melvin felt a deathlike sickness creeping over him. He grasped the railing for support, and murmured, "Grace O'Donald dead." He finally concluded to go to this house of mourning. The twilight was deepening, and the moon shed a glory of silver light as Melvin passed into the street.

Knots of men were tied around the corners discussing the topics of the day, which generally turned upon the romantic adventures of young Smythers saving Grace O'Donald, and from that to O'Donald's affairs. They spoke unreservedly, as they did not know Melvin in his muffled dress, still supposing

him to be suffering from his mad effort, while they had heard that Grace was really dead. His attention was particularly drawn to one group, which appeared to be an informal meeting of O'Donald's creditors. When a man is apparently sinking into financial ruin, all at once his creditors are very numerous; but his debtors nowhere. This squad of men were footing up the assets and liabilities of O'Donald with as much exactness as though each had been appointed a receiver.

Peter Jenks put in a claim of two hundred, but very sympathetically said he never expected to get anything for the account, and probably, if O'Donald really failed, he never should mention it to any one. Considerate Peter Jenks!

Dock Noodles said he had lent him two hundred and fifty dollars, but he had not a scrip to show for it, so of course he would be obliged to lose it. Unfortunate Dock Noodles!

Joe Simple said the banker said he had just sent a protest for one thousand, and then:

"Don't you think," added he, "that old miser, Sam Catchall, somehow got a claim against him for five hundred, and went there to-day, when Grace lay dead in the house. O'Donald kicked him outdoors—pretty independent for a man that owes as much as he does!"

"Served him right!" broke in a youthful voice behind a muffler.

"What do you know about business, boy? You seem to think that those who owe the most have the best right to kick. I guess he will have to kick, and scratch too, before he gets through this matter. I shouldn't wonder if old Sam prosecuted him."

Melvin gave the speaker a searching look, perceiving him to be Dan Jameson. Dan drew from his pocket a gold repeater, and tried to learn the time by the light of the clouding moon, but finally struck a match, and after having used the match to light a cigar, hurried on.

Melvin knew that Dan did not recognize him, and silence was policy.

Several more asserted that he owed them large amounts, and that they had heard still others intimate the same.

Melvin's heart sank within him. He had kept these amounts in his mind, and noticed that they footed up to his full three thousand, the amount he had that day received, and as all his previous savings had been put where he could not draw them immediately, he despaired of rendering necessary relief.

He strolled on, lost in thought, until he found himself at the residence of O'Donald. His surprise was great to find Grace not dead, but in a quiet slumber. Melvin at once broached to O'Donald the object of his visit, and begged him to have no fears in trusting a knowledge of everything to him, no matter how unfavorable.

Everything before related was talked over, and after compelling Melvin to promise to receive, in return, every penny loaned, principal and interest, he consented to show his exact assets and liabilities to this mere boy, who was so wonderfully and precociously filling the place of a man.

Melvin first desired to see all accounts, and when due.

He examined Peter Jenks's, and found, instead of two hundred claimed a few minutes before, it was but twenty.

Next, Dock Noodles' two hundred and fifty proved to be twenty-five.

Bank protest dwindled from one thousand to one hundred.

Stock account, from one thousand to one hundred. "Catchall's, from five hundred to fifty.

It is strange how much difference it makes to annex a cipher to the right side of a row of figures, which these men invariably did. Things which have no value in themselves often make a great difference when thrown into the great scale of human life, and many will yet live to see themselves outweighed by throwing a sufficient number of nothings into the balance.

After looking over the whole, it was shown that O'Donald's assets were seven thousand five hundred more than his liabilities, and all that he needed to bring him through was fifteen hundred dollars ready cash, or health and a reasonable time. Either would do it.

Melvin had intended to proffer one thousand, but now insisted upon his taking sixteen hundred, without any securities whatever.

Melvin was a frequent guest at the house of the banker who gave him his certificate of deposit, and he thought best to go directly there and see if he could not get it cashed, so that O'Donald might be relieved the very next day. While on this errand we will chat a little with our readers in regard to this manly boy.

He was, on account of the business of his father, left much to himself. He had watched the ups and downs of business, and resolved to make them his study. He was considered too young to be taken into the confidence of his father, but he had at this early day resolved, in spite of the wealth of his father, to make his own mark in the world. He had certainly commenced aright, for one of the greatest elements of Christian success is to do as you would be done by, to help those who need help, instead of carrying out the old maxim of always helping those who help themselves. The saying, that to him who hath shall be given, and from him who hath not shall be taken, has done much harm in the world, no doubt, because it is not rightly understood.

All should be humane. Humanity and business should go hand in hand. The villain, the miser, even cowardly wretches, grow rich, while the humanitarian dies in poverty; nevertheless it is true that, other things being equal, he that is most humane in the end meets with the best success.

Some may conjecture that, child as Melvin was, he was prompted to these deeds by love for Grace. This was not so. He supposed Grace was his cousin, and only acted upon the sympathy he felt for all who needed sympathy—the feeling which true hearts feel for kindred hearts in distress. He at this early day had no thoughts of marriage. He had been taught to believe that marriage was a matter of business, and that all that constituted a good match was equality of age, position of life and the consent of parents. His father claimed to have committed a grave mistake in marrying poor, and he strictly taught his son that he must avoid such an error. He taught him that wealth was power, and far in advance of the combination of intelligence and beauty. He exhorted him to avoid the mortification of poor relations. He was not at this

time fully carrying out his father's instructions, but we can freely forgive him.

Ishmael Smythers had already engaged his son to a daughter of a millionaire friend of his, and each was being taught that in a few years they were to love each other. The only right to break this engagement rested in the parents, and the only cause was to be financial failure on the part of either. Whether or not they will ever be married is for the future to unfold.

Who can read the fates of our millionaires? A Croesus to-day, a beggar to-morrow. Black clouds are even now gathering in the financial horizon of one of these men bigger than a man's hand, in which the winds of adversity are buried, powerful enough to sweep away fortunes at a gale, separating men and their idols forever.

Melvin returned with the money, which O'Donald most thankfully received. Grace awoke to recognize her preserver, and smiled, and when she learned what had been done wept tears of joy, and clasped her arms around the brotherly form as he bent over her to say good-night.

Though the evening was far spent, Melvin felt a strange impulse to see the spot in which he and Grace had that day imperilled their lives.

Is it not strange that when one has escaped a great danger he always desires to see how the terror looks from a standpoint of perfect safety, and again that he who has not passed through the danger himself has even a greater desire to venture as near as possible to the spot where a friend has escaped death, while the villain who has learned that in a place is hidden certain death seeks at once to avail himself of its destructive power to carry out some hellish design? This will account for so many different characters visiting the pool of death the evening after the miraculous escape of Melvin and Grace.

As Melvin left O'Donald's, the moon shone out brightly, making the cloudy heavens look still more black. A perfume-laden breeze came nestling round, inviting him on, and ere aware he was wending his way through the by-street leading to the river, notwithstanding the clouds portended storm.

As Melvin neared the spot he stopped to contemplate the

weird scene. The moon and stars came and went, and shadows flitted in fantastic forms. Melvin trod cautiously, half in fear, half in courage. The bell had not yet struck ten; it was summer, and the hour seemed earlier than in winter, and murderers and robbers came at a later hour. As he came to the bank from which he was that day taken he shrank in terror. Terror was struck dumb as he saw some one a few feet from him creeping stealthily like a quadruped, then rising, hurry away. As it stood in its dignity he was sure that it was Dr. Parton. What could he be doing there at that hour? A murmuring shriek fell like a wild snatch of bird-song upon his ear, and he turned to see a woman clasped tightly in the arms of a young man. Could it be that this man did not see him? Perhaps it was a fainting wife overpowered by the recital of that day's perils, and he could render assistance; or perhaps it was a lover, and proffered assistance would be intrusion. A low appeal for mercy fell upon his ear. Was the man a robber, a villain? and he no weapon or strength to defend the girl. Another moment and the girl was hurled into the stream, and the man walked hurriedly away.

The villain had doubtless mistaken the spot, for it was below the whirlpool. The man turned and gave one look to see that his work was well done. The moon, which had again been struggling behind a dark cloud, broke out as if to light the picture. Melvin saw him in the light. That face, could he ever forget it?

With boyish impulse he thought to rush madly upon him and tear him into threads. He next thought of the woman in the stream and turned wildly to her rescue. He saw her dim outline floating upon the water. Madcap—is he again going to plunge into this stream, and after an unknown woman?

He took a hurried stride, his head grew dizzy, his feet tripped, and he sank senseless upon the identical bank from which he and Grace were the same day taken.

Will another venture to this fearful place on this changeful boding night, for already the wind is shrill and raindrops fall vigorously? What brooks the girl? What reck the boy? Will some water-spirit guide the drowning creature to a haven

of safety? Will some guardian angel watch over the helpless boy that has this day passed through more of what is generally accepted as romance than many pass through in a lifetime?

No fiction so strange but truth is stranger. A carriage is already wending its way along this street. It halts at a dilapidated cottage, and the coachman assists some one to alight, but whether girl or woman is hardly discernible. It is a lithe form, certainly. Follow the gentle step as it enters the lowly room. She places a package on the bed, and then stoops affectionately over a prostrate form that clasps her lovingly for a moment, and she returns again, entering the carriage. The moonlight went and came as the clouds chased each other, sifting their watery elements, presenting that most wonderful of all phenomena, a rainbow in the night. Whether it was the freaks of nature that caused the face to peer from the carriage-window, or that the occupant was searching for something she expected to find, was not evident; nor could one tell whether it was from intention or carelessness of the driver that the wheels of the carriage almost struck the water's edge. Suddenly the horses shied and snorted. They were trained animals, never exhibiting fear without cause. The girl ordered the driver to stop. She alighted, groping on the bank in the darkness, when she suddenly clasped a chilled hand. Was it the hand of death? She bent over, and before her lay a dripping, breathing, moaning creature, apparently a young girl. The girl from the carriage assisted the driver to place the form in the carriage as coolly as though she had come for that purpose. The coachman was well-disciplined. No word relating to any act of his mistress ever escaped his lips without her orders; had it been otherwise, he would not have been her driver. As the carriage drove on, one of its wheels grazed one of Melvin Smyther's feet as he lay senseless on the bank. The horses made a sudden turn, or the carriage would inevitably have passed over him. The carriage was again stopped, but by this time it was raining in torrents, and as nothing could be seen the driver was ordered on.

The pain in Melvin's foot and the rain brought him into a dreaming kind of sense. He partly raised himself, leaned his

head upon his hand, resting his elbow on the ground, exclaiming :

"How terrible ! I dreamed that I saw Dan Jameson throw a beautiful woman into the river and heard her plead for his love, honor and protection. What honor could he have if he would murder her, so like an angel ? But where am I, and what sound did I hear ? It was like the washing of the waters when I sank for Grace. It is the same, and I am here by the river. I remember it all. It is no dream. I did see some one hurl a woman into the stream. The face was like Dan's, but the clothes were dark, and Dan had on a light summer suit. Why should he commit such a horrid deed ? It must after all have been a dream, though it does seem real. Everybody will think I am crazy because I came back here to-night. If I say Dan did it, he will say in turn it was I. It will do no good to tell of this, for I am not quite sure that I saw it. The doctor—let me see—I saw him going away. He could not really have been here at this hour. That seems strange." Melvin arose, saying : "I must go home ; oh my foot ! what a piercing pain ; I can scarcely walk ;" and the boy slowly and silently wended his way homeward, resolving never to mention these bewildering circumstances.

The escape of this young woman was not so miraculous as at first would appear. She was below the whirlpool. The swift current, her slight form and light garments caused her to float till she came to an eddy cove, where she was dashed upon the shore broken-hearted. She was not injured physically, but was struck with a terror which rendered her unconscious. When consciousness awoke, instead of boiling waters, she found herself in a gorgeous room, resting on downy cushions, gazing upon rich furniture, while a girl with large loving eyes was tenderly watching over her. The sufferer exclaimed :

"Innocent child, you do not know what you have done, do not know whom you have restored. Why did you not let me die ? Why would not that mad river let me sink into its bosom. Oh, that those waters could have been my grave ! Why force me back upon the scornful world only to be buried alive ? Oh that I could have died, but I will die. It were not sin to end a

life that must henceforth be miserable. Why will women believe, trust and then die, in soul and spirit if not bodily, be buried, if not in the cold earth, in the grave of misery which the world digs for such as I ? What a terrible awakening ! I thought the book of life was to be a fairy tale, but on its first page I read degradation. Am I mad or is it real, but how can it be the truth ? You need not look upon me so pitifully. You cannot understand me, sweet innocence, and may you never know the tortures that now rack my soul."

"I understand all you say."

"But, child, you do not know its meaning."

"I know its meaning."

"You know its meaning ? No ! Were it so you would not take me to your home or watch over me, you who have seen so few summers, whose hand is fair as childhood, whose face is sunny as an angel. Alas ! child innocence, you do not know the death that I am dying."

"You will not die."

"Ha ! There, I knew you did not understand me. A literal death would be nothing. It were sweet to die such a death."

"They who live for God shall never die."

"But I have worshipped man instead of God. The siren came and made me believe that vice was virtue, that man was God."

"I know it."

"Girl ! you drive me mad, I say. You know nothing of the anguish that pierces my very soul. Hand me the poisonous cup, strike a dagger to my heart, anything to save me from the death I am dying."

"It is sorrow that drives you mad, kind lady," and drawing the sufferer to her bosom the young girl said, "let me talk to you of better things. If you have done wrong in the past, bury the past and hang over it the pall of forgetfulness, and live for the future. If the idol whom your better nature worshipped has proved false, bury him too, remembering there is a God in heaven who will prove true though the whole world desert you."

"I can never again go into the world, I cannot meet the scorns of women, the jeers of men."

"Scorns and jeers are nothing to one who does right. If all should die because they commit sin, then the whole world would be dead ; if only those went to heaven who had never sinned in this world, then God would dwell alone. You are not now in a condition to see the bright side which I can picture for you. You need rest ;" and the young girl smoothed her rich tresses, laid her hand gently upon her brow, pressed quietly her fevered lids, and the young woman sank into a quiet and seemingly peaceful slumber.

Anxiously did this young girl watch by her bedside, soothing her at every approach of wakefulness. Morning came. The unhappy stranger alternately moaned, wept and agonized. The young watcher too grew restless, for she and God only knew where rested the weary head of the wanderer. She did not yet know her name, but she had read her heart-history. What could she do. She reverently bowed her head and prayed God to direct her course. The morning paper was handed in—in which appeared the following notice :

"MISSING—Last evening Miss Edith Jenney left her place of abode and has not returned. She is supposed to have been drowned, as her shawl was found caught upon a snag a few rods below the place from which Grace O'Donald was yesterday rescued. She was doubtless led there from curiosity, caused by the occurrence of that accident. The young woman was poor, but respectable, well-educated, and possessed of more than ordinary ability.

"Although she has for some time been despondent, still the drowning is believed to be accidental, as no cause could have prompted the fair young girl to do such a deed except insanity, and she was known to be sane. Thus far the search for the body has been fruitless. The current is so wild that it has doubtless floated far down the stream. Two such occurrences in one day should warn all, old and young, to be cautious of this violent stream."

The girl threw down the paper, exclaiming :

"The world, then, believes Edith Jenney to be dead, and thus it shall be."

A bolt was slipped in the door and long and earnest was the conversation, so long and of a nature so sorrowful that I will not give it here.

When the shades of night were once more drawn over the earth two ladies, closely veiled, walked forth, and as parting hand was clasped in hand, not so cold as of the night before, these gentle words fell on eager ears :

"Go, Edith, and forever cherish your own life and any other that may be sent to your keeping. Lead a life as pure as angels lead. Put implicit trust only in a Higher Power. Trust not man. Remember that men who truly love will cherish and protect, not destroy. The day may come when you will need more than is in this purse. I would add to it to-night, but my dear girl, you are not the only one who suffers in this world. In the future should want come to you, starve rather than yield to temptation. Remember that I who speak to you will ever be a true friend. Take this name, and if you have trials while travelling the road of virtue and honor write to me ;" and she handed her a card on which was written the name, "Magnora Meldron."

"I desired to know your name, but dared not ask, fearing you would not have it known to any one like me. Turn your face to me that I may see you again, for I am sure it will be light, even in this darkness. Are you child, woman, or angel? Where did you learn such Christlike sympathy. How have you learned so much beyond your years? Did ever woman do like this before?"

"It may seem as strange to you as it does to me, but I had lived but a few summers when I made a vow that my life should be dedicated to the defence of right and the uplifting of woman. I did not then know the meaning of my own vow as I do now, nor do I understand it now as I shall in years to come. I cannot tell you now what made me think at such an early age. I made another vow—but yonder comes the carriage—this moment we must part. May God bless you. Go forth to love and serve Him, and you will be happy."

CHAPTER II.

The lawyer's trick—Peter Jenks outwitted—O'Donald moves West—The strange visitor—Heaven wonders why.

THE next day after Melvin rescued Grace, and gave to O'Donald the sixteen hundred dollars, new life sprang up in the hearts of all in this family. A strong woman was placed in the house to care for the wife, without fear of not receiving pay for her labor, as she was paid for it in advance.

O'Donald resolved that he would lose no time in paying his debts, but not being strong enough to make the rounds of his creditors on foot, took a carriage.

Just as he was entering his carriage he was accosted by an insignificant-looking man, whom he did not at first recognize.

"Mr. O'Donald, I believe," said the stranger.

"Yes, sir," replied O'Donald with his own true gentlemanly dignity. "Anything I can do for you?"

"I have the honor, sir, to be G. A. Lookout, an extensive dealer in woollen cloths. I have quite a large bill against you, due to-day. I came in person, as my business is so pressing I am obliged to be right on the dot. I cannot wait a day over time on my customers, and I shall be obliged to sue if you do not pay it immediately, as I possibly cannot leave town till I get it. I would like to be lenient. Nobody likes to be so better than myself, but everybody owes me. A bad system is this credit system, and I lose so much every year by trusting shiftless, lazy men, that——"

"Have you your bill with you, sir?" inquired O'Donald.

"Yes—well no, Tim Carter here has got it. I am here on expense and was in a hurry, and so I brought the constable along. Business is business, you know. Am sorry to do it, sir, but it is positively necessary, and——"

"I am very glad, gentlemen, to save you this trouble," at the same time taking from his pocket a heavy roll of bank bills, and

handing a one hundred dollar bill to G. A. Lookout, at the same time requesting him to receipt his bill.

Blank astonishment was at once pictured in the faces of both these men. Lookout stammered and stuttered as he began to apologize.

"No apology needed, Mr. Lookout. I am in something of a hurry, and so will bid you good-morning."

"Say, sir," called Lookout, "I think I have been mistaken in the man. You cannot be the O'Donald I mean. Come to think, I have another of that name on my books. You can wait sixty or ninety days on this bill if it would be any accommodation to you. I do not need this money, would rather you would keep it than not. I keep a splendid assortment of woollen goods, finest of cassimeres and everything to match, and I would be most sincerely happy to fill your further orders."

"Thank you, sir," replied O'Donald, "I have plenty in stock, have never used what I did purchase, and have no call for your goods. I understood from a bystander yesterday that you had come to demand your pay, and prepared myself to meet your demands and save costs. Am in a hurry, time is money. Good morning, sir," and so saying he drove hurriedly away.

He went directly to the house of his friend who had sent him such an urgent dun the previous day. His friend looked surprised to see him drive up in a carriage so early in the day, but thinking he had come to get extension of time, regarded him very indifferently, as men sometimes regard criminals who have done them great wrong.

"I drove around," said O'Donald, "to pay that little claim of two hundred for which you sent yesterday. Am exceedingly gratified to be able to pay as soon as due, notwithstanding all my misfortunes," at the same time taking from his pocket a fifteen hundred dollar roll of bank notes.

"Oh never mind, never mind, I was a little blue and crowded yesterday; but, receiving an unexpected remittance, I can get along without it, and you can retain it as well as not. Am sorry you took the trouble to come over."

"No trouble at all to pay my debts when I have the money. I am very glad to pay it and stop the interest."

"I would as soon let it remain on interest. Have no need for it whatever to-day."

"I insist upon paying;" and handing over the money took up the obligation and was about to leave when his friend just happened to think to ask him in, and as he could not comply insisted upon his coming over and bringing his wife and Grace.

O'Donald was in his sight a better man than he was the day before. There is absolving virtue in gold.

"O'Donald bid him good-morning, with the agonies of the previous day fresh in his soul, and revolving in his mind the power of money and the weakness of friendship in general. As he passed the bank he saw the shutters opening and the banker about to enter. He halted, not alighting from the carriage, and told the banker he desired to pay that note, at the same time proffering the money. It never ceases to be wonderful what power a roll of bills or a bag of gold has over persons. The banker hesitated and apologized by saying that the indorser objected to the renewal, and he was a little short on deposits; but, in consequence of since having received a heavy deposit, he thought he could fix the thing up as well as not.

O'Donald assured him he did not desire it, and had it not been for the true gentleman within him he would have asked him how he could have a deposit between the opening and closing of the bank.

He felt the blood rush to his temples as he drove down the lane to old Sam Catchall's, whom he helped into the street with the toe of his boot the day before. He found Catchall in close consultation with a lawyer as to the best method of getting the fifty dollars from O'Donald. He had by audacity, by using the utmost severity in business, managed to collect all moneys due him through life without spending a cent in law, and expected if he went to O'Donald when in bitter grief he would pay immediately, so little did he know of common humanity or the hardships of debt.

The lawyer had the day before advised him by all means to sue immediately in the Supreme Court, and told him that he would at once make out the papers. He had just

reached Catchall with the documents when O'Donald drove up.

"I am here, Mr. Catchall, to settle your demand against me," at the same time handing him a hundred dollar note.

"Can't change it just now. Allers keep my money in the bank. 'Tain't very safe carryin' it in yer pocket. 'Ill jist ride over to the bank with ye and git it changed."

"Thank you, sir, I am not going that way."

"I will change the bill," said the lawyer.

"All right, my covey, you're the man; that'll save all trouble," answered Catchall.

The lawyer took the bill, handed O'Donald fifty, gave Catchall twenty and put thirty into his own pocket.

"What's that for?" almost shrieked Catchall.

"That's all right, just even change," replied the lawyer.

"Even change—the hell it is!" roared Catchall.

"Why, do you not see?" said the lawyer, blandly. "You came to have me draw up the papers to sue O'Donald in the Supreme Court. The law allows me fifteen dollars for that, and then I advised you by all means to sue him and only charged fifteen for my advice. Moderate, sir, very moderate for advice coming from such a head as mine."

"But I'll never pay it."

"Why, my pay is in my pocket. I have saved you all formalities in the matter."

"But I'll sue you."

"And that will cost you another twenty. Give me the twenty and I will see that the matter is settled without a law-suit."

"Go to the devil! My name ain't Catchall for nothing. If ye beat me you'll have to get up early in the mornin'."

"I am not trying to beat you, my good friend. I have simply charged you for services rendered and advice given. If you dispute my right, I will read you the law on the subject."

"Y-a-s, an' charge me another twenty dollars for readin.' Git off of my premises. The first I know I shall owe you a hundred for advice. Begone, I tell ye."

Catchall remembered how he was the day before helped on

his way rejoicing, and raised the toe of his boot to help the lawyer on his journey. The lawyer took the hint and left with the thirty snugly stowed away in his pocket.

O'Donald drove away, mentally exclaiming, "Truly the ways of business are wonderful."

He next visited Peter Jenks, who claimed that he owed him two hundred. He advised him that the object of his visit was to settle that little account.

Jenks had just been telling a neighbor that O'Donald owed him three hundred. The debt had increased one hundred through the night. Had it run much longer increasing at this rapid rate Jenks would have been rich, in what was owing to him at least.

Jenks pleaded an engagement, and said he had no time to attend to it at present.

The neighbor assured them he would withdraw, for the opportunity of receiving three hundred did not every day present itself.

O'Donald said his account was but a trifle, but he desired to settle all indebtedness at once, however small.

Jenks said he could not tell exactly how much it was, and had no time to look it up.

O'Donald told him he had kept debit and credit, and knew exactly what the balance was, but should insist upon seeing his books.

Jenks began to search through the house, but finally concluded he must have left them down at the shop, and if his neighbor would go along he would go and get them. This was a decoy to get the neighbor out of the way, so he would not know how he, Jenks, had lied; but the neighbor, who, having been through the mill and understanding the ups and downs of business, knew how it was himself, grew interested, and was bound to see the thing through, so he decided to stay.

Jenks started for his shop at a snail's pace.

Fifteen minutes, half an hour, an hour went by, and no Jenks returned.

The neighbor suggested that they drive down and see what he was about. Jenks was busily engaged in hunting for his

books, and would probably have been hunting till this day, had not his young daughter overheard him tell the neighbor that O'Donald owed him three hundred, and as he had come to pay it she thought what a splendid lot of things the money would buy, and happening to espy the books hidden under the bed, she set out after the carriage, and arrived with them shortly after O'Donald and the neighbor reached Jenks's place of business. The twenty dollars were paid, receipt in full taken, and Jenks sneaked off, a chopfallen man.

There are a great many Peter Jenkses in the world.

Before the sun set that day O'Donald had paid every debt he owed, and returned to his home, knowing better than ever before the blessing of being out of debt.

The next day he presented bills to those indebted to him. He also secured competent workmen for his shop, and set them to making his stock of goods into clothing. He repaired his house and fences, and in a few weeks' time everything took on a business aspect. His health kept on improving, his wife fast recovering, and Grace was quite well again. Men who had passed by on the other side, avoided him no longer, but inquired after his health and that of his family. Those who had refused to trust him sent again for his orders. The butcher informed him when he had rare bits of tenderloin, but he had ordered elsewhere. The music teacher was ready to give music lessons, and hoped Grace would return; but a teacher had been engaged from abroad. The milliner solicited orders for their mourning hats, and regretted so much the death of the dear little ones; but their hats had just arrived from the city. The day-school teacher would now take pay at the end of the quarter; but Grace was about to attend the academy.

It was a mystery what had occurred to so suddenly relieve this again worthy man. Perhaps the improvement in his health had enabled him to more strictly attend to his business. Perhaps some rich relative had died and left him a fortune to which there was no end; at any rate, there was a marked change in his affairs. His old customers began to come back, but he made no more suits to order. Even Sharpsteel, who ordered the stylish suit of Tom Jones to help him keep up appearances,

came to have it remodelled. He had paid a hundred to have Tom spoil it. Tom Jones had already become alarmed, and proposed to buy O'Donald's shop. It was O'Donald's intention to sell as soon as possible, and Tom finding a good endorser, the bargain was at once consummated.

O'Donald in a short time disposed of his effects, which in full, after adding his labor and the assistance received from Melvin, amounted to ten thousand; and a few months more found O'Donald in the Far West. He there invested nine thousand in government lands, and put one thousand into a merchant tailor business, in a new place, renting a small house, and as before, had oversight of his own business. He grew with the place, and all was well.

Fortune suddenly smiled, and few knew so well how to appreciate her favors as O'Donald. A new railroad was built through his lands, and another terminated there. A city sprang up in their centre, extending on all sides.

An incident occurred soon after their arrival in the West of such common occurrence, that the reader may wonder what connection it has with the story. The reader will see it does form an important fibre in its thread.

One beautiful twilight evening, a fair, pale young creature, supporting a tiny child in her arms, timidly called at their door for a night's lodging. The heart of Mrs. O'Donald was sadly touched at the sight of the little one, for it called to mind the remembrance of her own darlings in heaven.

The young woman was the picture of sadness.

The night was coming on, and she was made welcome. It was with a thankful heart she accepted the, to her, heavenly boon, given without questions. For once in the long-troubled months she was not interrogated with regard to the partner of her joys and sorrows. Her already bleeding heart had not on this night been still more deeply wounded by scornful looks and the whispered hiss of "outcast." She rested her head in gratitude, but still bitter were the tears she shed as the clouds gathered this lovely night under a dark pall, and as the rain came down in torrents, and the distant waters rushed madly on, she thought of another dark night, of other roaring waters, of

a still wilder stream, of a fearful separation, of a gorgeous room, a watchful girl who had ever since been her guardian angel, guiding her every footstep. Then the thought of her friends who believed her dead, and who were happier than they would be did they know her condition; and she wondered why man, who had proved false, should go forth into the world, to be petted and smiled upon, while woman, who would have been true but for his villainy, must kiss the dust. (Heaven wonders why.)

CHAPTER III.

Ishmael Smythers, the millionaire, moves to New York.—His success.—Is followed by his satellites.—His coach and four.—The financial crash of 1857.—Swartz' control of the stock market.—Smythers searches for the reserved three hundred thousand.—The spirit of Katrina Swartz whom he deceived.—Accuses his wife and O'Donald.—Learns that he is a beggar and kills himself.—Melvin watches the whole scene, sees his father die, faints, and is found weltering in his own blood.—Thought to be the work of robbers.—Detectives put on track.—Nothing left of Smythers' estate.—Creditors love fat subjects.—Diamonds sold.—Melvin, the son, opens a fruitstall.—He runs into the produce business.—His lands in Pennsylvania.—They are rich in oil.—He becomes immensely rich, builds churches, helps the needy.—The banker's daughter.—Edward S. Stokes.

LEAVE O'Donald in the growing West, and return to Ishmael Smythers. Men sometimes conceive that they outgrow a place, and that they stalk through its business thoroughfares as business giants, looking down upon financial pigmies. They imagine they have no more room to grow. This idea had for some time possessed the mind of Smythers. To be worth a million in a city of twenty thousand gave, as he thought, but limited opportunities for investments. He believed that, with the same advantages, he could keep pace with an Astor or a Stewart, and he finally concluded to make New York the base of his future business operations. A few months found him established in this gravitating business centre.

Did you ever notice the fact that if one man in a crowd looked in a certain direction the whole crowd followed his gaze, and if one of the number rushes madly across the street the whole number follows to learn the cause? It is the same if some notable man leave his native place to seek his fortune; there will at once be numberless fortune-hunters to take up the trail. Thus it was with Smythers. He had hardly settled in New York when the Jamesons, the Swartzes, the Brandons and a dozen more prominent families followed.

The success of Smythers was, however, unparalleled. He es-

tablished an individual bank with a heavy capital, and also invested largely in the Michigan and Southern Railroads, in Trust Companies, which will be hereafter particularly noticed.

He went on and on increasing in wealth, till he was among the richest in the world. He paid less real attention to his family than before, but made more display. By studying outward appearances he succeeded in keeping pace with the most fashionable aristocrats of the city, with but a fraction of their expenditures. He bought a splendid brown-stone mansion at auction with all its magnificent furniture, bought costly jewels for his wife on pawnbroker's tickets, which he compelled her to wear more to show his wealth than for any love he bore her. He gave money to Melvin, simply that he might associate with the sons of other millionaires; but Melvin made better use of it than did some of these spendthrifts. To a close observer a cloud might have been seen in the financial heavens no bigger than a man's hand, but 1857 was ushered gloriously in, and the financial car went rattling on.

Ishmael Smythers had pursued the even tenor of his way on the high road to prosperity up to this year. Many a man will start at the sound of 1857, a year that proved fatal to so many business interests. But as none hold a knowledge of the future in their hands, everything pointed him to a still more prosperous future. He had entered into the mania for building railroads, a mania which will about once in so often bring panic upon our country. This mania at this time was apparently nipped, if not in the bud, at least before it had extended too greatly the country's credit, and although there were several hundred millions of foreign capital in use, in case of its being recalled the home market could register the bonds which represented it at half the par cost. The wisest Solomon of banking saw no indications of the coming storm in the commercial skies, and no wonder, with all his assurance, Smythers went on investing as before. His thirst for gold had become so great that he looked for no breakers ahead; thinking there had ceased to be any in the world sufficient to impede his progress. When on the 8th of August the loans reached the unprecedented height of \$120,000,000, even then a reduction of \$10,000,000 or

\$12,000,000 during the autumn months without injury to commerce was declared possible, and in pursuance of this declaration the banks began to contract their loans. Never was an act followed by more fearful consequences. The prices of securities at the Stock Board immediately fell. The failure of a heavy produce house, although accounted for by the depression of that particular interest in the market, and report of defalcations in a leading railway company, caused a suspicion of a coming crisis to taint the public security, but failed to seriously affect the general confidence, and seemingly passed entirely unnoticed by Smythers. He needed a thunder-clap to awaken him from his reverie, his eternal dream of gold. On the 24th of the month the news of the suspension of the Ohio Life Insurance and Trust Company came like thunder from a clear sky. The financial circle vibrated to its centre; banking officers, panic-stricken by the suddenness of the blow, at once lost their heads, and financial chaos was come. Stocks and commercial paper were sacrificed at ruinous rates, other failures were announced, and as is customary, rumors exaggerated each calamity.

The Clearing House report for August 29—the first after the suspension of the Trust Company—showed reduction of \$4,000,000 in the banks' loans for the previous week. A defalcation was announced on the same day of \$70,000 in one of the associated banks, and so great was the general mistrust that other institutions immediately became suspected of similar dishonesty. Now the most substantial securities sold for next to nothing at public sale, and while the regular discount of bills by banks had been nearly suspended, street rates for money on the most unquestioned securities rose to what was up to that time unheard of there, four and five per cent. a month; and money could not be had, at any rate, on ordinary promissory notes and bills of exchange. Commercial house after commercial house, bank after bank succumbed to the panic.

The panic extended through the entire country. The failure of the Bank of Pennsylvania, in Philadelphia, was followed by that of the other banks of that city, and by those of Baltimore and of the Southern Atlantic States generally. The panic was

no respecter of persons; merchants, bankers, moneyed corporations and manufacturing companies were swept down without distinction. Commercial business was everywhere suspended, the purchase and transportation of produce entirely ceased, and the climax was only reached when, on the 14th of October, the bank suspension of New York and New England took place. For this almost universal suspension the banks could not claim the want of faith among the depositors to be the cause. Despite the distrust that early began to affect the entire country, the depositors stood well by their guns, defending these institutions till the last, and not till the 26th of September did they begin to be alarmed. For the five successive weeks preceding they withdrew less from the banks each week than the banks withdrew from them by the depression of loans.

Although the panic started on the 25th of August, caused by the contraction of loans, and was at once carried by telegraph with the speed of light to all parts of the country, no marked withdrawal of deposits by individual depositors took place anywhere till more than an entire month later. Up to that time the depositors presented a steady front, apparently determined to sustain the public credit if everything else failed. But when October came resistance seemed at once to cease to be a virtue, and on the 3d of the month a marked change came over the spirit of depositors. Over four millions of deposits were withdrawn in seven days following, and over fourteen millions in the next twenty. The 14th of October was the date of the banks' suspension. On the day following withdrawals ceased and restoration began. One of the causes alleged by the banks themselves for their suspension was the sudden withdrawal of country balances, and for this the telegraph was responsible. It not only took the news to the country banks of collapse of credit in the city, but brought back their orders demanding their deposits in specie. The Clearing House, too, was alleged to aid in increasing the general collapse. Its daily settlements in coin forced the smaller banks into contracting their loans into sacrifices of property, and finally into bankruptcy. Default at the Clearing House became the Banquo's ghost that appeared at the bank board of all the smaller institutions. The most universally

accepted cause for the panic of 1857 is the violent contraction of bank loans immediately after the 24th of August. And this was entirely the action of the banks, and they had only themselves to blame. It was, too, the expansion of banks previous to the panic that laid the foundation for the memorable commercial panic of 1857.

This sketch is purely historical, and emphatically true, as thousands to-day can testify. It is given here more particularly because Ishmael Smythers was one of the great actors in this important commercial drama. He was connected with the Ohio Trust Company, with the Bank of New York, and with other institutions that failed, but he also owned a private bank, and his object now was to manage so that it should not fail, by being swallowed up in his other moneyed relations. His attention was now wholly engrossed in business, and no thought of family or friends allowed to occupy his mind for a moment.

Another character is here introduced—Leopold Swartz. Swartz and Smythers had known each other from childhood, before Smythers received the fortune from his uncle which so effectually started him on the road to wealth. Before receiving this legacy there was an equality of position between the two. There was a time in the lives of these men when they were apparently estranged, for what cause had never been known; but in later years this cause was, in the sight of the world at least, removed.

Swartz proved to be a strict business man, with one exception—he was outwardly always the tool of Smythers. How much he was worth was unknown to any but himself, and some doubted if even he knew, and others doubted if he was worth anything independent of Smythers.

That he had money to use was certain, for he was the adopted father of Gardner Swartz, who received \$500,000 from his real father, but who this father was, or who his mother was, like too many, was unknown to the world at large. It was known that he was a beautiful, manly, dark-eyed youth. He possessed all the sweetness of a child, every characteristic energy of Ishmael Smythers, the shrewdness of Leopold Swartz, and still retained

an originality that was truly enchanting, and which neither of the men possessed.

Swartz had almost alone predicted the panic. He seemed to foresee everything as it finally happened, which gave Smythers unlimited confidence in him, and he now invariably consulted him on all of the topics of the day, and in following his advice he never failed of success. It was the daughter of this man to whom he had promised his only son, if it should happen that neither of the parents had failed when the children acquired a proper age. Gold was the tie that was to bind together the hearts of their offspring.

A darker day was now lowering over Smythers than he had ever anticipated, and he could not hide the fact that he was in deep trouble. He rushed around like a madman. A close observer might have seen that his reason was clouded. He rode to and from his home with the greatest speed. He made his footman ride inside the carriage. Next he refused to have his carriage-door closed. Then he would incoherently rave at some woman about her boy, about paying five hundred thousand which he wanted returned. One night he attempted to strike the attendant, at the same time calling him Gardner Swartz, and demanding of him in haughty tones how he dared to enter his carriage, wishing that he had died when Katrina did. At another time he held a colloquy with the same woman, with a dagger in her hand and a child in her arms, repeating her words as well as his own. At length the carriage was driven with a light inside. Was he wildly insane—or was he haunted by the remembrance of past misdeeds? A haunted mind will draw fearful pictures, which a guilty conscience causes to appear real. Mysteries deepen.

It was unmistakably evident that the apprehensions of failure were fearfully racking the mind of Ishmael Smythers. At this peculiar crisis in his affairs, stocks fluctuated, and fortunes were made and lost by a word. The hope of Smythers now lay in extremity. Another's death might be his life. He saw men wrecked all about him. Some men were seized with madness and destroyed themselves. Others became paralyzed, and dropped from notice, the history of which might each fill a volume.

For some unaccountable reason, Leopold Swartz always understood the market. He never failed in knowing when stocks were long and short. He always confided his knowledge to Smythers, who ever faithfully promised not to take advantage of this knowledge as against him, but who always did manage to have some third party to undermine and manipulate stocks into his own hands; and still Swartz would the next time confide the same knowledge, and again be betrayed. Now that stocks were one day long and the next day short, and Smythers on the eve of financial ruin, the only escape he could see lay in taking advantage of the market. Repeatedly did he stake every dollar of his fortune, and as often fortunately won. He finally began not to think for himself, but implicitly used the judgment of Swartz.

One day, after the market had closed decidedly in Smythers' favor, and hope was beaming brightly for the future, Swartz broached the subject of his daughter's marriage with Melvin. Smythers had conjectured that Swartz had lost his entire fortune, and he now suspected that he was more than ordinarily anxious to hurry this union. He remembered that for some time Swartz had apparently made no investments, and after a few moments' reflection Smythers told Swartz his son was but a lad yet, and there would be no hurry in settling that matter for years to come.

Swartz appeared very indignant, which confirmed Smythers in his previous opinion, in regard to his exchequer; but in truth he was glad of delay, for the more he thought of the past the more he was convinced that any union between the families by this marriage would be unpleasant.

Not long after Swartz came to Smythers with much earnestness and desired a loan, stating frankly he would be forever ruined unless he received it, but if he had half a million to invest he would double it within ten days, and then he would return the money.

Of course he did not get a loan, for Smythers desired to take advantage of this opportunity himself. He had been gaining rapidly in funds, but here was a chance for a strike by which a vast fortune might be made. He saw no way in

which to grapple the whole, unless by investing his reserved fund.

Smythers had heretofore done business in such a way as to keep him from utter ruin. While he always paid promptly, and never invested beyond his means, he had deposited one-tenth of all his profits, continuing to do so till the deposit had reached three hundred thousand. This he considered sufficient for any commercial contingency. He held a certificate of deposit for this amount, of which none but himself and banker knew. He had many times been tempted to invest this; and now he was seriously revolving the matter in his mind. He had for some time been watching for the best opportunity to invest what he had on hand, and why not risk all now, for never could there be bought more for the amount than at this time. As he was again carefully weighing the matter, and studying the feasibility of making a strike, Swartz came to him and asked for a loan of two hundred and fifty thousand, if only for a day. Smythers needed only this to assure him that his time had come to invest, but he again cautiously withheld the three hundred thousand. Stocks rose suddenly, and there continued to be a rapidly growing interest in the market. The courage of Smythers kept pace with this growth, when a sudden panic arose, and stocks fell to figures never known before.

They dropped from 100 to 18 cents. This was an unexpected reverse to many, and particularly to Smythers, and unless through some miraculous interposition he was a ruined man. The faint hope that there might be a favorable turn, and believing things could be no worse, he again contemplated investing his three hundred thousand, but with that strong affection which a miser feels for his gold, he concluded not to give up that treasure as long as he had any credit left; for as none knew he possessed it, he would not be forced to give it up to cover margins.

Stocks now began to mend, and as so few suspected that Ishmael Smythers was ruined, his credit was not yet shaken. He borrowed of friends, and among the rest had the audacity to solicit a loan of his friend Swartz, notwithstanding he had so many times refused him like favors.

Swartz counted out one hundred thousand, for which Smythers, for the first time in his life, politely thanked him. New hope sprang up in his breast. He rushed wildly into the market. Stocks were going up rapidly. He lost no time in bidding in to the extent of his pile. Up they went again. He sold and made large profits. Again they went down, and he bought, still increasing his capital. Immediately they went up and he sold again. Fortune was smiling and he eagerly followed her gaze. Could anything be more favorable, was ever a day so ordained for him? Had he been directing the whole thing it could not have been more to his liking.

Swartz, during this time, was neither buying nor selling, but Smythers was so intent upon his gains that he did not notice his absence. He had doubled his money that day. Everything looked so favorable for the morrow, that he concluded to hold on to his stocks. Although he went home buoyant with hope, he passed a wearied, troubled night, dreaming of misery and death.

He was the first to enter Stock Exchange the next day.

The bidding finally began, when stocks at once fell, and kept going down till ruined men raved, stamped, screamed and yelled like madmen.

When stocks had fallen impossibly low as it would seem, Swartz came to him and begged him to take his stocks off his hands, to which Smythers angrily replied:

"How can I buy your stocks? I have left me only the one hundred thousand I borrowed of you;" and with an insane stare he shrieked, "Take your money. I have three hundred thousand of my own. I am not yet a beggar."

No sooner had the money been returned than stocks went up, and he watched the lively bidding without a penny in his purse. He had been harsh to the poor, overbearing to his equals, an indifferent friend, a harassing enemy, and taken altogether he was of that nature that when it was suspected that he had no money favors were not readily granted him. He passed the day wearily, staring at every one whom he thought might possibly give relief. He spent the late evening hours searching through business haunts to find some one that would

give him relief, but none dared part with a dollar in such times as these, and more especially would they not risk it in the hands of any thought to be financially unsound.

It was a much later hour than usual when Smythers started for home. His brow was heavier than the clouds, his thoughts darker than the night. Not a ray of financial light shone into his mind, and scarcely a ray of reason enlightened its dark chambers.

Melvin had previously conjectured that something was going wrong with his father, and was uneasy on account of his unnatural stay. At length his anxiety became so intense that he stationed himself at the carriage way, constantly peering through the shady drive. The bell struck two before he turned in from the broad avenue. Smythers alighted, and Melvin saw him reel as he slowly ascended the marble steps leading into his private office.

Cautiously and unobserved he followed his father, fearing he had taken too much wine, although such a thing had never before occurred. Among all his faults he had maintained the strictest habits of temperance, like many others, not so much from love of virtue as from penuriousness. Many a temperate man is a drunkard through the desire of the heart. He is only constrained because his miserly love of gold is stronger than his thirst for rum. Such would be drunkards if it cost nothing.

Deep concern for his father's welfare prompted Melvin to follow him to his office, feeling assured if he was fully conscious he would not go there at that late hour. He conversed incoherently with himself. Melvin dared not speak to him. His office door creaked upon its hinges, and slammed together with a dead lock. As Melvin stood silently contemplating what to do, he caught a ray of light as it flickered through a broken pane in the stained glass window, through which he found he could unobservedly watch all movements.

He saw his father nervously handling boxes and papers. A box from within a box was unlocked, and a smaller box taken from that, in which was carefully placed a few papers, which he vehemently clutched, exclaiming:

"Found at last, the precious three hundred thousand, all that I have left to live for!"

He opened the package and read aloud. It proved to be but the formal contract between himself and his wife's father. It fell from his shaking hand, while he gasped and shrieked like a madman; then, as if recollecting himself, he again looked eagerly and drew out an envelope. Hastily opening this, he gazed upon the portrait of a beautiful girl. This, too, fell from his hand.

"Good heavens! The spirit of Katrina Swartz come at this dread hour to haunt me. Oh, that I once more had the five hundred thousand which that fiend, Leopold Swartz, wrenched from me for her boy, my boy, alas! When will women learn wisdom, the weak creatures of the hour? Do they not know that love is naught when compared with gold. But what can I say; for after all I married a beggar. I would never have done it could I have won her as I did Katrina, the willful, stubborn girl. She was no more beautiful, and why was I baffled by her and intrigued by her father? And now the same beggar has, no doubt, robbed me of my last penny, my precious three hundred thousand, and given it to her pauper lover, O'Donald. That accounts for his sudden riches. He forged my signature or how could he have drawn it from the bank. I will track him like a bloodhound. He shall not live on his ill-gotten gains. How could my wife have found her way into the secret cells of these boxes? None ever held the key but myself. She shall die! Ishmael Smythers fears not to take the life of one who steals his gold, what though it be his wife; but that will not bring me wealth. I would be a beggar still. She and O'Donald shall both die. He shall not roll in wealth and I walk a beggar. Oh, this bursting head of mine! I will never live to meet the sneers and frowns of the world. Who has been here, whence came this letter on my table? Who dared to enter my office in my absence. There is treachery everywhere. It is from Swartz. Why has he written me? Ha! I have it. He offers me assistance, and well he may, for had I not divided my gold with him he would have been penniless. Why should he withhold assistance now? It is true he thinks me the murderer of his sister, and I was compelled to give the five hundred thousand or be exposed. What a fool I was to

admit my fault—fault!—it was no fault—she was only a woman made for man, and why was I to blame. The boy was beautiful, and as much like Melvin as a twin. He has shown talent like his father. Swartz would have been a beggar had it not been for this money that I gave the boy. I do not know but he is a beggar. He is a mystery to me, but there is one thing of which I am certain, Ishmael Smythers is a beggar. Do I dream, am I mad, or am I really a beggar? But I have not read this letter—the last ray of hope. Why do I tremble to know its contents? Is the spirit of Katrina in it, come to murder me? But why not die? What have I to live for, what is a wife, a son, without gold; what is a friend if he give not substance, if he is of no worldly use? But the letter."

He tore it open, and read aloud:

"ISHMAEL SMYTHERS—The time has come in which I have settled my last account with you. The debt you owe humanity in the death of my sister is paid so far as gold can do it. You are this moment a beggar, houseless, homeless, without friends and without credit. I hold all stocks, every dollar you ever possessed. Stocks have gone up and down at my will. What I have taken from you is but a tithe of what I possess. I have millions in my coffers. One day they will belong to Katrina Swartz, my only child, the namesake of my sister; but she shall never be the wife of your son, not that he is unworthy of her. The pale face of your once blooming wife proves to me that parents have no right to barter their children for gold, or barter their affections for any equivalent except love. That is the only price by which they should be bought. To-day I own your birthright. Have won it in open fight. My sister's spirit stands avenged, and you will learn no more to cross the path of

"LEOPOLD SWARTZ."

The color came, crimson was the blood that rushed to the face of Ishmael Smythers. His eyes started from their sockets, the cold sweat oozed from his brow, and blood gushed from his nostrils. It was evident that reason was gone. With one insane shriek he started back in double horror as he gazed into a

recess exclaiming: "My God! there she is now, there comes the spirit of Katrina. There she is on bended knee, pleading with me not to forsake her. See the very dagger glistens that she brought me and begged me to plunge into her heart. No! it cannot be that dagger, for that is locked in this drawer here. I took it from her; I did not want her to kill herself, for then her murder might be laid at my door. The dagger is securely locked in and here is the key. I'll see if it is gone. No! here it is. There she comes again. Her robes are pure and spotless as though she came from the land of the blest. Can it be that fallen women inherit the realms of paradise? Who calls me? What do I hear? Who carries that light? Who says so slowly and plainly, 'Ishmael Smythers, many an innocent woman, murdered for the true love she bore, now reigns in happiness, while her murderer is eternally lashed by the stings of conscience?' Begone from here, whoever you are, with such doctrines. There she is still. She is weeping over the boy. If not for her sake, for the sake of the boy, she prays me not to leave her. Ha! ha!—does the woman who prized not virtue expect to marry Ishmael Smythers, the richest man in—why Ishmael Smythers is a beggar, I say. Am I mad—do I dream—am I the man? Is that Katrina Swartz? Is she here or am I in the spirit world, with her spirit haunting me? No, I am here alone in this chill room. This is all a vision, a dream."

Reason seemed to flit across his mind for a moment and then again he raved and shrieked:

"I will not see the morning sun. I will never see my wife again. She robbed me. I will never look that demon Swartz in the face again. He has long years been plotting my ruin. The spirit of Katrina shall never haunt me more. Donald O'Donald shall never point the finger of scorn at me and hissing call me a beggar. There, there she comes again! Oh, what a beautiful angel of light! I'll never behold her again," and so saying he plunged the dagger into his own breast, and Melvin seeing it screamed and fell, his temple striking against the fractured glass, and he lay like his father, unconscious in his own blood.

Morning came dull and gray.

Mrs. Smythers was ill, and only she ever awakened the son if he was late in bed, and the servants were unaccustomed to calling either the father or son.

It was noon, and the mother wondered why her attentive boy had not made his usual call. The servants were alarmed at seeing blood at the office-door, which was securely locked. They cautiously ventured into Melvin's room, and were terrified to find the floor and bed covered with blood, and the young man delirious.

The proper authorities were called, and the door of Smythers' office opened. From all evidence that could be gathered from the state of the room, with the papers strewn around, and from Melvin's being wounded, it was decided that a robbery had been committed, and that the murderers doubtless supposed they had left Smythers and his son both dead. This was mere conjecture, for all was shrouded in mystery. Melvin in his delirium was ever madly raving about that contract, about the three hundred thousand, and repeating: "I saw the dagger in his hand; oh, my head! my head!"

Detectives scoured the country, but no clue was ever found.

Before Melvin had recovered from his delirium the affair was given up, the robbery conceded, and strange to say, he was never questioned in regard to the matter. He and Swartz were doubtless the only two who ever had an inkling of the truth.

He had done no wrong, and could not endure the disgrace of acknowledging himself the son of a self-murderer. This could do no good; he knew he was comparatively penniless, and would have a hard drawn battle with the world to make the best of it, and should he tell this story some heartless wretch might even accuse him of murdering his own father for money.

The creditors of Smythers were most unmerciful. Hungry creditors, like cannibals, love fat subjects.

Neither the wife nor son knew anything of Smythers' business. His bank was immediately closed out, and nothing saved. His mansion went at auction; his rich furniture also went under the hammer. Everything was swept away like the morning mist at sunrise. The wife had her jewels, and Melvin had the amount he had by economy saved from time to time, which

reached fifteen thousand dollars; but he dared not let it be known, fearing it might still be thought he had something to do with the death of his father.

Upon his recovery Melvin at once secured the box which held his mother's marriage contract and portrait of Katrina, also the fatal dagger, and locked them securely in his private drawer, little dreaming what hidden mysteries they contained. He many times thought to confide in his mother a knowledge of the terrible scene of that eventful night, but concluded not to add this to the cup of bitterness which she had so constantly through life been drinking to its dregs.

One of the most wonderful things in the whole of this tragedy was that Melvin was never asked by any one how he received his wounds. It can be accounted for in no other way than the want of interest taken in those who suddenly drop from the world of wealth to the world of poverty. Mrs. Smythers was never known to mention her husband's death to any, not even to Melvin; therefore what her thoughts were none knew.

The course she pursued after her husband's death proved her to be a sensible, practical woman. She sold her jewels, all that was left her out of her once vast fortune, and put the money at interest; and with her son took small furnished rooms outside the fashionable haunts of the city.

Melvin also showed a shrewdness worthy a more experienced mind. He feared to put all, even of his small fortune into business, lest his right to it should be questioned. A friend of his mother resided in Titusville, Pennsylvania, and through his agency he invested fourteen thousand dollars in lands; while with the other thousand he opened a fruit-stall in one of the principal streets of the city. This required much courage on the part of a young man who had moved in the most brilliant of New York society. Fortunately he had not received the stamp of Shoddy, and being bound to succeed he resolved to build up on the same foundation where his father's colossal structure was torn down. Again, he thought if he grew into business where he was known, he would be more likely to escape the opprobrious suspicion of having anything to do with the murder of his father.

Day after day his old friends passed him without even a nod of recognition, but his pleasing address won from strangers a fair trade. Cold weather came and he rented a small entrance, and added a small stock of groceries and provisions.

He was his own chore-boy, clerk, and own master. Spring came and found him in larger quarters with a business that compelled him to employ two clerks. At the end of the year he found he had made several thousand dollars.

About this time his agent in Pennsylvania informed him that his lands were the richest in oil of any in that section. Wells were sunk which proved so productive that his wealth fabulously increased. "Coal Oil Johnny" was not more fortunate in his gains, and not so successful in husbanding them. At the opening of the rebellion Melvin Smythers was probably the richest young man in America, and it was quite forgotten that he was the son of Ishmael Smythers. He was to grow still richer. Just before the rise in prices on account of the war, he bought one of the heaviest stocks of groceries and provisions ever in New York. He sold rapidly, doubling his money, which still increased his riches. Gold, gold, gold surrounded him on all sides, the brilliancy of which attracted the whole world. He was the admired of all admirers. Naturally amiable, discreet, honest and liberal, it is no wonder that all classes as well as the lovers of gold were his friends. He was generous to a fault. He helped to build churches, gave largely to all public institutions, helped the sons of broken-down merchants, picked up those whom the world called unworthy, using every endeavor to lead them into the higher walks of life. Was it strange that everybody paid him court, particularly those who had fair daughters? Among his warmest friends was an apparently wealthy banker who had a beautiful daughter. He had given her every advantage, adding accomplishments to beauty and grace of person. To Melvin she appeared not less than an angel, and as the father never broached the subject of marriage, and the girl observed a proper dignity, he thought he loved her of his own free will. He did not suspect that both the father and daughter were most artfully weaving around him the wiles

of love. Honest himself, he was looking only for straightforward action on the part of others.

He gave this woman his undivided love; confided his whole soul to her keeping. He thought not of his enormous wealth, or of the position and power that it brought him. To him it was nothing when compared with the riches of her affections. Believing her to be true he would have loved her the same had she been penniless. At times he wondered at himself that he did not press his suit and marry this heart idol, but he was very happy as it was.

Envy rankled in the breasts of the many less successful than he, and by them not a stone was left unturned which would cause him to stumble. He was keen, quick, comprehensive and shrewd in business, therefore none had as yet been able to throw him off his balance. He, however, possessed qualities which the world does not acknowledge in business, and which has led many into financial ruin. The first was his almost unbounded sympathy; it mattered not how strongly his better judgment protested, his sympathy would gain the mastery, and he would trust the untrustworthy. His conscience was sensitive in regard to doing as he would be done by, which caused him to grant undeserved favors. He many times lost heavily by trusting dishonest men; notwithstanding precedents, together with his own observation and experience, taught him the uncertainty of risks taken in relying upon the honor of others. These losses were, however, but a drop in the bucket of his vast fortune.

Many around him descended from the highest pinnacle of wealth to the lowest level. He had started from that level and ascended to a point seemingly as high as wealth could carry him; but none so high in this world but he may ascend still higher, and none so low but he may be kicked still lower down.

After introducing a few more characters for contemplation, the reader shall leave New York for even gayer scenes.

A little before this time there entered the business arena of this metropolis a man named Stokes, who was also in the produce business under the firm name of Budlong & Stokes, at No. 25 Water Street. He was known on Produce Exchange as

a bold speculator, of quick conceptions and fearless execution. The operations of this firm amounted to millions, as their business records show.

Jim Fisk had not yet entered the speculative marts of trade in New York, but was shaping his destiny for important events to come; nor had Josie Mansfield entered into the social side-circle of the New York world of fashion, but reigned mistress of hearts in other spheres, where she was apparently what the world loves to look upon—a lovely, innocent girl. Slip these three pen sketches into the photographic album of memory, and leave the turmoil and business tumult of the city, to seek the sweet, soothing, sentimental society of a fashionable watering-place.

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CHAPTER IV.

A fashionable watering-place—Congress of nationalities, intellect, fashion and frivolity—Banquet Hall—The Frenchman—The Paterfamilias—Irish eloquence—Beauties of the North—Loveliness of the South—Western damsels and Eastern maidens—The beautiful Josie—Magnora Meldron—Don Carlos Piedmont—Josie's troth—The scorpion that stings—The Baron in tears—Josie finds a letter—What it contained—Is she dead in the arbor?—Piedmont searches for Josie—The insane wanderer—Colonel Montrose—Piedmont shoots at Montrose—Montrose draws his sword—Magnora interferes—The Baron a prisoner—Is remanded to prison—His escape—Josie goes into the world—Her object—Has more talent than principle—Magnora's plea to Josie—Josie goes—The friends separate forever.

It was the height of the season at one of the most fashionable watering-places in the world. There was assembled a grand congress of nationalities, intellect, gaiety, fashion and frivolity. Its representatives were from every clime, portraying every phase of character, each shedding its own influence.

This chanced to be a festive day. Fifteen hundred guests sat down to a sumptuous repast in Banquet Hall. In the evening the spacious parlors, hung with gorgeous tapestries, the piazzas, the arbors, the lawns, and even the streets were thronged with visitors.

The majority go to watering-places not so much for their own good as to act their peculiar parts in the whole play.

In a little retreat an assiduous Frenchman showered his compliments upon an American belle, and placed his heart at her feet in the politest manner. He gave the same to every fair one at every favorable opportunity. The loss or gain by receiving or rejecting the proffered gift would have been a trifling matter.

The German Paterfamilias had quaffed his lager, and was now peacefully smoking his pipe, surrounded by his wife and daughters. He eyed the genteel Frenchman askance, and gruffly ejaculated, "What a fool!" while the Frenchman was just calling the ladies' attention to those German bears. A

group of Italians were enraptured with the music. As the mellow notes fell lightly upon their souls, their gentle touch awakened sweet harmonies. The Italian's nature breathes and thinks in song. The group gazed dreamily, listlessly upon the scenes, while their every thought was wafted away on these æolian strains, fit medium of flight, for never was there sweeter music than on this occasion.

Cuba had its representatives. Her dark-eyed sons were discussing the best mode of carrying into effect a rebellion that would prove successful. Poor Cuba, with her numerous revolutions ever struggling to be free; and may the beautiful Queen of the Antilles one day be able to shout freedom, and every shackled nation re-echo the glorious shout!

Near the Cubans lounged a group of sinister-browed Spaniards, with flashing eyes, ready to frown down every audacious rebel that should dare to throw off the yoke of Spain.

It is a fact that groups are negatively attracted. Observe one national group, and hard by you will find another group with a national hate. This fact was fully demonstrated by the peculiar groupings on this occasion.

The next was purely an English gathering. John Bull was apparently disgusted with everything 'Hamerican. He denounced the rottenness of American Institutions, the corruption of American politics, harped upon the sudden rise of American clowns to the highest pinnacle of American fame, and drew a spirited sketch in which he pictured the mockery of a government where men came up from fish-peddlers, hucksters and peanut-venders to govern a nation. With a look of contempt he pointed the finger of scorn at the several scions of American wealth and upper-tendom, as they passed up and down in gorgeous review, with fair young girls hanging upon their arms. He showed conclusively how these moneyed lords of creation, now in their swaddling-clothes, could be made beggars by a single turn of the great wheel of fortune. It was evident that John Bull did not like American Institutions.

The next was as intensely Irish as this was English, and partly from the pure love of American Institutions, their liberty and freedom, and partly from a pure hate of anything English,

each member of this group emphatically denounced everything which John Bull had advanced.

Irishmen are eloquent, because inspired by the true soul of patriotism. With true patriotic fire burning in his soul, one of these sons of Erin drew a word picture, setting forth in glowing colors the "land of the free and the home of the brave."

He dwelt upon the fact that in America a man was not compelled to live, die and be buried on the same acre on which he was born, while monarchs subsisted in idleness upon his labors. He believed in a government not for the private interest of any in power, but for the good of all. He believed in a people that were not slaves, but free to labor with a hope for themselves and posterity. He believed that each had a right to govern without royalty of birth, should a people grant its suffrage. He hated monarchies and despotisms. The more they were borne with the more they must be borne with, the more they would exact and the more destroy. He believed that the firm sense of natural right could not be eradicated from the heart, because such sense was born of God, therefore of eternal sacredness. He believed that the justice of law was not derived from human enactments, but from the eternal statutes set down by God, and that the law of God was never more clearly expounded than by "doing to others as ye would that others should do unto you," which tyrants never did. He believed where human laws ceased to have justice on their side that the common good required them to be annulled, as was done in America, and that a good law made by a rail-splitter ought to be as forcible as a law made by a royal dandy.

He thought the mind was opening to a grand idea when it admitted that a common people may be educated in a way to fully govern themselves; that if a man could not be trusted to govern himself, how in the name of heaven could he be trusted to govern others?

If God had created man with a free will, then what right had he to be governed by others without his consent, so long as he did not interfere with the liberties of others. To give to a government the right to govern man without his consent was to make a material chattel of the most noble being Omnipotence

had put into life. He said that despots were made outlaws by the force of natural right, for every man having a natural and equal right with every other man to govern himself or say who shall govern him, the despot who governs him without his consent is made an outlaw by taking away from him his natural, his God-given right to choose his ruler. As he ceased speaking, triumphant glances were shot off in the direction of John Bull, but for the most natural reason in the world, that of not wishing to hear a thing which is not agreeable, he had not been listening, and eloquence was lost on him.

The gayer and more sportive guests now began to gather into groups. Dotted here and there was the brilliant beauty of the intellectual North; the soft, dark loveliness of the sunny South; the free, easy and winning grace of Western damsels; and Eastern maidens, with their stately and reserved charms. All were becoming interested when a murmur of admiration ran along the crowded piazza. Every eye turned just in time to witness the entrance of the beautiful Josie, leaning gracefully upon the arm of a tall and, at first sight, magnificent-looking man. Taken as a whole, no loveliness could be more perfect than hers. It is impossible to describe form and features, as her beauty seemed to rest more in elegant grace, unsuspecting and easy manners, a faultless complexion, and most exquisite taste in adornments.

A dress of white tulle, looped with blush roses, set off to advantage her symmetrical form. A necklace of pearls encircled her snowy neck, and fell upon her corsage, cut rather low.

There were others that might be called even more beautiful in feature, but none that seemed to carry such an irresistible charm as this angel of loveliness.

As they drew nearer, a rakish look was discernible in her companion not at first noticed. He evidently considered her too great a prize to be shared by the crowd, and almost immediately drew her aside to the most cloistered retreat that the festive scene afforded.

They had seated themselves before they noticed that the arbor was already occupied by a young lady.

"Why, Maggie Meldron!" exclaimed Josie, "you here

alone, hidden away from the crowd, and taking notes, too. Did I ever see such a bookworm! You will, ere aware of it, be swallowing the leaves in this arbor, just because they are leaves. What do you find of interest to write about?"

"I have to-day," replied Magnora, "been studying from this grand volume of human nature, which has been leaf by leaf spread out before me. A day like this, thoughtful and alone, is to me a day of deep study; for there is no character but we find it here represented."

"Pardon me, Maggie, but allow me the pleasure of introducing to you Baron Don Carlos Piedmont."

Magnora Meldron coolly bowed, while a nervous rush of blood found its way to the face of the so-called Baron Piedmont.

Josie saw Piedmont's face crimson, but only thought the more of him, for in her innocence she excused it as a little piece of foolish diffidence, caused by meeting a woman of Magnora's standing. She was sure Piedmont was no villain, or he would not blush. Poor, innocent Josephine!

Magnora still wrote in her sketch-book.

"Another character outlined, I suppose," said Josie. "Whose picture this time, Maggie?" and looking over the arm of her friend she saw written, "Don Carlos Piedmont—treachery, deceit, cowardice, crime, the defamer of woman, the murderer of man. Shun him."

A look, not only of doubt, was seen in Josie's face, but a half-angry flush settled upon her cheek, and without being aware of it she gave Piedmont an appealing look, to which he nonchalantly replied:

"Miss Meldron has no doubt been pronouncing an eulogy upon the American Government, or drawing a pen-picture of some wretch who is too cold to be melted by her wilful charms."

Piedmont, for reasons best known to himself, half suspected he was the subject from which Magnora had been drawing. At this moment a friend beckoned him away. He excused himself, promising to return immediately.

As he disappeared in the crowd, Josie in astonishment exclaimed:

"What a strange girl you are! How can you write thus of a very gentleman; one worshipped by every belle, sought by every matron?"

"I copied all I said from his face. Treachery, deceit, cowardice and crime are branded on his forehead, and I wish you would not trust him; for if you do, he will surround you with spirits of evil."

"Oh! how can such a pure, saintly being, one usually so charitable, judge so cruelly? I would as soon think the sun in the heavens would turn to darkness, as that he would ever deceive me."

"The sun has dark spots, and so does the purest nature have faults; but there are in my mind few such villains in the world as the self-styled Baron Piedmont."

"And you say this, Maggie dear, of a man to whom you have never spoken before. In vain have I tried to bring you together, for I am sure you only need to know him to think well of him. Were you not possessed of the deepest cunning, you could not thus have eluded me. How you can repress the desire of an acquaintance with such a man I cannot see."

"I do not desire any further acquaintance with him, and if he ever asks you of me tell him I said so."

"Are you insane? Would you have him think that was the style of my friends? For friendship's sake you should not treat my friends thus rudely. Friends, did I say? Why, Maggie, I love that man better than my own soul. The earth is heaven with him, hell without him; if he die, may I too die!"

Tears filled the eyes of Magnora Meldron as she gazed sadly upon her infatuated friend, and was again about to speak when she saw Don Carlos bending rapturously over the fair Josie. He had evidently heard what she said, and without a word took her by the arm and led her away, leaving Magnora unceremoniously alone. As they went so lovingly away, Magnora wrote again:

"When will the world be free from such scorpions, who sting to death the most beautiful and lovely flowers of human nature like my darling Josie? I could not believe before that it had gone so far. Don Carlos thought to play his wiles on me. He

is no Baron. Perhaps I am not a child of love, or a daughter of charity. Josie does not dream how studiously I have avoided him. She has wondered why I sought to be so much by myself. He did not know before of our intimate acquaintance. I dare not tell her that he proffered me the same love she so much prizes, for she is so infatuated that she would at once tell him, and he would easily convince her it was nothing but my vanity and self-conceit that led me to the conclusion. Many a poor trusting creature has doubtless had her heart tortured by this soulless, fascinating demon. Why is it that the innocent must suffer, and then cause the innocent to suffer in turn? I know I have not mistaken this man."

Magnora resumed her study of the passing crowd, leveling her perspective glass in such a manner as to bring to bear the most salient points of every character.

Leave her and follow Josie and Baron Piedmont.

He led her across a flowery path to a little arbor entirely away from the crowd. The shade was so dense as to exclude much of the brilliant gaslight, which, in its brightness, dazzled the moon into faintness, but one resplendent jet shot through the leafy walls in which Piedmont seated the lovely creature. As they reclined upon the rustic seat he gazed admiringly upon her, and then drew her passionately and wildly to his bosom. It was a long time before either apparently gained the power of speech. Piedmont at length broke silence.

"My darling, angelic Josie, how can I ever thank you enough, or repay in the slightest degree the expressive and, to me, welcome words I heard you utter to that vain, suspicious, revengeful Mag Meldron. How I despise her. I cannot withhold these epithets longer. I am now glad she is my enemy, so glad, for had she not have been she could not so effectually have stirred your heavenly soul to such grand expression, and I should never have known the depths of your pure love for me. She is madly jealous of you, my darling. In vain she laid her deepest plots to entrap my affections before you changed this place to a paradise by your heavenly presence. I could never realize before that you did so truly and deeply love me, and may God bless you for this. Let our love no longer go without a

seal;" and taking a small diamond ring from his pocket, he encircled her finger, and for the first time pressed the pure parting lips that so willingly and so lovingly met his. The tears came to the eyes of Baron Piedmont, and as if to hide his weakness he drew his kerchief and dashed them aside with a manly dash. A small embossed envelope fell from its perfumed folds. Josie noticed this, but was too unspeakably happy to break the spell; but thought to remind him of it before their departure from the enchanted spot. Was there ever such happiness as this? Those who have deeply loved only can answer.

Was Magnora Meldron a cold, jealous, suspicious woman; not willing that her darling friend should revel in the luxury of an innocent love that was now deepening into a grand, a godlike passion, for surely it was no other love that was now filling the bosom of the innocent Josie? 'Tis said that those who have never truly loved have lost much of life as well as of heaven. The music ceased, the fantastic toe no longer tripped, lights went out, the moon rose high, and the stars grew pale, before the happy pair awoke from their blissful reverie, to wend their dreamy, forgetful ways to the resort of Josie.

She had now for several weeks been living a new life, but now she revelled in happiness beyond measure. It was long ere she could sleep, and when she did fall into a restless slumber, she felt all the while the pressure of Don Carlos drawing her to his bosom, and saw the tears in his eye, and then she remembered the fallen gilt-edged letter, and looked and saw Magnora Meldron pointing at it, and then she remembered they came away without it. She chided herself for her forgetfulness, and as soon as the first ray of light dawned upon that beautiful summer's morning she crept cautiously to the arbor that but a few hours before had witnessed her troth. She joyfully snatched the letter, kissed it, and was about to put it in her bosom when she remembered her dream of seeing Magnora pointing to the letter, and then to the diamond ring on her finger. She sat down upon the rustic seat, scanning more closely the delicate note, read the delicately outlined name of Don Carlos Piedmont. Although her interests were henceforth to be identical with his, still she was sure she had no right to read this letter, the seal of

which was already broken, for a letter is sacred as one's own heart. Again she felt the pleading presence of her friend Magnora. Josie cautiously drew forth the folded sheet. A beautiful miniature fell into her lap, so beautiful that it caused a jealous pang to pierce even the confiding breast of Josie.

"This must be his sister," she said mentally. "The same dark Spanish eyes, and like him; oh, how beautiful! but still unlike him, how sad. She thought it might not be so wrong after all to read his sister's letter, so she spread the page in her lap. A chill of horror swept over her soul as she read the first words:

"MY DARLING HUSBAND—My angelic, Don Carlos; how happy I am in this name, and how proud of the new name and new title conferred upon you. It seems strange to call you Baron, my own dear little one, little in the sense that I have you all in my heart; large, that you are all of earth, all of heaven to me. I was happy when called Brown; would be happy in any name you bear.

"I am weary to-night, and was not my confidence in you such as can never be shaken I might be sad. Do not think for a moment I distrust you when I tell you a bit of scandalous gossip that came to my ears. I overheard the Martons saying that a beautiful lady was here in search of a man by the name of Bronson, who had left her for another, and that he now called his name Brown. They said she acted like insane, and I know she must have been. She said her husband married the beautiful daughter of a clergyman, and that the man who had married them was a hired accomplice, and many other things; and Mrs. Marton said she felt sorry for me, but if she only knew you she would then know it was all false. Although this corresponded with our history, I know, darling, you would not deceive one who would leave home and friends for you alone. There was never love like my love. To be with you I would go to heaven, or hell, or stay in this unfriendly earth forever. Your business keeps you so long that I am very lonely. Do not forget to have the diamond in the ring reset, and do not venture to send it by post, for I would as soon lose my life as

the seal of our troth. I hear there is much loveliness in that far-famed place, and did I not know you were the soul of honor I should feel jealous of your every look; but as it is, I am your waiting, trusting, expecting, unspeakably happy,

"ROSA PIEDMONT."

The name Rosa Piedmont was the last that Josie remembered.

A few hours later Magnora Meldron took her accustomed walk to this her favorite bower. There she found sitting the beautiful Josie, pale as marble, with a letter in her clenched hand. Magnora drew the open letter from her deathlike grasp, and the first line revealed to her the cause of Josie's present condition. She put the letter into her own pocket, then sought but in vain to arouse her. She had Josie carried to her own private apartments and immediately called medical aid. She next relinquished Josie's rooms after paying her bills, simply saying she had other accommodations, and that should her relatives come, send them to Magnora Meldron; and thus before the fashionable pleasure-seekers had ventured into the full light of day, it was supposed Josie had suddenly left.

It was long before she was restored, and then it was but a fevered, insane consciousness. She raved madly about Don Carlos, the letter and Rosa Piedmont.

Piedmont did not believe she had left so hastily, and during the day he searched every arbor, watched every crowd, called repeatedly for admittance to Josie's apartments, but she was nowhere to be found. He went again and again to the post, but no tidings. At length he was rewarded, not by a letter from Josie, but simply with a copy of the one found, warning him to leave immediately, with threatenings of exposure to Rosa Piedmont.

The Baron read this, gnashing his teeth, clenched his fists, drew his revolver, stamped furiously upon the earth, madly exclaiming:

"This is in some way the work of that she-devil, Mag Meldron. Could I get sight of her this should end her career," brandishing his revolver. "The sweetest revenge I could have

would be to trample her and her towering independence under my feet. Josie, the trusting creature, is not such a gratifying conquest as would have been this deep, mysterious, calculating woman. If I cannot be revenged in one way, I will in another. I will take her life before I sleep; but I must not tarry long. So they are on my track, are they? I have no great desire to meet the young Colonel, though I think the chances about even. I really have no love for cold lead unless I make the prescription and administer the dose myself. I am in no mood to be foiled now. My work was almost accomplished with Josie. I will face this dare-devil Mag Meldron. Such an audacity in woman I never saw before. She will without doubt be in her favorite resort, the rustic bower, to-morrow morning, and I think a little cold steel in her heart would have a salutary effect upon the world. All things cold are suited to her."

At early morning a tall, revengeful, half-disguised man stealthily visited all the arbors, peered into every nook and corner, and disappeared with a foiled look.

Magnora had not yet left the bedside of her friend, but now feeling the need of air she wended her way to the arbor which Piedmont had just left, and where the morning before she had found Josie. Magnora reclined coolly, but the reader will perceive she had cause for fear. She wondered if Piedmont had gone forever, when at that very moment he was seeking her life. As she closed her weary eyes in deep meditation, a slight rustle caused her to look up. Before her stood an officer. The blue, the gold, all told that he was of no inferior rank. He touched his cap and the hilt of his sword as he bowed a polite good-morning. Magnora smiled pleasantly, as though she had known the man a lifetime.

There is much to be read in smiles. They are a sure index to the soul. A smile betrays a villain, and proves an honest man to those who can read the language of smiles.

"Pardon me, lady," said the officer, "but I see from your manner you can be trusted. My business is important. You shall not be betrayed; my sword and my honor shall protect you. I want information. I have heard there was a man in these haunts by the name of Brown, but those of whom I have

sought to learn the truth of this are either ignorant or wilfully silent. He has been tracked to this place."

"By a mere accident I think I know this man. Is he a tall, black-bearded, dark-eyed, rakish-looking man, fascinating to ladies?"

The officer suppressed a smile at Magnora's frankness, hoping he had not proved fascinating to her; but her description made him feel sure he had found his man.

"This man," continued Magnora, "passes here as Baron Don Carlos Piedmont, but this letter," drawing it from her pocket, "proves that he may have other names."

A dark shadow passed over the handsome face of Colonel Montrose, as he added:

"And that beautiful woman in search of him was my maniac sister. A sad story, lady; young, rich and beautiful, a Christian withal—but deception, a mock marriage, as is no doubt that of this deluded creature, dethroned her reason. She recently escaped, and we have been unable to find her;" and wild with excitement he shrieked, "Where is this man? Let me be revenged. There stands an officer of the law ready to arrest him."

A little in the shade stood a fierce-looking stranger, whom she had not noticed.

"Be hopeful, sir," continued Magnora. "He may not have gone. He deceived a lovely friend of mine, more of which I may yet tell you. I sent him a copy of this letter, and bade him go forever, but I saw him prowling about yesterday eve."

A falling trail of vines shaded Magnora and the Colonel. None could see them until they had fully reached the entrance. Both suddenly started, for before them stood Carlos Brown, *alias* Piedmont.

He had found one too many in the bower, and was beating a retreat, when the word "halt!" came in stentorian tones from Colonel Montrose, who in the same breath sprang forward. Piedmont turned and fired, grazing the arm of the Colonel. The sword of Montrose flashed in air. Piedmont was again just raising his revolver when Magnora snatched it, and laying her hand on the hilt of the sword, exclaimed:

"No more blood, gentlemen."

Piedmont turned towards her, when she immediately levelled the revolver at his heart, saying, "You, sir, are our prisoner. Not one step, sir," and the man who boasted of conquering every woman now quailed before one. All villains are cowards when it is their own life that is in danger. Montrose, while this instantaneous tableau stood before him, shouted :

"Sheriff Brennen, here is your man;" and Carlos Brown, *alias* Brownson, *alias* Don Carlos Piedmont, was immediately remanded to prison; but prison bars are not always capable of holding scoundrels, for it was next day ascertained that the bird had flown, and no traces of him could be found.

Magnora tenderly watched over her friend, until she stood before the world once more, if not as fair and lovely, still more fascinating.

It was long before the name of Piedmont was mentioned, and then first spoken by Josie. She inquired where he went. Magnora told her truthfully she did not know. Josie then related her happy, blissful troth, and its bitter, bitter end.

Magnora tried to soothe her and revive her crushed spirits, and for a time she grew more cheerful.

One day she appeared most magnificently attired; and with such a form, so attractively arrayed, with such a face, with so much grace, it was no wonder that even the practical Magnora gazed with admiration. No word was spoken. Josie at length broke silence by saying :

"Maggie! I go! good-bye."

"What! going home?"

"No."

"Going where?"

"I cannot say where, but I go to seek my fortune. I am tired of the world, and care not to live; but I have a work to do, and must do it before youth and beauty fades."

"And what work have you to do?"

"I have been reading Madame Durand's Essays, and believe as she says, and I am going into the world to teach men to feel what it is to have a spirit crushed."

"But what does Madame Durand say?"

"She says that man has heretofore made woman his toy, that he studies deceit, studies the power of mind over matter, that everything is accomplished by the power of mind over matter; that even to raise the arm but illustrates this power. Man has everything to strengthen his mind, woman has everything to weaken hers, instead of the right that both should be disciplined. He keeps his body in subjection when he likes, because his will has been made strong by education, and the force cannot be resisted. His mind acts upon the physical force of woman, and he governs that force because her mind has been allowed to grow up in weakness, and not of sufficient strength to govern her own body; therefore he governs it through the natural law of mind over matter. When once he conquers, then he causes her to raise the tower of hope, to set up the shrine of love in her heart just for the pleasure of laughing as he topples them over, as the child laughs when he throws down his toy-house. Then he leaves her crushed and bleeding, and seeks another weak model to mould by his power. She says that rights have not been equally divided, that woman has always meekly submitted, and just so long as no woman has the courage to tear down these strongholds just so long will no man feel her power; that really as yet she has no power, but that she has one to gain. I believe in Madame Durand, and shall follow her teachings."

"Josie, dear, I think you mistake her meaning. She writes from a very different standpoint. I fear you are again delirious, for you certainly cannot mean that you go forth into the world, to practise upon unsuspecting man what Piedmont practised upon you, and——"

"Ha! ha! Unsuspecting man! Why, Maggie Meldron, are you a fool? How many men in the whole world who would not laugh at your weak defence. Unsuspecting man!"

"In the name of those sons who honor a mother's love, of those fathers who cherish a daughter's pure affection, of those husbands who worship at the shrine of a most holy passion, do I believe that there are men honorable, just, pure and noble, who would never deceive or wilfully send one pang of remorse to the heart of trusting woman, and who are too godlike to

take one step forward with those who are already in the path of ruin. Man, as man should be, would feel, if deceived, the same as you felt when deceived by Piedmont."

"Is there such an one, which I doubt, he shall never suffer by me. Henceforth I can love no one; and mark me well, the heartless villain who would crush the soul shall lose his power and be made to feel. In losing my affections I have gained this power of which Madame Durand speaks. As he who is no longer capable of true love, but who can put on its most beautiful semblance, wields the greatest power over woman, so shall it be with me. Strong men who have boasted of ruling every woman's heart, I will cause to bite the dust, and then I will pass them as coolly by as they have passed by their victims, and they too shall know what is meant by bitterness of soul."

"No, Josie darling, this cannot be. Rise above the degradation of bartering in affection. This may lead you where you little dream. Go forth into the world, dear, as though nothing had happened. Be cheerful and gay, and soon cheerfulness and gaiety will come spontaneously. There are still honest hearts in the world, and loving ones, too."

"Do you mean to be understood, Maggie, that had you passed through what I have you would rise above it, and be even better than before?"

"Had I been in your place I could have read that letter in the presence of a crowd, and smiled upon every passer-by."

"Have you no affection, no heart, no soul, Magnora?"

"I have affections deep and lasting as eternity, too deep to be broken by a deceiver, too strong to burn unless fanned by the continual flame of love. The difference between us lies more in discipline than in affections. Trample this wrong under your feet, and you will win a greater victory than was ever won by a country's battles."

"I cannot so easily overlook this bitter wrong. I hate men to-day with such an hatred that I can put on any semblance of love to make them feel what they make us feel."

"Reflect, Josie."

"Were I as sure of Heaven as you are it would be of some use for me to try. I was created to love, created to be happy

This holy love has been trifled with, and for the sake of woman, for the sake of all those who have felt what I have felt, this wrong shall be avenged. In me shall woman find atonement, what though I die. Man by some one must be made to fear trampling woman in the dust."

Here are two representative women, one disciplining herself to honor and virtue, shunning the villainous deceiver, ever pointing to the path of virtue and true affection, for the sake of woman, encouraging her to enter every respectable and holy sphere in human life, thereby gaining strength to dare and to do, encouraging the weak by holy examples, by a life of purity. The other would enter the arena and slay the monsters on their own grounds, robbing them of their power longer to prey upon the innocent by teaching them woman's inherent power. To her it is sweet revenge to see a sensual Goliath fall, or a treacherous Samson shorn of his locks; while again to the other it is a pleasure to gather every trusting heart into the fold of virtue, to guard them from the wolves in sheep's clothing. These women, both comparatively young, are each well known to the world; the one in the greatest love affair that ever joined issue between heart and business; the other as a star in the broad field occupied by the lovers of humanity.

While time develops the sequel; the world can speculate on which has chosen the better part, and the world may decide a thing which, in the end, the world always does.

CHAPTER V.

Jameson goes West, to marry Grace O'Donald—She is not in the market—Terror of a child for Dan—Jennie Edy faints at the sight of him—He does not see her—Comes home and plots the destruction of Melvin Smythers, his relative by adoption.

TIME has now swung over a sufficient space to allow startling events to take shape. Some years ago the reader left the O'Donalds gliding along on the car of success, rapidly amassing wealth which is now sufficient to attract all the flies of fortune, and among them that buzzard, Dan Jameson. He once called Melvin Smythers a fool for rescuing Grace at the risk of his own life, because she was a poor orphan; but he now thinks her worthy of a trip out West.

He had been successful in captivating many innocent, dependent creatures, and it never occurred to him but that when he was ready to marry he could marry any woman in the world. He wrote to Grace, saying that he should start in a few days to visit their Western home.

Grace could not understand the object of his visit. He had never been a favorite of hers, but as he did not give time for a reply to his letter she had nothing to do but to let him come. She casually mentioned the fact in the family of expecting an old friend from —, but omitted the name of the expected guest. At the name of this city, Jennie Edy started. She had remained with the O'Donalds since their early Western life. Everything was so mixed with the bitter in the city just mentioned that it was seldom that the name ever passed the lips of the family, and when it did Jennie always appeared sad and thoughtful. She was never questioned as to her former life. She was only accepted as a loving, kind and dutiful woman. The child grew to be intelligent, loving all, strangers as well as acquaintances. He feared nothing but the water, and that

might have been caused by the earnest entreaties of his mother never to go near the streams.

Grace was now a beautiful woman, and when Dan Jameson arrived he gazed upon her with rapture, congratulating himself upon having made just the strike necessary for position, beauty and fortune.

After Dan had paid his respects to the family he turned to inquire whose boy. The child gave a scream of terror. The mother, hearing this, started to enter the reception-room, but before she was noticed by its inmates she fell senseless to the floor.

These two events caused a wild commotion, neither of which could be accounted for. Jennie was carried to her room, and for days lay in a critical condition. Jameson did not see her, and whether, if he had, it would have detracted from his assurance cannot be told. Suffice it to say, he was not successful with Grace, and returned to New York foiled for once. The faint idea that Grace was still an admirer of Melvin Smythers, and the dim suspicion that he was the one who stood on the bank on that fatal night, brought jealousy as well as hate to his soul, and he resolved to do Melvin all the harm he could, but not dreaming that when he arrived in New York he would so soon have further cause to hate and suspect him. Melvin was happy, as a noble man is happy in doing right. Jameson was happy as the viper is happy when he stings unto death. A prophetic eye can now see bankruptcy of love, health and finance. A few mornings after Dan's return he was seated in his business office, looking moodily out upon the scenes. Suddenly he sprang to his feet exclaiming:

"Halloa, Smythers! which way bound?"

"Down Broadway?"

"Just where I have been trying to go all the morning, but I am in such a confounded hurry I do not know how to take the time. Would you mind taking this check to old Shylock, the diamond broker? He will understand it, and no questions. You need not wait for a receipt, though come to think, you had perhaps better take one to show that you delivered the check. Am sorry to trouble you."

"No trouble, thank you."

"By the way, Smythers, do you know what has become of Leonora Swartz, the widow of Gardner Swartz, she that was Leonora Wright?"

"I have known little of her since Gardner's death," and Melvin moved on, not inclined to trust Jameson with any knowledge he might possess, having no faith in the object which prompted his inquiry, whatever the object might be.

After Melvin was lost to sight, Dan settled himself back in his office chair and broke into a loud laugh. After a short interval he began to converse with himself:

"Mel' thought I was ignorant of Leonora, but I will show him ere long that I know a thing or two. Isn't she lovely, though? Prudish they say, but I rather like that, the conquest is so much greater. Gold wins every time; besides, Dan Jameson is irresistible. Twenty-five hundred dollar diamonds will make an impression on any woman. Women don't amount to much any way—weak, silly creatures made for men. Had I given them to Grace it would have been for a bride, but Leonora will be no bride. Dan Jameson never marries a beggar, if the court knows itself, no matter how lovely. There was never a woman more lovely than Edith Jennie, but I repeat I want no paupers. Grace O'Donald. Well, I will be revenged for her scorn; the daughter of that drunken vagabond, Swartz. I happen to know something of her pedigree. By the way, what child was that I saw at O'Donald's? He looked strangely familiar. Some little brat the O'Donalds have picked up, as they did Grace. I declare this habit of talking with myself is growing upon me, but it is delightful to talk to a man of good sound sense like Dan Jameson. Isn't Leonora rather a sonorous name. She does not dream through whose influence she was led to take apartments at the Five Points. Ha! ha! Dan Jameson, you're a brick, a regular trump."

"No woman ever dares to plead respectability in those quarters. I'll happen round to-night. Hope something will turn up, though, unlike Micawber, I shall not wait long; for I am bound in some way to teach that arrogant, self-conceited, meddling cuss, Melvin Smythers, a good lesson. I believe he

was the sneak I saw on the beach that night. He probably told 'Mag Meldron all about it, for she has never spoken to me since that time. He tells her everything. He can marry her, the conceited prude, if he likes. I have always thought he was in love with Leonora Wright, when old Wright turned me out of doors. He was forever sneaking round; but I'll teach him that every dog has his day. Whether he intended this saying to apply to himself or Smythers is not apparent.

The reader will leave Jameson, for the present, to his own wicked thoughts, and wind along another path not all strewn with flowers.

CHAPTER VI.

Helen Brandon—Is she saint or devil—Melvin Smythers is hurled down stairs by Jameson at the Five Points—His leg broken—The book of destiny—The strange woman—Is she prophet, priest, or king—Dr. Cunningham—His fight with Helen Brandon—Dana is not afraid to tell the truth—Brandon's advice—Throw pills to the ducks, and hear them quack—Not a man, not a woman, wears a coat and petticoat, comes neither on foot nor on horseback, is neither gentleman nor footman—The thousand dollars—Such men as you blacken my curls with the dye of scandal—Don't call me your dear—As smart as chain-lightning, more cutting than the north wind, but I'll beat her yet—More peculiar women—Count Henri Vassi incog. as Magnora Meldron's coachman—His confidential interview with Cunningham's coachman—Jameson and Cunningham plotting—Seranus Barton—Interview with Magnora—His anger—Love and Philosophy—A. Tennyson in the Tombs—Magnora uses her influence to get him out—Sent old Fullerton a whirling—Would walk fourteen miles for a cent—Money in the wind—This splicing cost something—Glory, hallelujah—Old Nimrod—Would not like to displease that little duck of mine—Fire away, young man—'Splain yourself (hic)—Brandy good for sore eyes—Young woman, beware—Plots and counterplots—Plots against Smythers—Against Magnora—Meldron—Against Jim Fisk—Sudden drain upon Smythers' bank account—Came it over him—A man at midnight—What can he want—Come in, zir (hic), to zee 'bout zecuritiz—Mighty hansum woman—Magnora visits Dr. Parton—James Fisk and Count Andrassay discuss Magnora at Dr. Parton's—Ancestral titles which she was too proud to claim—American institutions—Died of a broken heart will be written on your grave—Heaven is where there is happiness—No nearer me, sir—Theatricals and religion—Thank God, I'm safe—More mystery in woman.

"HELEN BRANDON!" exclaimed Melvin Smythers, "what good angel sent you here to-day? I am delighted to see you; I was never in such a feverish condition in my life. Here I lie in state, with a fearfully broken limb, and —"

"Why, my good boy! a broken limb! how did that happen? but first be assured you have my warmest sympathy. I can almost feel the pain myself. Tell me how such a cautious mortal as you ever met with such an accident?"

"To make it plain I shall be compelled to enter into detail. I went down to the Five Points last night to see a poor woman, —poor in this world's goods, but rich in everything that con-

stitutes true womanhood. I knew her husband well, and you, too, must remember Gardner Swartz. His adopted father, one of our wealthiest citizens, failed, and the fortune belonging to Gardner, left him by some unknown father, was swept with the rest, as he and Gardner were in partnership. Swartz Senior died, and after a few months Gardner died of poison. The case had all the appearance of being accidental, but I had my suspicions, which without positive proofs amount to nothing. Through the intrigues of law his young and amiable wife was left perfectly destitute, her father having lost his fortune before he died. Her name was Leonora Wright, the daughter of Esquire Wright. Do you remember? Oh, the excruciating pain in my limb! I wish this world was one great school, with pure principle for its teacher, compelling those men and women who make up the devil's honorary societies, to attend till they learned at least the alphabet of true Christianity. If men and women could be brought under instructions that would teach them to understand themselves and each other, to love truth, to cherish virtue and honor, then there would be true happiness and the millennium at hand, the devil chained, which he never will be till woman is allowed to exert her rightful influence, and —"

"Why, dear boy!" said Helen, "your mind wanders. This fracture has driven too much blood to your brain, and will increase your fever if not cautious. You know you are inclined to be delirious if anything disturbs your health. You have not yet told me how this accident happened."

"I may be driven to madness, but I am not insane. I am explicit, that I may tell the story understandingly. I knew this woman was pure, and an honor to her sex; but she had, on account of cheapness of living, no doubt, settled in that most infamous of neighborhoods the Five Points. No woman who comes forth from those haunts is respected, be she what she may; and think you, could I see the darling child of one of the most upright men in the world, the guardian of my boyhood, dragged to hell by the delusions of those who dishonor the name of men by calling themselves such. At the risk of my own reputation, and, as it proved, at the risk of my life, I

ventured there. As I ascended the rickety stairs I heard low sobs from within, and the subdued voice of a man exclaims, 'Hush, darling, they will hear you in the next room.' Need I tell you that I was wonderstruck. What could these gentle and affectionate words mean? Who could so soon have learned to appreciate this noble woman, e'en while so closely draped in widow's weeds? Perhaps some generous man preceded me in seeking to relieve a worthy woman, and she has been overcome, even to weeping, by the gratitude she feels. I turned to retrace my steps, for I would not intrude on the sanctity of true charity, benevolence or love. That it was one of these I was sure; for Leonora Wright, the friend of my childhood, the daughter of charity, benevolence and love, was not capable of anything false. I had taken but one step when a low shriek reached my ears. I burst the bolted door to behold the angelic Leonora upon her knees, pleading before a monster; and, good heavens! who do you think that monster was? It was none other than Dan Jameson. He hated her father, who forbade him his house. He swore revenge upon this just man! and revenge to him is so sweet that he would not hesitate, after his death, to wreak it upon his idolized child. I could think it possible that he once loved her, and that his passion burnt anew; but I have proved it false, and I might have known it without proof, for such a man is not capable of love. The wretch, now that Leonora is penniless and unacquainted with the city and its ways, would rob her of all that makes woman's life dear! Dan Jameson has no honor.

"Leonora, like the purest gem, shines as brightly when set in the black night of adversity as under the sunshine of prosperity. This proves woman's possible power. Would to God that all women possessed it. Few can realize the strength required to pass uncorrupted through such trials as she has passed. She dropped, in the twinkling of an eye, from a life of luxury to one of abject poverty; and poverty is a thousand times more distressing to one like her, who knows so well how to enjoy every innocent pleasure, than to one accustomed to want; then think of her deprived of every endearment, alone in the world, destitute of even the necessities of life, resisting a

monster who offers every glittering attraction, every description of pleasure and comfort. This, Helen, is virtue which the world cannot measure. Why the world has no true standard of virtue! for example, a beautiful, innocent, childlike girl, not taught independence and self-reliance, still surrounded by poverty, that great apostle of crime, subjected to the studied fascinations of a shrewd, unprincipled man, falls a martyr to his corruption and her own affections. Poor thing! how does the world measure this? Fair, gentle women and shrewd men shake his hand in friendly greeting, bidding him come up higher; but the girl, where is she? Hands are raised in holy horror, while glowering looks are cast down upon her, even by women, many of whom have not power within them to incite man to either good or evil; and more, she is cast out by other women, of whom we ought to expect better things; by those who were rocked in the cradle of Christianity, nurtured at the breast of luxury, who have even tasted the cup of salvation, but who, if they were left destitute, would, at the first grip of actual want, make it but a day's journey to some brothel which would prove to be the portico of hell. This is the kind of virtue that judge the young and helpless woman whose own nature never taught her an evil thought. This is the kind of women that are the loudest in condemning the first wrong step. They meet a young erring sister on our thoroughfares, and gather up their silken skirts lest she should touch even the hem of their garments; when if the two hearts were laid bare, the poor girl would be the one compelled to turn aside for fear of contamination. If they who are without sin should cast the first stone, not so many misjudged of her own sex would be stoned to a moral death. Do not misunderstand me. I believe there are women pure as purity itself, but they are not the ones without charity for others."

"Pardon, dear boy, for interrupting you, but I am very anxious to learn how you received this troublesome injury."

"Perhaps I have digressed, for I feel intensely on this subject. To return. When I found Dan Jameson pressing his evil mission, I seized him by the throat and hurled him out; but right does not make might, for he being stronger than I,

threw me near the landing. I caught my foot and fell head-long down the stairs. I am the bruised man. I was taken up almost insensible, and here you find me; while Dan Jameson sweeps down Broadway, looking blandly on fair women, who strive to catch a smile from the villain's lips. Thank God again that there are women in the world with sense enough to trample such men under their feet; and thanks, too, that there are men who believe there is such a thing as honor.

"Now, my good woman, I have a favor to ask of you. Take this one thousand dollars to Leonora. Tell her the package was sent her by a warm friend of her father, to cancel a long-standing obligation. Tell her to go to No. — Fifth Avenue, where she will find beautiful apartments awaiting her. Tell her to go to Prof. —, on Murray Hill, who will give her a situation as teacher of music and painting. Do not let her know her benefactor, but impress upon her mind that it is but a deserved retribute. You need not caution her against Jameson. She needs no further incentive to an upright life than this will give her."

"What a strange mortal you are, Melvin Smythers. When you began I thought you crazy, but now I think you perfectly sane. I am proud of you as the son of my most intimate, loving friend. How did you ever learn, boy, so young too, the heartfelt agonies of woman?"

Who in New York, or out of it, that has not seen the evils which their dependence brings upon them, and on the other hand witnessed the persecution of independent women. I saw you strike out bravely for yourself. I saw you go up to the top of the hill. I saw envy, jealousy, hatred, malice, all robed in the saintly garments of white come forth, and Hyena-like, drag you down by piecemeal. I saw the fragments, as it were; nevertheless I saw you come up purified by the ordeal. Again I saw you plunged into the gulf of despair, saw them hold your head, as it was supposed, under the waters of oblivion, but they went beyond their depth, and sank while you floated away, borne up by the pure garments that draped you. After the experience you have had in the ups and downs of this world, I consider you a valuable friend. True, we do not agree; you

have, in a measure, become hardened. You have been so bruised by the few, that you do not look for good in any; while I believe there is more of good than of evil in this world."

"Happy belief, child. Hope you may never be undeceived. But, mark you, boy, there is a destiny for you which only you can fulfil. The whole world will yet know you. Your name is yet to be a household word. True honor will come to crown your brow; but before this comes, you will be kicked down, down, lower than ever was Helen Brandon. You will be robbed of your gold. The robbers are now on the war-path. They will malign your character. The one whom you think loves you above all others will prove false. Her snares and those of her father have won you, and not love. You are wrestling in the thralldom of sympathy, and when it is broken, you will be but one step from death. When these disappointments come you will want to die, but you cannot. You will hate the world as badly as I ever hated it, for you will drink its bitterest dregs. All these things you need to make a man of you. You are a strange being. As yet only the bright and cheerful has been brought out. The rest of you is so deep and fathomless that none know you. There is that within you which, as you lay upon the anvil of the world, needs the heaviest blows from the hammer of tribulation to strike out; but you will emerge a giant, while your enemies will look like pigmies at your feet. You think me strange; others think the same. I am what I am. I will go on this mission of mercy. Did I ever let such a mission pass? No! not I. Take good care of yourself, boy. Remember what I have said to you. You wonder how I knew it. The book of destiny is open to some. Its pages cannot be changed, but it is in our power to put in a beautiful period as you are doing by sending relief to a virtuous woman. We can tint its pages, illustrate them with pictures touched with the brush of faith, blended with the rays of hope, their shadows rounded by the light of God's glory. Then we can gather the pages and bind them with his love, gild their edges with charity, and then—oh what a beautiful volume is human life! "Good morning, dear—you look so much like Gardner Swartz, my sister's—well, no matter now—you look like another boy whose

wife will soon be made happy by your bounty. There are mysteries in this world that you will yet unravel, so good-by again, and never despair whatever may happen;" and the woman glided out as quietly as she glided in.

"What a strange woman," said Melvin, gazing after her. "Prophet, priest, or king, would I say, were she a man. How strangely and mysteriously she talks. She first made me think of the witch of Endor, then of an angel of light, then her strain led me through all the agonies of my father's suicide; then I saw the spirit of Katrina Swartz when she spoke of Gardner Swartz, and stopped with the name sister on her lips. She little dreams how much I know of that history; but a new light shone in. Is it possible that Gardner Swartz was Katrina's boy, my half brother? How strange! Did my mother ever know of Katrina? If she did, and Mrs. Brandon is Katrina's sister, how does it happen they are such warm friends. I dare not ask questions. I have read the contract and know that it was my grandfather that bound my mother, and not love. I can now better understand the mystery of the lives of my parents than when a boy. Helen Brandon!—I never knew before that she was Helen Swartz, and sister of Katrina, and aunt of the Katrina to whom I was promised! How strange! How happened it that my father permitted the sister of Katrina to be so much in our house? but, upon reflection, she never came when he was there. I have Katrina's portrait and Helen's, and when able to walk I will compare them, and learn if they look alike. I saved all my father's papers, that were by creditors thought worthless; but they belonged to my dead father, and I would keep them."

"How painful my limb is! The doctor says I am in for a long tour—perhaps for a wooden leg. How unfortunate!" Melvin rang the bell and dispatched a message to the doctor, and quietly closed his eyes for reflection, little dreaming what was that day to transpire at the office of Dan Jameson, at his own business offices in Brooklyn and New York, and in his own room. The peculiar events of this one day, which would in detail fill volumes instead of this chapter, conspired to lay the foundation of tragedies that have since startled the world.

First follow Helen Brandon as she emerged from the room of

Smythers. She stood motionless for a moment, then in a listening attitude, as though she thought she might be recalled; then she slowly and thoughtfully descended the stairs. Again she stopped before the hall window and looked out upon the busy street, taking into one broad view the past, present and future. She thought of her own life struggles, of her heart's treasure, buried in some unknown grave on southern battlefields, of the cold, suspicious, envious world, with its false judgments and false dealings, its scorns and hates, and she stamped her foot with energy upon the marble floor.

A tall man, slightly bent, with stealthy step, passed, and turned suddenly as he caught a glimpse of a face at the window; but Helen, with a cat-like movement, was out of sight before he had recognized it, and the man went slowly on.

Helen Brandon was one of the world's strongest women, and as Melvin had said, it was at times difficult to tell whether she was fiend or angel. She had innumerable good qualities. She always sought to do good, but her acts were performed with so much independence, and with such contempt for the opinions of the world, that she was blamed when her intentions were of the purest nature. She was one and alone, an individual in the extreme. She believed that no one had any right to question the business acts or intentions of another so long as they did not trespass upon private grounds, and further believed she had a right to give whatever answer she chose to importunate, prying, quizzing people, forgetting that it is better even to offend by observing a frigid dignity, than by compromising truth. She held in extreme hatred certain characters, and it was these same characters who buzzed about her like the moth attracted by brilliant light, only to get its wings singed. When such characters meddled with her, they were scorched by her burning sarcasms, and fell powerless at her feet.

"Poor child! poor child!" said Helen, as she opened the door into the street.

"Good morning, Mrs. Brandon," said old Dr. Cunningham, as Helen passed an entrance-way a few steps down the walk.

"I thought I caught a glimpse of that face," said Helen to herself.

"Good morning," repeated the doctor.

"Good morning," sharply and coldly answered the woman.

"Whither so early, my charmer?"

"Have been to see a woman who is very ill, sir."

"What woman, pray tell?"

"Mrs. Montcalm."

"Oh! how is Mrs. Montcalm."

"Doing nicely, sir."

"Say, did you ever know Squire Wright?"

"No, sir!"

"You came from the same place, didn't you?"

"If I did not know him, how do I know what place he is from."

"Did you know his daughter, Leonora?"

"Very sensible, sir; if I did not know the father, I would not be likely to know he had a daughter."

"You might."

"I might."

"Did you know his daughter lived down in the Five Points?"

"Wisdom personified. If I did not know her, how should I know she lived at the Five Points."

"We hear of people sometimes that we do not know."

"And know persons sometimes that we hear little good about."

"Sarcasm."

"Truth."

"Oh, now, don't get mad and fly off in a tangent. Had you heard that Melvin Smythers had broken his leg?"

"No."

Strange woman. Nothing but the knowledge that Melvin had his leg broken brought her out that morning.

"Did you know how it happened?"

"Are you a fool? How should I know how a man broke his leg, if I did not know he had broken it at all?"

Hadn't you heard that he went out last night to admire the charms of Leonora Wright Swartz and fell down stairs, perhaps with a little help from a rival who happened to get there ahead and was the more successful?"

"I read a short time since that the greatest good to the

greatest number, demanded that all insane persons should be taken care of, and that escaped lunatics should be returned to their asylums. I will go around to the Sun Office, and ask Dana to publish for the good of society that Dr. C—— is *non compos mentis*, a lunatic just escaped from Blackwell, and ought to be returned. Dana is not afraid to tell the truth and shame the devil. He is accustomed to showing up such men as you. If you were properly caged it would be a great relief to some women I know of."

"Really, Mrs. Brandon, what is all this flourish of trumpets about?"

"Well, to be definite, if I did not know Wright, not know his daughter or where she lived, how could I know that some man by the name of Melvin Smythers went out to see her, and fell down stairs and broke his leg?"

"Hav'n't you seen Melvin Smythers to-day. I can see no particular object in your lying about it."

"I am in haste, sir; have no time to parley with you. You had better be making pills than prying into that which does not concern you. If you can find no patients, throw them to the ducks, and hear them answer 'quack,'" and the woman forced herself along, leaving the old doctor in a quandary.

"As smart as chain-lightning," muttered the doctor; "but I'll beat her yet."

"Free from him once more," spoke Helen to the wind. "How I lied to that man, and what did I do it for? Heaven help me if it is wicked. Is it always wicked to lie? How could I help it. That man is always on my track. He follows me as the hound does the fawn, but he will learn that he has got a fox to deal with. If a man is a devil, I will be a devil, and I'll beat him at his own game. Why is he always insinuating that women are no better than they should be? Why does he always overlook the good and true to find only evil? Why does he try to bring the most lovely characters down to his own level? Why should he seek to tarnish the fair fame of Leonora Swartz, the lovely wife of my sister's child. It was another such man as he who murdered my sister. Pshaw! he does not know half as much as Ishmael Smythers. Had he

power he would sully the purest of earth. The deepest thing he can say is, 'Look out for those who put on so many airs, and pretend to be of so much consequence. They usually are no better than they should be.' How I hate such men!"

As though relenting, Helen drew a sigh, and her thoughts again ran on as she turned the doctor over in her mind to find his best side.

"I suppose he means to be good—tries to be. Perhaps every one aims to do right. Hope they do, for their own soul's sake. He has a peculiar power to make me hate him, however much I try to think well of him. I do not feel happy to hate. How much more beautiful to love. I will think the best of him I can, and the best I can think is that he is one of those half-and-half men, pretty good, not very good,—rather shrewd, not very shrewd,—charitable, but more uncharitable,—a man who wears a coat and a petticoat,—not a man, not a woman, understanding the secrets of both, using them to make mischief and to cover his own weakness. He comes to one neither on foot or horseback, or in a carriage, is neither gentleman, driver or footman. One never knows when he comes, or where to find him, and I am sure I do not want to find him. Prefer to have him call in my absence. If I knew he was a rake, I would put an end to him. If I believed him an honest man, then I would respect him. There are too many Dr. Cunningham's in the world, and from them all good Lord deliver me! Here I am at the Five Points. Should he see me here he would say, "There goes another no better than she should be?" But what shall I say to Leonora? How can I give her this without the knowledge of the giver? Would that my brother had not grown insane over what he thought a stain upon family honor. Then he and Gardner would have both lived to-day. My brother's daughter married for gold in spite of all warnings, and she has got it, and only it, for her husband does not possess manhood, or he would lend a helping hand. Had I known it, Leonora should never have come here; I would have shared my last penny with her. They have no Five Points in the place of her nativity, and her father always taught her to be upright; but that does not bring me out of my dilemma. Let me think. Now how am I to give her

this and not hurt her sensitive, independent nature. If I tell her an old friend of her father's sent it, she will wonder that I do not know who it was; if I tell her it was Melvin, she will feel delicate about accepting it; if I tell her a straightforward something, it matters little what, she will believe it, and all will be well. That is business. Well, I have it! Charity! Who keeps a larger charity fund than Melvin Smythers? Who helps more widows and orphans? Who gives more to the poor and destitute? He is an asylum of himself, and no equivocation."

"I'll go in."

"Why, you darling child!" exclaimed Helen. "So I have found you at last, after such a long, weary search over this city. Do not fancy your quarters here. Why, child, you look as though you had been weeping. Do not wonder. I had heard of your bereavement and losses. I have ever since sought to give you relief, but you know my property was in a very doubtful condition, and I felt poor. Poor as poor expresses it. I might say as poor as Job, and as full of trials, but that is not a very good comparison, for I often think if Job had lived in these times, he would have thought his trials comparatively light and trifling. If he had not had sheep and oxen and camels he could not have lost them; and when his friends died, it was no more than we have suffered; and thousands of poor people have boils. But we'll drop Job. Where I came from they have a large fund for the widow. You know I spend much time in charities, and as the manager feels somewhat under obligation to me, he begged me to take one thousand dollars to do with as I pleased; so I have brought it to you."

"Why, my dear aunt, you ought to keep it for yourself."

"Oh no, I am not destitute; besides, I am accustomed to the ups and downs of business life, but it is hard for you to be thrown upon the cold world, without money or experience."

Leonora fell into the arms of her husband's aunt, exclaiming, "No woman was ever so sorely distressed. I have so wished I could die. How hard I have sought for something to do; but I did not know where to look, and when I did seek employment people were rude to me."

"You want something to do. That just makes me think Prof. — wants a teacher of music and painting. You are an artist in both. Let us go there to-day, as the place may be filled."

"Is it possible that, after all, I can find something to live for; but it is so far to the academy, how can I ever go there every day?"

"You must board near by."

"Board up town. The thousand dollars would not last long up town."

"You will also have a salary to add to it."

"Yes, but both would hardly pay my expenses."

"You will not be compelled to keep up the style that you did when Gardner was living."

"I will leave it to you, only that I get away from this dreadful place. I do not like it at all. No one ever told me how terrible this part of the city was. The owner of this house came to me, and said that, being a widow, I could have these rooms for one-third rent; but I would rather beg than live among such people! A man whom I supposed a friend came to me last night and—oh! but I forget that everything may not be interesting to you. If I can only go—"

"Keep quiet, dear. You had better get rest before our long walk up Broadway."

Leonora was silent, little dreaming how much the woman knew of the affair of the previous night. As they started out Helen coolly asked,

"Do you remember, Leonora, that I visited you a short time before your husband died?"

"I could not forget it. How happy we were then."

"You may think strange that I remember such trifles so long, but I heard Gardner speak of leasing apartments on Fifth Avenue, to be occupied by an old friend for two years. He did it in return for some favor. You know a thousand or so was not much to him then. The young man for whom he secured these rooms inherited a fortune, and went to England to claim it. He asked Gardner to let the rooms remain till his return, and that when he did the money should be refunded, and so you would be sure of the money or the rooms."

"Why I never heard him say anything about it, and he always told me everything."

"Well, child, I will introduce you to the Professor, and tell him a business man down town advised us of the situation. Then I will slip around and inquire about the rooms."

"I fear you are mistaken about the rooms, auntie."

"Have faith, my dear, for without faith we know not even that there is a God."

The Professor was affable, said he was delighted to find a teacher so highly recommended.

Leonora supposed her aunt had recommended her. She had no thought that the situation was obtained the day before. She had just engaged, under a good salary, when Helen returned and told her the rent of the rooms was already paid for two years, unless she preferred to relinquish them, when the money would be refunded. The landlord was glad she was to occupy them herself. What Helen Brandon said to him was never known, and Leonora was too grateful to ask any questions. She was before night settled in her new home, and when it was finished, all that Mrs. Brandon thought, as she went forth was:

"I have done it; have lied to accomplish it. Have done evil that good may come. If there is punishment, I am the one that will have to bear it, and punished I suppose I shall be. If I had told her the whole truth she would have felt dependent and unhappy. The poor waif could not bear it. I have learned to bear the scorns of the world, the lash and stings of conscience! poor me, I can bear it!" and the strong, noble, kind-hearted but strange woman, that no one could understand, sat down by the doorway and wept like a child. May the true Spirit of God teach this noble-souled woman to work in mystery, not deceiving, then boundless will be the good she will accomplish. Here she sat alone, while Leonora inside thanked God on bended knee for all His mercies, little dreaming of the true medium through which they were sent.

Dr. Cunningham stood in a dark alley as Helen Brandon and Leonora passed up Broadway, and he had hardly left the street since, watching like a tiger to spring out if they returned that way.

It had been a busy day, and it was not until the twilight was coming on, and the first rays of light flickered in this city world, that Helen Brandon came carelessly sauntering down Broadway, humming a cheerful air.

"Whither so cheery, my nightingale, with your bird-like song? I always knew you were a beautiful singer; but are you not a little bold to sing on big Broadway?"

"The birds are free to sing where they will, and I am free as a bird."

"And as beautiful in plumage, my fair lady-bird. How does a bird of your age keep her hair dark as the raven's wing?"

"Such men as you blacken my curls with the dye of scandal."

"Sarcasm!"

"Truth."

"Who did I see you going up Broadway with to-day?"

"At what hour?"

"A few hours ago."

"I do not know."

"Do you walk with strangers?"

"Yes, if I chose. Why not?"

"Did you not know it was dangerous?"

"Dangerous to walk with men, not women."

"Then you really did not know who the woman was?"

"No!"

"Would you be surprised to learn that it was Leonora Swartz?"

"Would not be surprised to learn anything."

"Then you would not be surprised to learn that unless you keep better company, you will be put on a par with the company you keep?"

"I am not afraid of contamination, or I would not be seen on Broadway talking with you."

"Sarcasm again."

"More truth than sarcasm."

"Tell me, my dear ——"

"Don't call me your dear."

"Not my dear then, but dear Mrs. Brandon, dear to everybody. I really have a great interest in you. I have

watched you long, and am desirous of seeing you rise in the world."

"The devil has a great interest in me. He is always cautioning me about this one and that one; and I find he always tries to keep me out of good company, so that I will take up with him; but the devil and I are always at swords points. If he beats me he has got to have more daylight to do it with than there is in the regions which he inhabits. I see too clearly for him. I know him by his cloven foot," at the same time casting her eyes down at the feet of the doctor.

"No use in getting in a huff, lady. There are really unfavorable imputations about Mrs. Swartz and a young Melvin Smythers, who came from the same place, and both of whom I supposed you knew. It is for your own good that I advise you to avoid being found in her company."

"Your advice may be good, and as far as you and I are concerned I will follow it; so will bid you good-night, lest the good people about us, seeing me talk with you, will make a note of seeing me in bad company, and that to my injury. Good-night, sir!" and she moved off with the air of a queen.

"As smart as chain lightning, by Jove, and more cutting than the north wind; but I'll conquer yet."

"Why, oh why does that man follow me? Why can I not shake him off? I hate him, and still he makes me talk to him. I never treated man so before; but he follows me all the more closely. What can his object be? At what does he aim? But nonsense; I'll drive dull care away," and she struck the same lively air as before, and tripped like a fawn up the steps of one of the first-class hotels. The reader will leave her there and go back to the morning of the same day, and follow the course of another strange, mysterious woman.

"Well, Henri," said Dr. Cunningham's coachman to the genteel-looking driver of Magnora Meldron's carriage, "what brings you to the Tombs so early? You must be in love with this place."

"I go and come when and where I am bidden."

"You still prefer being a lady's coachman, I see. I think you must be in love with this woman."

"A strange idea of yours. You must be wildly imaginative to associate me with such a woman as Miss Meldron. She is too near perfection for ordinary mortals; besides, I do not love her, though I do confess I worship her."

"That is confessing considerable. Tell me all about it."

"I do tell you almost everything, and what I do not I hint at."

"You are perfectly safe in your confidence. I am a good mason, stonemason if not freemason. I often think I might better be laying stone than driving a truck for old Dr. Cunningham; but tell me what binds you so closely to this lady?"

"Have you forgotten what I told you about her taking me in and caring for me when I was ill, and when the authorities had ordered me to the hospital? It would have been a cross to me to have accepted public charity. My father relented before I recovered; and now that the honored but stern man is dead, and I have received my inheritance, it might seem that I ought to do something besides driving a carriage and letting my fortune lie idle; and I would, were it not for my gratitude to this woman."

"Then she does not know that you are rich?"

"No! I prefer not to tell her; for, as it is, I am sure that her kindness to me comes from a pure, benevolent heart, when, if she knew I had a fortune, she might think I had better go, and she would employ some one who was needy. Should she ever need money I would divide my last penny with her."

"I see you have the most perfect confidence in this woman, and I would not shake it; but is there not considerable sensation about her?"

"Anything new?"

"Have you heard nothing? Notwithstanding, Henri, you pretend to tell me everything, I believe you are a kind of sly-boots after all. Well, that is right; suspect if I was a lady's coachman I would keep all her secrets."

"I have nothing to keep. There is nothing about her but the whole world might know. All her goings and comings are circumspect. She is frank, honest and free; never gets behind the scenes."

"Henri Vassi, if I had your command of language and education, to say nothing about your fortune, I would not drive a coach. I would one day have a coachman of my own. Now you have to associate with us fellers, who do not know B from broom-stick, while if you were at home you might ride in a coach with four."

"Your language is surely good."

"Well, I will confess to you that I pick up something from the old Doctor and other folks, and manage by economy of words to get along, but it is not like having a fund for all occasions. You are a perfect walking Encyclopedia (*a la* Dr. Cunningham, *a la* Jameson), do not know what it means myself; but never mind; I have many times wondered at your present course. Do you intend always to be a coachman?"

"America has taught me valuable lessons, or rather, this woman has. I believe there is no sin so base as ingratitude, therefore I remain in a position that was given me through kindness of heart. Money would be a poor return; besides, she would not take it. There is no one that can do so much for this woman as myself. She can hardly appreciate this, as I never remind her of it, or let her know the endeavor I put forth. I put myself in any position where I think I can learn something for her good; nor do I think it wrong, inasmuch as she always turns any knowledge she obtains to the best account."

"Well, Henri, I might give you a few hints, that I do not understand myself, but which show that there is something wrong."

"What is the nature of your knowledge?"

"For my life I could not tell you. Perhaps I have no right to tell what no one thinks I know, and which I do not know myself that I do know. Dr. Cunningham is deeply interested in Magnora, but, honor bright, I cannot tell whether it is for or against her. I drove the old Doctor and Dan Jameson down Wall Street yesterday. On coming back to Trinity there was a perfect jam, and we had to remain a long time. I heard Jameson talking excitedly, and the two seemed to be plotting in regard to her, but whether to get her out of a difficulty, or

into one, I cannot tell. The street was free long before I started the horses, as I was very anxious to hear. They had a good deal to say about Seranus Barton and others, and I cannot remember all what."

"Well, Ralph, I have never said even to you a word about her, but under promise of strictest secrecy I will tell you something, and perhaps you can help me. I am very sure they are plotting against her, and this confirms my suspicions. They both, for some reason, hate Melvin Smythers, and I think it is on her account, as some conjecture she is the affianced of Smythers. Jameson is a rejected suitor of Magnora's, and Cunningham now wants her love, and would stoop to any intrigue to secure it. I am confident that Cunningham has a wife, but it is not necessary for me to tell her, for she always shuns him. My orders are to turn into any by-street to avoid meeting him, especially if he is not in his carriage. I am quite sure that she fears and despises him, though she says nothing; and as for Dan Jameson, she never recognizes him. Seranus Barton is the only man that ever frequents her parlors. It seems strange that such a woman should live so much like a recluse. I cannot tell whether she loves Barton or not, but fear she does. I do not think him her equal, and would rejoice for her sake if something would turn up to prevent her marrying him."

"Upon my soul I do not believe you want Maggie to marry! Why not throw off your disguise and marry her yourself?"

"I think too much of her to marry her if I could."

"A strange philosophy, as Dr. C—— says; another picked up phrase—but what is the fuss with you and Barton? He is one of the handsomest men in the city. His eyes are black as two nights with a pall thrown over them, and hair and beard to match."

"A romantic comparison, Ralph; but could you see those eyes raging with anger as I saw them yesterday, and heard his language, you would have thought his heart blacker than his eyes. Miss Meldron is too amiable. I pity her if she ever marries him. How he has for the past year managed to be all sunshine, I cannot tell. He has a temper like a steam-engine, but this happens to be the first time he has spit his venom on

her. I hope it will, ere too late, awaken her from the pleasant dream that must some time positively end."

"How did you happen to know all about their disagreement?"

"I learned it from their own conversation. She had just given orders for her carriage when Barton came. She requested me to wait in my room. I did not like the angered look of Barton, so instead of going I settled unobservedly into a little niche where I could hear and not be seen. I detest such a procedure, but something compelled me to act as I did. I would not tell you all I heard. My blood boiled red-hot in my veins. I remained motionless for one long weary hour. I am quite sure Miss Meldron wept. I was so angry that I could have assassinated the tiger. I have many times in the past asked myself if there was such a thing as a true Christian. I now believe there is, for none other could have acted the part she did. I fear she really loves this revengeful, unmerciful man. He has been everything in the world to her, and so I do not blame her so much; but how he can dissemble so long I cannot tell. She is one of the most perfect women, socially, I ever knew. While she treats all men kindly, benevolently, he is the only one that is taken into her confidence, and he has always seemed so ready to fall down and worship her, that notwithstanding I knew him to be a villain, I could not blame her, for he is a peculiarly fascinating man."

"What was the result of yesterday's interview?"

"I will give the cause, the result is not yet. You already understand this case of Almon Tennison, who is now in the Tombs under indictment for the highest crime known to the law. The course of Miss Meldron with Tennison is that of a true Christian, and but few could have pursued it. Positive proofs were shown her where Tennison had carried on a heavy intrigue against her, in matters of finance, making her losses his gains. Knowing this did not prevent her from acting justly."

"On what was doubtless trumped up charges, Tennison was indicted and put in dungeon. Miss Meldron believes him innocent of these charges, which is all that would be necessary to induce her to defend even an enemy. Her knowledge of facts in

the case, together with her influence, would do much toward establishing his innocence; in the minds of some she holds the decision in her own hands. Tennison desired that Magnora should procure counsel, while she thought this power should be vested in his relatives. By considerable wire-pulling, interested parties worked their own counsel into the case, causing it to appear that it had been done by Magnora. Magnora would have preferred Barton, but he was at the time away. She wrote him expressing her regrets at his absence, and allowed the counsel to proceed, relying upon justice to clear the case, considering delay as dangerous, for the hemp was apparently twisted for his neck. One word from Magnora would have brought a stay of proceedings. I have often wondered how it is that she always seems to hold the balance of power in her own hands. Had she been aware of the bitter enmity between Barton and these men, she would no doubt have reconsidered the matter. It has occurred to me that knowing the business relations that existed between Miss Meldron and Tennison, that working the cards in this way was a put-up job.

"Barton looked upon it as a mark of personal disrespect to his ability. You should have heard him rave, the unreasonable being! His services were not at the time to be secured, and he was angry because he thought she had employed others. She tried to convince him that she would much have preferred him in the case. He insisted that the whole thing was none of her business.

"She endeavored to show him that it was with her a matter of conscience and duty; that she felt compelled to act honorably by this man, whether friend or foe; that she had never so much as spoken to the men employed for him; that she had no lack of appreciation of himself, for he was all the world to her. She prayed him earnestly to be reconciled and believe that in all things she studied his happiness, and endeavored to merit the favors he had so lavishly bestowed upon her; but I verily believe he would rather see an innocent person die, than have it appear that another was preferred to him."

"What reasons had he for anger?"

"None in the least. She was in no way to blame. She had

not the least reason to suppose that Barton would be displeased, but on the contrary he ought to have admired her for her courage. There was no room for jealousy, nor the shadow of a cause to suspect that she had anything to do with favoring personal rivalry. There appears to be no want of affection on either side. The only way I can account for such a scene is that Seranus Barton is chock full of cussedness. That is what's the matter. Oh, Ralph! if you could have heard her heart-touching, soul-stirring language, you would have called him a relentless demon. Again and again did she try to appease his wrath by kind words. She showed him the injustice of withholding knowledge that would save a life if divulged, though it might be the life of an enemy. But all this availed nothing. He said she had no business to be meddling with other people's business and spending her money in that way."

"Has not the money question had something to do with his attentions to her?"

"I do not know. She told him she was not using money, but she must tell the truth, which would be more valuable in this case than money. He used the least reason of any man I ever saw; but he did use much harsh language. The man is a fiend that would so torture an earnest, pleading woman. It is mystifying that he has always before treated her with more than ordinary respect, courtesy, and affection."

"What is the woman made of that she could bear all this without anger?"

"I must confess that, as well as I know her, I was surprised. I never before saw such an exhibition of self-control. While he raved and cursed, she did not once change her tone. All her arguments and reasonings were full of kindness, love and pardon, and deep regrets that he refused to believe her statements. I wanted to hurl him out, but I fear she will overlook it.

"After Barton had left her parlor it was still as the chamber of death. I grew alarmed, but dared not intrude. I waited another half hour, and then crept softly into the parlor above, and did the mean, contemptible thing of looking down through the register, fearing her tender soul might be chilled unto death, or that, overcome with her feelings, she had swooned. I saw

Magnora seated at her table, gazing thoughtfully upon a blank sheet of paper. A sense of relief came over me, and I prayed that she might write on the pure surface a final dismissal to such a man. I watched her long; it seemed very long. At length she rang. I delayed till the second summons, as I did not wish her to know that I had been a listener. She met me as usual, smilingly, cheerfully, and bade me have her carriage ready at eight this morning. She went her usual rounds, soothing, comforting and assisting the sick, distressed and unhappy. This afternoon, when she bade me drive to the Tombs, I said exultantly in my heart, 'And so, Seranus Barton, you neither conquered nor intimidated this woman, and I earnestly pray that you may never win such a treasure. I would be willing to suffer myself if it would only separate them. Her goodness is her weak point; it will overcome her, for as our carriage was detained this morning by a jam in the street, who should come to the carriage door but Barton, with his old magnetic smile, and I heard him inquire kindly after her health, and affectionately say something about coming round at eight o'clock. He said he would forgive her. Such cool impudence! when he is the one who should have been on his knees begging pardon.'

"To-night! this makes me remember that Dr. Cunningham said he should ask Barton to go to the opera to-night with his cousin, and tell him that Mag was going with himself."

"Do not believe she is going with the Doctor. If she does there is no danger of her marrying him. I had rather she would go with this poor specimen than with Barton."

"Henri, I would venture my old hat that you are dead in love with Meldron, and that—"

"Hist! There she comes. She looks sad. She weeps for others, but not for herself. Will see you again soon, Ralph. Remember that secrecy is wisdom."

The reader has another invitation to go back to the morning of this truly eventful day.

Dan Jameson walked deliberately into his office. He seated himself, elevated his feet, lighted a cigar, watched the curling smoke as the circles chased each other around the room, forming one of the most perfect pictures of happiness and content;

so little does the casual observer know from the face the evil counsel the mind receives from the heart. He finally laid down his cigar, went to his desk and wrote the following note:

"Cyrus Fullerton, Esq., Drop into my office when you come down town, and I will pay over all moneys collected for rents.

DAN JAMESON."

"Here Granville,"—to the boy—"take this note immediately to old Fullerton."

Fullerton would rush as suddenly as though shot from a gun if the priming was only a few dollars, and Jameson knew it would not be long before he should be greeted with a sight of his hard, smiling face, with his he-he-he,—his ha-ha-ha—for with all his grinding of the poor, he always wore a cheerful countenance himself; one of the few contradictions of human nature, one of the anomalies in the world!

Not an hour had elapsed before Fullerton waddled into the office of Dan Jameson. As he entered Dan did not look up. He was as indifferent as though not interested in one of the vilest plots that was ever recorded on the pages of history.

"Well, old fellow!" said Fullerton, "you appear to be in a brown study. What are you concocting? Some wily scheme, I dare say. Dan Jameson never loses himself in thought without purpose, I opine."

"You are right, Fullerton. The man who goes through this world without purpose amounts to little. Purpose in everything is what tells. I do nothing without purpose. I even put that mirror before my table for a purpose. A man to have power over others must study himself. If he desires to impress he must himself be impressive. There is a good deal in giving the right kind of a smile, and in the right place. Before I act in this great drama of life, I always see myself as others see me." And at this he arose, touched his hat to the mirror, and his reflection did the same. Then he stroked his beard and watched every motion of his own face while he talked with his companion, who was hale-fellow well met. Though Fullerton cared more for a penny than all the folderol of Jameson, and it was this that Jameson knew and was keeping him

ashore, that he might have more power when they got into deeper waters.

Dan Jameson was a tall, lean, lank specimen of humanity. He had black, half-closed, brutal eyes, a long black beard, straight black hair and a lascivious expression.

He again sat down, while a dark frown settled on his brow.

"Well, Dan, what is it now? you look as dark as night. Who is the subject of such dark meditations?"

"To tell the truth, Fullerton, I hate to see some jackinape come up out of nothing and go ahead of me. It is only circumstances that bring it about. There is not a smarter, deeper man in this city than myself, and some day I shall astonish the Bar with my knowledge, and make a sensation in the world with riches and renown."

"How do you expect to accomplish so much?"

"Oh, in various ways, which I am under no obligation to explain—but to change the subject, do you know Melvin Smythers?"

"Know Melvin Smythers? Why, I guess I do. What of him?"

"Oh, nothing in particular, only I think that financially he is growing a little shaky."

"Guess you are mistaken."

"Guess I am not. He was here yesterday morning, and borrowed the small pittance of twenty-five hundred of me."

"Impossible! I supposed Smythers was worth his millions."

"All things are possible with God and bankrupts."

"I am thunderstruck? To tell the truth, he owes me one hundred and twenty thousand dollars."

"I knew he owed almost everybody, but did not suppose he owed you. I know whereof I speak. I understand the law, and he confides in me. I am sorry to know he owes you. I warn you as a friend. You had better get it immediately, even if you have to discount it."

"Nary a discount," and Fullerton, who never lost a dollar in his life, made rapid strides till he reached the room of Smythers, where we leave him for the present.

Jameson arose, scanned himself in the mirror, gave a diabolical laugh, watched his own features as he talked to himself:

"Well, I sent old Fullerton a whirling. He thinks more of a cent than a decent man would of a dollar, but it is just such men as these that must be my tools. Let me see! Who shall be my next victim?" Smythers has become responsible to Bridon & Son for five hundred thousand dollars, on account of Ren Roberts. This young man has failed, and I know right well who helped him on. Young Bridon wants to marry, and they cannot afford to lose that money. He thinks it is just as good as the wheat, and it is, that is the joke of it; but if you can use all the wheat before harvest it'll create famine; I can put Smythers in bad shape at least while he is grunting with that broken leg. Let me see! Billy Bridon shall be my next victim.

"OFFICE OF DAN JAMESON.

"WILLIAM BRIDON:—Business important; money in the wind.
DAN."

Such a note will bring any man to time; cause him to leave his wife's funeral. It will at least set Bridon whirling up here, as he may imagine if there is money he will hasten his wife's wedding. "This way, Granville; take this note to William Bridon. Wait for an answer."

"Yes, sir," and the boy hastened out.

"Ha! ha!—just ten minutes and Bridon will be here. Quarter past nine, mark time," and the fiend in human form took a law book and carelessly turned its leaves.

"He says he'll come directly, sir," said the boy on returning.

"Just twenty minutes past nine," and he went on fingering the leaves.

"Twenty-five minutes past nine."

The door opened and in walked young Bridon.

"Good morning, Jameson! I did not see any money in the wind as I came along," said Bridon, helping himself to a chair.

"Inasmuch as you did not," exclaimed Dan, "I will pay you the little debt I owe you. Expect you are soon to be spliced,

and this splicing costs something. A feller needs all he can get about them times. How much is it? Five hundred thousand dollars did you say? Well, that'll buy the diamond ring, at least."

"Diamonds! All the diamonds I expect are the brilliant eyes of Lilian. I shall enter into no extravagance. Money is not very plenty in our concern just now. I have lost some claims and have been held out of others. You know Ren Roberts who went into business a short time ago? I trusted him with a large amount of goods, and he has been obliged to suspend payment. He owes me five hundred thousand dollars, and it may be six months before I get a farthing."

"Six years, more likely. He'll never pay a cent of it."

"He thinks he'll pay all of it soon."

"I have the soundest assurance that he will not. I am personally acquainted with him. He says he will never pay it."

"How is it? He tells me he will."

"He only says it to keep your courage up."

"Well, the long and short of it is, I have got the very best security."

"Who have you?"

"Melvin Smythers."

"Humph! I do not know which I had rather have, Roberts or Smythers."

"What do you mean?"

"Mean what I say."

"You infer that Smythers is not good?"

"Why it was only yesterday he borrowed twenty-five hundred of me. Everybody is going for every cent he owes. They have got to strike when the iron is hot, or they will all get nothing. Old Fullerton was here just before you came in, to see about one hundred and twenty thousand dollars he owed him. He is bound to get it. You can give him the five hundred thousand dollars, but if it were mine I should make sudden attempts for it."

"I declare! I cannot afford to lose it. He should not become responsible for young men if he does not intend to make the security good. I believe I will step around to his Counting

House. Come to think, I am rather glad I happened to speak to you about it. All accident in referring to it."

"Of course, Bridon, I should not have told you about Smythers under ordinary circumstances, but I believe it is a duty one business man owes another, to warn him of danger."

"Thank you. It was very kind and considerate. It is near ten o'clock, and I must be going. Good morning, sir."

"Things work to a charm," exclaimed Dan Jameson as Bridon passed out.

Dan arose, paced up and down his office, viewed himself in the mirror, stroked his beard, brushed his hair, donned his hat, as if to depart. His eye caught sight of a fair young girl who passed his window, to whom he lifted his hat and threw a kiss, but who, had he met in the street, he would not have recognized, for man never acknowledges a woman in public unless he respects her.

"Not the time to go out now," muttered Dan, and again seated himself.

Pretty good half-day's work. Smythers will have to pay six hundred and twenty thousand at least. He will find his exchequer somewhat reduced before the week closes. Let me see, who can I manage next? Smythers owes one hundred and twenty thousand on the Arlington Block, but that will be too long maturing to take into consideration. Glory hallelujah! he owes old Nimrod one hundred and sixty thousand dollars. I heard Nimrod say that Smythers urged him to receive it before it was due, but he preferred to let it run because he got seven per cent. interest, and was sure of both principal and interest. If he left it on call at the bank he could get little for it. He would positively be crazy if he believed he was going to lose a cent. He is becoming a little demented; his daughter is soon to marry; he wants to settle her well. I can fill his head to overflowing; so here it goes:

"AUGUSTINE NIMROD:—Please report that saintly face of yours at my office directly. One look at my honest countenance may save you one hundred and sixty thousand.

"DAN JAMESON."

"Here, Granville, take this note to old Nimrod. Wait for an answer."

"That'll bring him. He'd walk here on his ear before he would lose one hundred and sixty thousand dollars. Let me figure a little. One hundred and twenty, five hundred, and one hundred and sixty thousand makes, when added, seven hundred and eighty thousand. That is picking up the loose change fast. I'll get a corner on him in spite of all his estates, no matter if he is worth millions, and is doing a rushing business. I have made a lame duck of him physically, and will soon make a lame duck of him financially."

"Notwithstanding what Nimrod said about his preferring interest, etc., money is tight, banks won't discount heavily—besides I have a key by which I can shut him off from the principal bank. That old banker is in my power. Any man would rather endure the loss of one customer than to combat an enraged wife, especially when that wife has not already the most confidence in him. Smythers has a bank of his own, but that will get fixed. Dan Jameson will fix things generally."

"Hulloa, Granville! how is it?"

"Mr. Nimrod returns at nine to-night. His clerk said the letter should be delivered immediately upon his return."

"A bad hour, by Jove!" audibly ejaculated Dan. "Would not like to displease that little duck of mine. She'll know better than to come in if any one is here, so let it go. My business is important. I must make the most of my time. At this rate, as the saying is, I'll make such quick work of Smythers that he'll never know what hurt him. One o'clock. We take no note of time but by its loss. I'll not trouble myself with lunch, but rather digest a few more of the same sort. Let me see again. One of Smythers men died last month, and Stanton and Ruby were going to rob his widow of her home. The amount he owed was one hundred and eleven thousand. Smythers became responsible for the widow; has a good deal to do with these widows; but I will give him a lesson that will teach him to mind his own business. I do not believe this woman has paid anything or can pay anything; still they let it run because they think Smythers as good as the bank; but if I can

manage to shake their confidence they will make him pony up. I'll happen round this afternoon; will go this minute. They are a close-fisted set, or they would not have distressed the widow and orphan. They are just the ones for my business."

If they liked Dan a little better, they would be more easily influenced, but Dan is already there.

"Good afternoon, Mr. Ridley," said Dan; "how goes the times?"

"Rather rough, thank you, if it is anything to be thankful for. Have any amount of losses these hard times."

"I believe you lost something by one of Melvin Smythers men."

"Oh, no! If it was all as good as that, I should be satisfied."

"I can't see how that can be good, with the man in the ground, and the widow not worth a cent."

"The property is good, besides Melvin Smythers is bond on that. I of course knew better than to trust dead men, when I had the thing all in my own hands. I consider that debt as good as a note on demand."

"Then, if times are hard, why don't you demand it?"

"I had rather spend my time in securing claims which there is some danger of losing."

"That's business. For the same reason, you had better be hunting up that claim."

"Do you infer that Smythers is not good?"

"I infer what I have good reason to know, which is that he is not good."

"I consider him as good as the Bank of England."

"That was what every body thought of old Ishmael Smythers, till he was settled up by law."

"But old Smythers was robbed and murdered."

"Not that any body knows of, or rather I do not doubt his being robbed, Melvin probably knows more about that than any one else. He never earned all his money, besides he has not a fraction of what people suppose he has. I lent him the paltry sum of two thousand five hundred dollars, to pay old Shylock the broker. Probably had pawned some of his mother's diamonds.

The transaction will show for itself if you doubt it. A man of his cloth must be pretty hard up to be picking up such trifles. To tell the truth I had about as 'lieve have the obligation against the dead man; would rather have the widow any way."

"Very likely you had rather have the widow."

"I am not joking. It is business. Of course I should have said nothing about it, only as you spoke of it. He owes more than he can pay. Old Fullerton was up this morning taking on about a few thousands he owed him; next, in rushed young Bridon, in a peck of trouble, about a little matter of his, and old Nimrod sent up his card saying he was going to call around about a small matter he owes him. I tell you he owes every body, owes more than he possesses. He has been doing a 'spread-eagle business.' He covers a good deal of territory; but he is leaky—no hard pan."

"How did you happen to loan him twenty-five hundred, if he is not good, and how does it happen that all these men come to you? Have you been appointed a receiver?"

"Well, ahem; well, you see," said Jameson, who had never thought of this before, "we both came from the same place, and people know we are the best of friends. I have the inside track. I know all about his business. I could afford to lose two thousand five hundred dollars for old friendship's sake, but business is business. It would not be fair in me, knowing how the thing is, to allow those in the dark to lose hundreds of thousands. It might as well be divided up as to have one strike and get it all. You may as well get a share."

"Well, really, this is a strange world! How little we really know about other people. I was not aware you were from the same place. Were you satisfied with that purchase you made of us one year ago? I believe there is a trifling balance due on it yet?"

"Why, to be sure there is! It is so strange that I should have forgotten it. I did not think of coming here when I left my office, or I would have brought it. I will give you a check for it; have you a blank?"

Dan Jameson gave his check, hurried down Broadway to old Shylock's, pawned the very self-same diamonds to get the money,

deposited it in the bank before the check could reasonably find its way in, as it was already afternoon. He was not quite sure that he had aroused Ridley sufficiently to have him crowd Smythers to immediate payment.

"Nine o'clock, and all is well that ends well; but where is Nimrod. If he has returned, he would have been here ere this. It is possible his clerk has not delivered the letter. Here boy! before you go home I want you to take a couple of notes for me. Take this to Libbie Warrenton. You will find her at No. —; deliver in person, or bring it back to me. Take the other to the office of Augustine Nimrod," and Jameson fell again to plotting.

As the boy walked along he read the superscription:

"Miss Libbie Warrington!" "What a lovely girl!" he added. "We should have starved one cold winter had it not been for her. Hope boss is going to marry her. She's too good for him though. This seal is fresh, but half-closed; why it is open! No harm if I read; I did not break it."

"LIBBIE WARRENTON.—Cannot come at nine. Do not come to my office unless the light is burning low.

"YOU KNOW WHO."

But a few minutes after the exit of the boy, Old Nimrod came, puffing, wheezing, stamping, and cursing, up the stairs.

"That idiotic clerk of mine never delivered your letter, and I came home on the 8 o'clock run. I gave him to understand that if I lost anything by it he would get his walking papers directly. One hundred and sixty thousand dollars is no trifling sum; but how about it? Where is it coming from?"

"I believe it is an old saying, that a penny saved is as good as a penny earned; and should I show you where you can save your money, it will profit you as much as though you were to receive it."

"That is so," said Nimrod, who had taken a glass too much, which put him under the necessity of throwing himself into a chair. As he did so he wheezed out:

"Fire away, young man."

"I understand that Melvin Smythers owes you one hundred and sixty thousand dollars."

"What has that to do with my making a cent by this trip. I have as good as got that. If it was lying right in the bank I could not be more sure of it. Anything (hic) 'gainst Smythers is good'z gold (hic)."

"There is where you deceive yourself."

"'Splain yourself (hic)."

"It is a well-known fact that they are making loud calls upon him. Fullerton has struck for one hundred and twenty thousand dollars, Ridley & Co. for one hundred and eleven thousand dollars, and Bridon for five hundred thousand dollars. They all consider him risky. He will have his hands full before the week closes. If I were you I would not let it pass a day longer."

"If that's zo, I'll go there to-night (hic)."

"There might be reasons why you had better not go at this late hour."

"I'm tarnation tired; 'spose I might as well stay here and rest. I've had a rough jaunt; am sleepy, eyes sore and troublesome, half blind. One doctor says it is the brandy I drink, and another says brandy is just the thing for my eyes. He told me to rub it on; but any fool knows it is better taken. I like the last doctor best (hic)."

Nimrod was becoming sobered, and Jameson was growing nervous, fearing too long a stay.

"Confound that gas," muttered Nimrod; "it burns bright enough to put any man's eyes out"—and suiting his action to his words, he lowered the jet. Jameson grew still more nervous. He did not wish at this critical time to offend old Nimrod, but he certainly did not want the lights lowered, and he began to devise some plan by which to rid himself of the old man.

He was about to offer to escort him home when Nimrod broke out:

"I shall be obleeged to git over my wheezin, any way, before I go. A little rest will settle it."

"This will set you right, immediately," said Dan, handing down a decanter. "This brandy is of the best quality. Now that you are going, just take a drink; it will help you on amaz-

ingly," and Dan put on his hat as though he was going too. While Nimrod was swallowing the brandy, the draught of which he measured by his strength to hold out, Dan moved restlessly about, raising the gas, peering out of the window into the night.

"What in thunder ails yer gas," blurted Nimrod, turning it almost out. This drink of brandy at once revived the dying brandy within him, and he began to talk thick and fast. Jameson saw he had made a mistake. Just as he was wishing him anywhere but there, the door softly opened, and a beautiful young woman stepped gently in.

Old Nimrod stared and said, "How d'ye do, Miss? Rather putty gal."

Jameson advanced, saying, "Perhaps you have mistaken the number, Miss. Any information we can give you?"

The young woman turned pale, hesitated, stammered, and finally said she thought she had made a mistake, and turned to go. As she crossed the threshold, Jameson followed, half closed the door, and whispered:

"Darling, forgive my coldness. I did not want that drunken brute to recognize you. You know it is better for the present that the world thinks we are strangers. My business is important; meet me at eleven in the bower."

"Young woman, beware of the man who says that it is better that the world knows not of your friendship," whispered a guardian angel; but the girl did not heed it, for her thoughts were lingering with Jameson, as she wended her way to the bower.

Jameson gave Nimrod another drink, and told him his mother was very ill, and that he was positively obliged to be home at eleven, and thus succeeded in getting rid of him without offending. His interview with him financially had proved satisfactory, and as he bent his way to the bower, he thus chuckled over his work:

"Ha! ha! Melvin Smythers must have had a delightful time to day, with all these duns pouring in upon a broken leg. Would like to know how they are working their cards over in Brooklyn. Wonder if Hamer has arrived. A little banquet

of love with Libbie, and then to Brooklyn! What fools women are. They will believe everything a man says, but I am all the happier for having a dozen such fools in my power. I might have had another had it not been for that contemptible Melvin Smythers. Wish I had broken his neck. I'll teach him he cannot collar me with impunity. I would have married Leonora once, but that is not to day; I swear I will yet make her love me. It is not so easy for such a woman to go through this world penniless and alone. Thanks to omnipotence for putting the balance of power in the hands of man, and scattering so many pleasures in his way. It is a glorious thing to be a man, a shameful thing to be a woman, all because Eve picked the apple."

Too many Dan Jamesons in this world.

The events of this eventful day are not yet half narrated. Plots and counterplots, deep and damnable, endangering lives and fortunes, are crowded into this small round dot of time. The reader will once more take the well-beaten path back to the morning of this same day, making his first call in Brooklyn.

Gordon Aiken, the manager of Smyther's house in this city, stood at his desk in a brown study, when he was startled by a slight tap upon his shoulder.

"Well, well, old boy, how do you do? Why, I did not expect you before night. The trains must be lightning-bound, but the sooner the better. I tell you, Hamer, there is a big work to do. We shall have to pull off our coats and roll up our sleeves."

"To tell the truth, Gordon, when I received your telegram, I was watching for something to turn up, and was glad of anything for a change, however uncertain it might be. I had every assurance that the detectives were on my track; I knew I could stay there no longer. The through train was to start in a half-hour. I picked up in a hurry, and at the last minute, just managed to catch the last railing on the last coach, and here I am at your service. Only let me know the plans, and I am on hand for any emergency."

"Last night Dan Jameson rushed in breathlessly, incoherently exclaiming, 'A broken leg, a good time to strike! every thing is lovely, and the goose hangs high.' Dan is going ener-

getically to work to-day," continued Aiken, "but money and not the goose is to be my game. This is too public a place for our rehearsal. Everything must be done with Masonic secrecy."

Aiken and Hamer withdrew. It is not necessary to unfold their plots, as the future will naturally develop them. Leave the two scoundrels and recross the ferry to New York, as old Fullerton, Dan's first customer, reaches the house of Smythers. Helen Brandon had just left. On account of the severity of the pain in Melvin's leg, a heavy dose of morphine had been administered. This had not only lessened the pain, but crazed the brain of Smythers, and unfitted him for business. As the servant announced Fullerton, Smythers hesitated, but finally bade him show him up. As the servant returned for him Melvin murmured, "Wonder what brings Fullerton here so early? He may have heard of my injury. He is a friend of Jameson, but there can be no connection with last night's affair, for he could not have heard of it. Jameson is too proud to refer to it." This contradictory statement, together with other flurries of his brain, would indicate that his mind was unsettled. His tendency to deliriousness, when ill, strengthened by the opiate given to lessen pain, had thrown him into an insane stupor. This was unfortunate, for of all the days in his life this will call for his soundest judgment.

"Good morning, Smythers," said Fullerton, walking up to the bedside. "You seem to be on the horizontal list to-day."

"Yes, the horizontal line is a very important one. I hope to rise above it some day. You are very kind to come round and inquire after my health. How did you hear I was on the sick list?"

"Well, really, I can't exactly say, but I got the impression somehow that you were a little lame. These fractures leave one's head all right to do business, and don't make much difference with men of means. If they are down, sit up or walk, they always manage to get along. I am able to perambulate, and still I am very hard up, sorely pressed, worse than two broken legs, and I just called round to see if you could pay me the one hundred and twenty thousand dollars. Presume a broken leg makes no difference with your bank account?"

"It may, in time, but my friend, that is not due yet. Your case must be an urgent one to present a bill before it is due. People do well in these times to get their bills when mature."

"Well now, it would be a great favor to me if you would pay it."

"It is not business-like to pay an obligation before due."

"It would relieve a great deal of distress if you would do it."

"Well, anything to relieve distress. I would not mind the one hundred and twenty thousand dollars if I could be relieved from physical distress."

The check was given, and Fullerton, little soul! who never knew an aspiration higher than dollars and cents, went on his way rejoicing.

"Wonder what sent that man to me this morning?" again ejaculated Smythers. "I am sleepy. I can see half a dozen in my room already. Think I must have been dreaming."

Another pull at the bell and Billie Bridon was sent up.

"Oh, good morning, Smythers," said Bridon, approaching, hat in hand. "Why, if I had really appreciated the situation I do not know as I should have called to-day, but to tell the truth I am, financially speaking, really hard up; besides, I am engaged to be married soon, and feel truly afraid I shall be obliged to break the engagement if I cannot make some raise in money matters. You may be wanting to try the yoke of matrimony some day, and then you will know how it is yourself. It will pull hard without money."

"I should hope that the woman who honors me with her hand will also give her heart, and think none the less of me if I do not have the Money God to set up in the household. If this was her worship I should want to know it beforehand."

"But you know one needs a little of this root of all evils. I know I do. I thought I would call in and see about the five hundred thousand dollars."

"Five hundred thousand dollars! what do you mean?"

"Do you not remember the securities you gave for Ren Roberts?"

"But he was to have a year to redeem that in, and only four months have elapsed."

"But you will remember that any time he was considered unsafe this was to be paid, and I learned to-day he was about to be closed out. Legal action has already been taken."

"There is some base villany in the matter. I looked up affairs one week ago, and he was, to all appearances, sound and had money in the bank."

"I have it from the very best authority. It is some unexpected demands that have caused it. He claims to have paid them once; pretended he could in the dark lay his hands on the receipts, and notes taken up, but when he attempted it he affected surprise to find them not there. The creditor had the notes. He may be honest, but of course with every thing so against him, he cannot make people believe it. It is hardly possible that there could be such a combination of circumstances unless there was truth in some of them. He knows more than to do business in this way. There is humbuggery on the face of it at least! When a man pays money he should take a receipt, and when he pays a note he should hold it as a voucher."

"The devil has got that creditor by the ear. I can see them both. There is where the humbuggery lies. I believe Ren Roberts is honest. I am not afraid to pay the five hundred thousand dollars, but would rather see him first."

Bridon laughed at the peculiar expression of Smythers, so unlike him, not suspecting his delirious state of mind. Bridon went on.

"Everything is as I tell you. These are the proceedings. Look them up."

"But this does not prove that your money is unsafe."

"Well, I tell you I am in pressing want, and dislike to give up my cherished schemes. A thing has to be paid but once. Under the circumstances, if you will pay I will discount; so it will make no difference to you."

"I do not believe in this way of doing business; nevertheless I will pay you. I believe Ren Roberts possesses the soul of honor and will, sooner or later, see this paid. Take this check, and be excused, for I am weary."

"Come it over him," said Bridon, as he descended the stairs.

"But it seems to me he cannot be very shaky to draw this

check so soon after the one hundred and twenty thousand dollars for Fullerton. Wonder why Jameson was so interested in me, or perhaps against him. How did he happen to know so early about his getting hurt, and how came he to know so many of the particulars," and Bridon went on musing. "Somehow I got the impression, when Jameson was talking, that there was a nigger in the fence. It is strange that I never heard before that Smythers was financially unsound. Smythers is more of a man than Jameson ever dared to be. I'll watch this thing through. Had I heard that Jameson was prowling around the Five Points, I could easily have believed it; but I've got my money, and money makes the mare to go."

Just as Melvin had sent away the last customer he received a communication from Gordon Aiken, of Brooklyn, stating that he had that day, upon hearing of his injury, sent a man of twenty years' experience in business to assist Walton, and hoped he would look upon him with favor. The letter was accompanied with several recommendations from first-class business men in Philadelphia, and Melvin, in his distracted state, thought the circumstances very fortunate, and sent a messenger to request Joseph Hamer to come to his room.

The next hour the man reported himself. Had Melvin been clearly in his right mind, one sight of him would have decided the question. As it was, he scrutinized him in a puzzled way, and then looked at the wall as if reading aloud in measured accents. "Treachery, deceit, dishonesty, and base cunning!" Smythers passed his hand over his brow, asking, "Who are all of these with you?" then turning his head suddenly, begged pardon, saying he was mistaken. Reason was evidently struggling with insanity, and he was himself half conscious of the fact. He remained silent for some time, apparently in deep meditation; and then in the politest manner, told Hamer that his head was too weary to consummate any further business that day.

The man, smilingly, replied that it was all the same; when the contour of his face changed so pleasantly, that Smythers in his delirium accused himself of having judged harshly.

Joseph Hamer could be all things to all men. He was a man about thirty years of age. He struck out for himself

when a boy, which was commendable; but that he was not a better self-made man than he proved to be, did him little credit. He was scrupulously neat in his personal appearance and of medium height and size; had brown curly hair, high broad forehead, nose curvingly protruding, light waxed mustache, firmly set mouth, drawn down like the bull dog, fair complexion, large round dark blue eyes, that instantly dropped like a door latch if they met the gaze of another—was one of those who could smile and be a villain still. This is a minute description of this man, which, if he should read, would serve him as a mirror. The likeness is so true to nature that he would see himself as others see him.

Smythers finally told him that he might render Arthur Walton any assistance he could. He said Walton was very efficient, but he feared it would be too hard for him to continue alone.

This was a point gained, and left the field open for continuing his hellish work, which the next few weeks' figuring will show.

The evening wore away, and Melvin, weary with the astounding events of the day, fell into a half nightmare and half slumber. He imagined himself the centre of a sphere of darkness, without a ray of light shining in any direction. He was making frantic efforts to grope his way out, when the call-man entered and said there was a man below who would like to see him.

"A man at midnight! what can he want?"

"I think he has taken something," replied the man.

"Tell him I am ill, and can see no one at this hour."

"He says the case is very important—some one starving." At this moment the door opened, and in reeled old Nimrod.

"Come in, sir—(hic)—to zee 'bout the zecuritiz; case urgent; wife and family are starving—(hic)—hav'nt had anything to eat for days, sir. Mighty 'fraid I wouldn't get—(hic)—mean I was mighty 'fraid I'd starve if I didn't get it 'mediately."

"Who told you to come here?"

"D—D—J—J—I told myself to come. S'pose any one orders old Nimrod! Not by d—d site! Got yer leg broken, didn't ye? Mighty handsome woman, any how! 'Bout as handsome as the one who came to D—D—an J—J—ameson's

office to-night. He thought he pulled the wool over my eyes good, but old Nimrod understands the ropes; I'd rather have the securities though, than all the women in the world."

Melvin had only reason enough left to remember that this was an honest obligation; and knowing he had but a few more outstanding, hastily drew a check at that midnight hour, secretly wishing that the others would be presented and he be without debt.

Nimrod at first refused to give a receipt, fearing something might be wrong. He finally did, and then reeled out as he reeled in. For a few minutes Melvin was himself again and reasoned correctly.

"It is a mystery to me why these claims all come to-day, when I am so helpless. My bank account would not stand many runs like this. I must look closely to business, guard against losses. Something does not seem right. I am foolish to think of it; but Helen Brandon said the robbers were on the war-path and would rob me of my gold. That can be nothing to this. I was indebted for much of this, and might have had to pay the whole some time. How could it happen that so many claims, bearing such different dates, should all come in one day?" and Melvin sank into a troubled sleep.

That the reader may not get lost in this wilderness of plots, the writer will give a few landmarks to guide him safely on. On the self-same day, all at one and the same time, Helen Brandon was on her mission of mercy to Leonora. Magnora Meldron was visiting the prisoner in the Tombs; Hamer and Aiken were plotting in Brooklyn; Dan Jameson was stirring up Smyth-ers' creditors, who, like hyenas, poured in upon the sick man. At twilight of this day other important plots and scenes begin to take shape. The reader will be compelled to follow closely every plot, to mark well each character, that he understand the connection which blends them all into a harmonious whole.

The sun and moon were both on the horizon, one bidding good-bye to day, the other saying good evening to night. Their lights of silver and gold blended into mellow hues, which lingered in soft dalliance on tower and in hall.

Figures were nowhere sharply defined, but a close observer

could see a woman peering anxiously into the office of Dr. Par-ton. The door was open, and an air of inhabitation pervaded the room. The woman doubtless concluded he would not be far away, for she carelessly threw herself in a waiting posture near the door. The chandeliers in the hall, which ran along by the public offices, suddenly flashed out into the deepening twilight, deceptively changing its hues into the shades of night. This enabled her to see all who passed the halls, while none could see her in the unlighted room. So busy with her thoughts, she did not at once notice a tall, dark-eyed, black-bearded, rakish looking man leaning against the casing of the open door. There was something strangely familiar about this man. The woman gazed intently, and the man did not see her, or else mistook her for a piece of statuary, so immovably fixed was she. This man apparently was waiting for some one. He was soon joined by a man who very well bore the description of James Fisk, Jr. The two entered a room directly opposite the Doctor's office, and there being no lights in adjoining rooms, these men, no doubt, conceived that they were alone, and were un-guarded in their conversation. An open ventilator emitted sounds enabling the woman to hear distinctly.

"How long, Count Andrassy, since you left Venice?" asked one of the men.

"Several years. The money I brought with me has lasted me till the present. I want this loan only for a few months. I do not expect always to travel incog. You see, Colonel, these little love affairs in Austria among the upper ten are not so easily passed over as in America. Here a man of your standing, though he be a little indiscreet, receives absolution. He can have more than one charmer without the necessity of fleeing from the wrath to come. By the way, Colonel, in any of your various rounds, did you ever meet a lady by the name of Magnora Meldron?"

"Meldron—let me see—the name is familiar. It strikes me I have heard it spoken in my own house. How is it Count, that I can never induce you to partake of my hospitality during your flying visits to the city? I could introduce you to one of the loveliest women in America."

"I am not of a domestic turn of mind, thanking you all the same for your hospitality; besides, when one travels on business it is not right to turn the homes of our friends into hotels. But, to unceremoniously return, are you sure you have never met the lady of whom I just spoke?"

"I have no remembrance whatever of seeing her; but your especial interest leads me to believe you are becoming enamored with one of our American belles. Tell me the secret."

A boy at this moment entered the Doctor's office to light the gas, and went out closing the door, debarring further sounds.

There was a strange familiarity in the voice of one of these speakers, which awakened sad memories in the soul of this woman. She thought of a beautiful young girl, of an embossed envelope, of a diamond ring, of a young colonel, of a gay watering place, and thus she wandered on in her thoughts, while waiting to inquire of the Doctor in regard to Melvin Smythers. The door opened, and she arose, thinking to greet Dr. Parton, when, to her disappointment, old Dr. Cunningham stood before her. Dr. Cunningham had also come to learn of Smythers, not anxious to hear favorable news, for he believed that Smythers had poisoned the mind of the very woman before him in regard to himself. He sometimes imagined that Smythers wanted to marry her, but ordinarily he believed she was in love with one of his old friends, Seranus Barton. It will only be necessary to give snatches of conversation to show the state of feeling existing between this man and woman.

"Well, in reality," said Dr. Cunningham, "if I do not see before me the beautiful, angelic, Magnora Meldron. Happiness knows no bounds when in her presence. How do you do, sweet one?"

"Possibly well, Mr.—"

"You are looking fresh, blooming, and lovely as a June rose, with lips like two cherries, from which I would dearly love to sip the nectar."

"Nectar and cherries!—a new association of terms. Keep your distance, sir," said Magnora, falling back and seating herself in a chair.

"Why always such coolness, such repeated rebuffs? Are

these all the thanks you return for my good opinion and cordial greeting?"

"Your words are so light that they would rise like so many miniature balloons, so little meaning is there in all you say."

"I assure you I mean what I say, while you women say one thing and mean another. You are a woman right over again. They always feign indifference when they are dying for flattery."

"You would infer that I am dying for flattery."

"Have a right to infer that women in general are not so indifferent to it as they assume to be."

"I must then be a woman in particular, for I care very little whether you think me blooming or faded, lovely or unlovely."

"If you mean what you say, I am at no loss to know the cause. I have proofs that you are deeply in love with Seranus Barton, and that you believe he is dead in love with you."

"Are you not presumptuous to state so specifically the depth of my affections, or what I surmise in regard to Barton. You have no right to presume anything with reference to my relations with him, nor should it concern you in the least, if what you presume is so."

"I am your friend, laboring for your interest. You came here a stranger under peculiar circumstances, which makes you in a measure the subject of speculations, and you ought to appreciate one who warns you of the dangers of untrodden grounds."

"I had no one to warn me against you."

"Your own judgment ought to be sufficient."

"If in your case, why not in the case of Barton?"

"Because Barton is not as frank and honest as I. He is exceedingly fond of the ladies, and has one at every turn. If you are content to come in for a small share, all right. 'E Pluribus Unum,' are you French enough to translate that? I learned in the old speller that it meant 'one out of many.' You are a superior woman—few of the same attractive stamp, and deserve a whole heart."

"There are some hearts that might be divided into a thousand pieces, and each fragment make a heart larger than some possess."

"Then you would advocate division in the affairs of the heart. This tallies very well beforehand, but afterwards women grow more particular."

"I would advocate a new system that would compel people to mind their own business. But to the question: I believe in the most honest expression of feeling, without deception of any kind; still I should have a poor opinion of a man who had no admiration or respect for a woman."

"It depends upon what stamp of character pleases him."

"If he is pleased with me, then I have substantial proof that he is not in search of any vain and idle creature, at least."

"He may not be as much pleased with you as he would lead you to think. You will find unhappiness and disappointment in store for you."

"If, as you say, he is one thing while he assumes to be another, then the injury will be to himself, not to me. If I am true to honesty of heart and integrity of purpose, I do not see as I should have any thing to regret or be unhappy over."

"Then you would not consider it a cause for regret to learn that a man was a hypocrite?"

"I despise hypocrisy; but should I die for every hypocrite, I should die a constant death. If I should die, there would be just as many hypocrites left, and therefore no virtue in my atonement; for which reason I should prefer to live, though deceived a thousand times."

"Bravo! You would be the first to fret and repine if you found a man had been making game of you. You would sit down and die, while a certain harum-scarum woman that I know, and you know, and whom the world calls Helen Brandon, would give him fits."

"You know little of the woman you talk to, and I prefer you should know less."

"If you understood Barton as well as I do, you would change this terse style of yours. I believe you know more than you admit."

"I know no harm of him, except one thing: he seems to be a warm friend to you, while I should suppose he could read you if he desired to. That is all I have against him."

"If I did not know it was so womanish to say one thing and mean another, I should really be angry with you. I am convinced that at heart you think more of me than you do of Barton, but you look too much to circumstances. No circumstances whatever should separate two congenial hearts."

"This is not a suitable place for long discussions, and as Dr. Parton does not come, I will bid you a good evening.—By the way, I will call around this evening."

"You need not go out of your way to do so."

"I shall not be an intruder: Barton will not be there. A fresh arrival calls him another way. Besides I have much of importance to reveal, if you can be induced to listen."

Magnora went forth breathing in sighs as she thought how unhappy Dr. Cunningham always made her. She never met him but to have her soul shrouded in sadness.

She reached her own room and seated herself by an open window, and gazed intently out upon the busy, well-lighted street, then far away into the glittering heavens. Clouds came to mantle the sky and hide its glory. This reminded her of darkness caused by the shadow of an usurper's hand, as is wont where monarchs rule; she thought of her childhood in other scenes; thought of ancestral titles which she was too proud to claim; thought of her independent course in life; thought of her once ample fortune, and wondered within herself what people would say if they knew the blood that coursed through her veins. But she loved freedom, loved American institutions, the land of her birth—loved everything that was noble, and from Barton's extreme kindness she had learned to think him the soul of honor. If he had faults she could not see them. No one ever did so much for her, and so cheerfully as Barton. He made the heart glad, and breathed new life into her soul. Her heart swelled in gratitude when often assured that he never wearied of this work, and would it be strange that a grateful, sympathetic woman, with a nature that never knew a false impulse, should love? If every one else was chilled, he was warm-hearted, genial, and forbearing. She would have staked her life upon his honor. Fate is a cruel dictator, and might have separated them as it had separated its thousands; and, should it, Barton

would regret it as much as she. Honorable man never ceases to, at least, respect the woman who worships him. True, he had been angry with her the day before, but it was only once in the long happy interval; and had she fully understood his sensitive nature, and his supposed cause for anger, she would have done differently. Forgiving woman!

As these thoughts ran through her mind an involuntary shudder passed over her, and she murmured:

"Heaven forgive me, but I wish I could think better of this Dr. Cunningham. I believe he must be my evil genius. He always makes me so unhappy; he dislikes to see me pleased with any one, even if it be a woman. He has resorted to every possible means to make me an enemy of Helen Brandon, and I cannot tell why. Did I believe what he says of Barton I should be unhappy, and if it is not so, then why should he try so hard to convince me of its truth. He haunts me. Did I not know I was alone I should expect to see his shadow in this dim light, bending over me;" and suiting the action to the thought she looked up, and surely there stood Dr. Cunningham.

"Died of a broken heart, Magnora, will one day be written on your tombstone," said the Doctor, "and the flowers of disappointment will bloom on your grave."

"You mistake me. I never make myself permanently unhappy over any thing."

"Supposing you should set your affections upon a man, and enjoy all the pleasures of love, and then you should receive positive proofs that he is betrothed to another, and was sporting with you, as the wind toys with the flower, sipping the fragrance of your affection, leaving the impression that you were more to him than any one else, and then cast you away, without even a word of sympathy or explanation, to mourn and die, why then you would mourn and die, that is all."

"I should neither mourn nor die. The deeper and purer my affections, the more joy I should feel that they were no longer bound in unappreciative chains."

It is one thing to take and another to act. A woman will boast of heroic courage; but if she finds that a man has really turned his attention to another, then she raves, commits suicide,

poisons him, kills her rival, or runs mad, and ends her days in an insane asylum. She never uses any reason in the affairs of the heart.

"While I believe a man has no right to demonstrate affection by word or deed, when he is given to another, still a well-disciplined and sensible woman, if his lack of sympathy and love was made plain to her, would bid defiance to unhappiness and school herself to look upon the world as though he were not in it. If he had won her affections through vanity, his vanity would be nipped in the bud if he saw she was not heart-broken. If uncontrollable circumstances separate congenial spirits, they have a right to break their hearts over each other; but when one deliberately walks off, the other has nothing to do but to soar aloft and look with pity down. Some morbid nature might fall back and foolishly consume itself when there was a whole world to love, furnishing food for pure affections. Think of dying in such a beautiful world as this!"

"I have heard women talk before."

"I am too weary to further discuss the subject."

"That is, no doubt, a gentle reminder that I had better be going. I will not trouble you further, only to add, I take more pleasure in your society than in discussing Barton. Just one kiss from me would be worth more to you than all the affection he ever bore you."

"No nearer me, sir. I am weary of importunity and double dealing. There is a double meaning somewhere, either in you or in him. If I am dealing with a man who delights in blasting the happiness of woman, I shall find it out soon enough, and if it proves to be so, there will be no green grave made for me on that account."

"I once heard of your saying that your affections were true, deep, and lasting as eternity. That you would die for the man you loved, and who do you think told me you said it?"

Magnora knew he wished to infer that Barton had said it, but would not betray her thoughts. She continued:

"Affections are only lasting when they have food on which to live. I repeat it, sir; who can be so miserable in such a beauti-

ful world as this? You can never poison my mind, sir; I must have proofs."

Magnora noticed the dark shade that passed over the Doctor's brow, and shuddered, hardly knowing why.

For some time after the Doctor left she sat musing and listening to every footfall on the street. Surely Barton did not come as expected, and for the first time since their acquaintance; and she said in her mind, perhaps he is ill or very busy.

"Though very angry yesterday, I am sure he is not angry to-day. I can hardly believe he said those harsh words to me. I was never before spoken to so dreadfully; but he thought me ungrateful, when all the time my heart was filled with gratitude, so full that I would not go to him with this affair of another, as I did not think it right that he should be so burdened. He said I did wrong to be always picking up such cases; but I cannot think it wrong to do to others as I would have them do by me. Can I see the innocent suffer when I know truths that would set them free, though they be my deadly foes? He accused me of preferring others to himself—how cruel! It is only love of justice and truth that compels me to defend the persecuted, even in opposition to his will, when all the while he is more to me than the whole world beside. It was no trifle for me to tell him that he was all the world to me. He has no reason to doubt it. I cannot think why he could be so angry with me. I then thought I would never forgive or forget his unjust words; but he returned to-day so much like himself—so beautiful, pleasant, and good, that I did both at once. I forgot those moments of agony when my confidence hung on the slenderest thread of hope. I will not remember that terrible scene. If the flowers but remembered the chilling blast, and gave no fragrance for fear of the storm, much of heaven would be lost. I will remember only the fragrance of the beautiful flowers of love which he has so constantly strewn in my pathway, will remember how happy he has made me for the past year, with so much kindness and so many tokens of affection. I will not let one angry hour outweigh a whole year's devotion, and, too, when his anger was caused by what he supposed my lack of appreciation of himself. I will henceforth live for him alone; but must I live for him

only, when God frowns and humanity weeps? Can I work no more for the good of fellow-mortals along the pathway of life without incurring his displeasure? Can I let humanity go? What means it that he does not come? 'T is past the hour; he will not come to-night." And Magnora involuntarily looked into the street. A carriage drew up before the door, from which a grand opera-house usher alighted. He handed her an elegantly-written card of invitation from Monteland, the dashing opera bouffe singer, requesting her attendance that evening as a personal favor. This was not at all surprising to Magnora, for she had frequently received complimentary invitations from the most celebrated artists on the stage, notwithstanding which she seldom attended these public festivities. In this case she pleaded the lateness of the hour, but she was assured that the entertainment had but just commenced. She then pleaded a disinclination to go, proposing to write a note of apology and thanks to Monteland. At this the usher became disconcerted and very solicitous, when, as a final excuse, she pleaded an engagement at that hour. He offered to wait till the hour had passed. Magnora was well accustomed to the intrigues of the world, and conjectured there was some plot behind the scenes; and while most women would have stayed at home from such a suspicion, it was on account of this suspicion that she resolved to go. The highest calling ever acknowledged by her was to do right, which made her perfectly fearless. She felt that she had little to lose in this world, but everything to gain for the next. Why such special inducements were offered to get her out she could not divine, but resolved to find out. She waited a reasonable time for Barton, and then, the first time in years, found her surrounded by operatic brilliancy. The usher gave her a box alone. She was a most ardent admirer of song, and at once became lost in the gay revelries of the sweet singer, therefore did not notice a half-disguised man who cautiously seated himself in the most remote corner of the box.

The scenes changed. She looked directly across the house, and her eyes squarely met those of Seranus Barton, who was holding an opera-glass for a beautiful woman, who was apparently scrutinizing her. Barton placed the glass to his own

eyes and began inspecting the man, when his glass suddenly dropped.

Magnora watched this scene without changing a muscle of face or body. Barton looked again, and she gave him a pleasant nod of recognition, when his eyes flashed fire.

The next song was already winging its bird-like notes to her ear, when she coolly turned her head, not taking her attention from the stage the whole evening. The usher managed to detain her till the crowd dispersed. As the man who had occupied her seat moved slowly on before her, she thought his form was familiar, but his style was new, so she thought no more of him. After considerable delay, she was about to enter the carriage, when the usher begged her pardon, saying he had taken the liberty of driving an old friend to his residence. Had Magnora suspected who this friend was, she would not have entered the carriage.

The footman suddenly closed the door, the horses started with a bound which threw Magnora forward, when she found herself face to face with old Dr. Cunningham, no longer disguised. No barber could so quickly have metamorphosed beard and hair. The sharpest detective would not have suspected that he was the man that a few moments before was seated with Magnora.

"Good evening, Maggie, dear," said the Doctor, "how is the reigning belle of society to-night?"

"To whom do you refer?"

"Why, to your charming ladyship."

"Why do you apply such a high-sounding title to me?"

"Because you are really becoming gay. I hear you were at the opera to-night."

"I was."

"How did you happen to go?"

"I went to see and hear."

"Who was your happy escort?"

"I went alone: the escort I usually prefer in going and coming."

"What! go to the opera alone, in this city? Are you not afraid of gossip?"

"*Honi soit qui mal y pense*; are you Latin scholar enough to translate that? The old speller taught me that it meant, 'Evil be to him who evil thinks.' That's the French of it at least."

"Well, people will talk, you know. There is considerable speculation in regard to you, anyway."

"Do people make much by these speculations?"

"You are the coolest, most indifferent person I ever saw, and care the least for your friends. I suppose you have no curiosity to inquire what people say, so I will mention one query. Every body queries as to what relation you are to Melvin Smythers, or whether you are his relation or not, or what you are to him."

"What have they decided on?"

"There it is again. Why not answer me one question in a direct manner once in your life?"

"Because you fail to ask me direct questions; but in reference to the query, it would be no discredit to a queen to be a relative or friend of Smythers, and I cannot see why these things should make any difference to the world."

"It is hinted that your money first put Melvin on the road to wealth."

"It could not have been used in a better cause. It has been used for something—at least it is gone."

"Tell me when and where you could have known Smythers?"

"Melvin's father, when a boy, was the page of one of my ancestors."

"Page of one of your ancestors, what do you mean?"

"I generally mean what I say, I have no hesitancy in speaking of him in this way, for I believe a page is as good as a king, although I know some lackies for whom I have no respect."

"You are one of the mysteries of earth. I do not know whether to believe a word of what you say or not, so I will waive the protests of all against you, and ask you how you liked this evening's entertainment."

"It was delightful."

"I am surprised again. I did not suppose you endorsed the sensational in life."

"The beautiful and good, like honey, can be extracted from everything. I do not believe in total depravity. There is nothing but that has God in it in some way. Never was anything so dark but it had a bright side. Those who look for good find only good. Those who look for evil find only evil. We may as well look for good and be happy."

"You seem to be in a happy state of mind to-day."

"Why should I not be?"

"I had supposed it was difficult for a woman to be happy under all circumstances."

"If she be true to herself and to her God I can see no reason why she should be very unhappy."

"We are getting up a strange mixture of theatricals and religion. It would seem that you was capable of going to heaven through a theatre."

"It is possible, for heaven is where there is happiness, and hell where there is misery. That which is heaven to one is hell to another. We carry heaven or hell in our own hearts."

"Then you would advocate, that what one enjoys is his heaven, and what one hates is his hell."

"Circumstances alter cases. Momentary enjoyment sometimes brings lasting misery. There are many pleasures which pave the road to hell."

"You are contradictory."

"God himself seems contradictory, but it is because we do not understand him."

"Ha! ha! you mean that I am not capable of understanding you. Well I will bring myself to a more comprehensive subject. I understand Seranus Barton was at the opera to-night, and had his intended with him."

"Well?"

"What an amount of indifference you assume. I suppose you will not condescend to ask me who she was? I will volunteer to tell you. I have known her for years. She is the one he thinks more beautiful, intelligent, lovely and engaging than all other women. Besides, she has what another I know of has not—a fortune. I have all the while known of this engagement, but I knew you would not believe me if I told you. Barton

never thought much of you. I never saw him at your place much."

"Good reason why, you were never there many times yourself, and would have been there less had you acted my pleasure."

"True to human nature, you prefer the society of a man who cares nothing for you. You cannot now help seeing this for yourself."

"I see nothing in particular."

"None so blind as those who refuse to see. I have told you enough all the time to open your eyes. I have said more than once that he did not love you."

"Beg pardon, sir, but who ever claimed that he did? I can see nothing better than idle curiosity that induces you to meddle with my affairs."

"Do a woman a favor, and she at once gives you the credit of meddling. You may not believe me now. Next time you see Barton, just ask him who Marion is."

"Do you think me a fool? If, as you say, he thinks nothing of me, what object would I have in asking him about this intended you speak of? If what you say is true, he ought to be happy; and, being happy, would prefer not to be meddled with by a stranger. He is most fortunate to win such a prize."

"The money will come handy in his business just now. See what you have lost by not being rich."

"If he marries for riches, I cannot see how I have lost anything, but am decidedly better off than I should be had he married my gold; for then I should have lost my gold, and have had no husband, for the name is nothing without love. If he loves gold let him wed it, but not me or my gold."

"In such a case it would be all in the family."

"And handy to have in the house, I suppose, like Toodle's coffin, as a common sepulchre of affections."

"Upon my honor, I do not believe you ever loved him. It is not in the power of woman to feign such indifference. I expected to see you faint when I told you he was to be married. Had you I have all this time been ready to catch you in my arms."

"If nothing else could keep me from fainting, the thought of falling into your arms would."

"Well, Mag, when Barton is married I hope you will not be so shy of your friends."

"I do not know why that should make any difference with me."

"A woman always wants and must have some one to love."

"If she is sensible, she will wait till she finds some one that is lovely before she wastes much affection."

"You feel a little soured to-day. I will return to see you when you are more calm."

"I was never more calm or more myself in my life."

"Glad to leave you calm, my sweet one. This is your door, so good bye;" and he whispered in her ear a sentence of her own, full of meaning, which had never been expressed by her to any one, except Barton. She would not understand, and as she descended, she replied,

"You speak in riddles, sir; riddles I will waste no time to guess;" and without further words she entered her room, feeling sure she had been driven through many streets, instead of directly to her home.

Magnora Meldron was alone. She pressed her hand upon her brow. She feared the Doctor knew more of her relations with Barton than she had anticipated, and still she could not think it possible that Barton had told him what the Doctor repeated; but there was a significance in his words understood only by herself and Barton.

He and Barton were business friends, but she had never thought them confidential friends. She had supposed only God and themselves knew what, by a third party, was now hinted at.

Through force of circumstances and proofs she began to believe the Doctor. Why, she asked herself, did not Barton tell her he was engaged to another; then she would have been to him a most unselfish friend, and taught him the heavenly purity of disinterested friendship, and notwithstanding his kindness she would have schooled herself not to love. He had shown her so many favors, had given so much of his time and energies to make her happy, all stamped with the impress of love, that he had lead captive her womanly nature. To tell him frankly

he was more to her than all the world besides, seemed only to pay a debt she owed, and then she thought it but half paid.

Had he wearied of her and sought other society she would not have thought it so strange, but that he had all this time had no heartfelt interest in her, touched her woman's pride. Everything conspired to show the heartlessness of Barton; but the more she thought the more she felt sure that he would give some reason for his conduct higher than the mere humbling of one of the world's purest women.

Magnora had taught woman to seek explanations of conduct in men, when so incomprehensible and undefined, and not mourn in secret over real or fancied wrongs; and then, after she had acted well her part, though other actors failed, she should be ready, when the scenes shifted, to take on a more perfect character in the great drama of life. In the philosophy Magnora taught there was no breaking of hearts.

Time went on. She saw nothing of Barton; and thinking to do as she would be done by, penned a few thoughts, and gave them wings, asking the reason why, but no olive branch of peace returned. She thought there might be angry waters outside, and that the message found no place of rest; or, in plainer words, the whole world might do wrong, but Barton could not. He surely must have reasons of which she knew nothing. Whether or not this belief buoyed up her soul, she was apparently never more happy. One night she met him in the gay crowd, and even ventured into his presence; but, like Esther, received not the golden sceptre. He passed coolly by on the other side, regarding her with the utmost indifference. All noticed this except Magnora. She apparently saw nothing. She greeted all most cheerfully, and never before did she shine with so much brilliancy as on this occasion; while Barton, chagrined at her self-possessed manner, left in an angry mood. Magnora awaited the close of the festivities. As she went forth her thoughts were not of Barton; she brought no accusations against him, but against herself. 'T was thus she soliloquized:

"'T is a rebuff; 't is what I need for trusting man to perfect love, when I have seen fair women fall to rise no more on grounds less dangerous than I have trod. 'T is affection only

I have lost, thank God! have wasted on what I believed most noble, man. A shadow dark as Egypt's night has sometimes hung o'er my weary soul, and I have thought me not as good as angels are. I am mortal, and God forgives. What though I worshipped mortal when I should have worshipped only Him. God forgives an honest heart whose only sin was that of love. Thank God, *I am safe.*"

Days passed, and no one had seen Barton. Magnora conjectured he might be on his wedding tour, but asked no questions. Thus far his name had not been mentioned since the conversation between herself and Doctor Cunningham, on the night of the opera, but there came to her one who did not know Dr. C. and who seemingly could not have any interest in misrepresenting the subject, who painted the same scenes over again of a beautiful bride and a massive fortune, and more glowingly colored Barton's unworthiness.

Magnora accused herself more harshly than before of foolishness. So severely did she discipline her thoughts that they made the past year seem like a strange wild dream. She chided herself for allowing anything to turn her from her life-long course.

The fountains in her nature of heartfelt sympathy and love were deep and lasting as eternity, and for the first time in her life she had let them flow on man, and, as she had feared would be the case, he had been surfeited by the flood. She now believed what before she had only feared, that she should never find man with a love-nature deep enough to drink them in, for the men are few who can always live and love. She had always refused to believe in the heartlessness of man. She had had every experience in life except the falsity of man's affections; and could it be that when so much in the world was conspiring against her, that this knowledge had come to crown all; and that it should come in such a bitter way, without even the assurance that he had ever been her friend, was worse than all. If he had suddenly changed to hate, and would tell her so, it would give her relief, for the most unreasonable ravings are preferable to a grave-like silence. Uncertainty is the dread of life, and it is uncertainty which makes death a terror.

Had Magnora received no pleasure, she could have realized no pain. The dewy morning throws ten thousand pearly drops in the valley's lap to awaken a single rose; and so this single pleasure may cost the soul of Magnora Meldron ten thousand tears, or, it may be the fountain from which she will drink ten thousand joys. She has successfully solved the greatest of life's problems, but does that prove that she may not fail in solving the single problem of the human heart?

CHAPTER VII.

Plot against Arthur Walton—Two heads better than one—Sweet revenge—Dan Jameson—Pretty girls and intrigue the weapons to be used—'Enceforth my name is—Orton Amer, which is the Hinglish hov it—Diamond cuts diamond—Della Hamer's loyalty to Walton—Would rather fight fifty devils than that Mag Meldron.

TIME was rapidly passing, but the plots so wickedly laid were not so rapidly maturing as the plotters desired. Arthur Walton, manager in New York, on account of his faithfulness and strict integrity, stands in the way. It has been decided that he must be removed at any cost. To discuss the best method of accomplishing this, called for a special meeting of Hamer, Aiken and Conlon.

Conlon began to reconnoitre, stopping all apertures in the room to prevent the escape of sound, exhibiting fear lest they should be detected.

"You are extremely cautious, Conlon," said Hamer. "Who do you suppose is going to put an ear to a key-hole in any of the loose-jointed concerns of Smythers. He would never think of such a thing as intrigue. Walton, the little sneaking cur, might watch for his master, but I left him head over heels in business."

"My opinion is," replied Conlon, "we must handle cards shrewdly, for we are playing against a man who holds a strong hand. Smythers must have been the trump of business in New York, or he never would have amassed such a fortune in a few years. The only hope we can have is in odds against him."

"Pshaw, Conlon, I do not see so many signs of shrewdness as you discern. It has been all luck and chance with him. It takes Dan Jameson to give his pedigree. I will stake my honor that I can beat him at any game he may undertake."

"He is ill now, and in the short time you have been here you cannot tell much about him. This looks to me like risky."

"It would be risky if all were as timid as you. I shall begin to think you the most risky obstacle in the way; at any rate, Aiken is the man to whom I must look for support. By the way, Aiken, what first put the plot of this master-stroke into your head? It is worthy the conception of the greatest adventurers to attempt to figure the houses of Smythers into our hands."

"Perhaps there is more in my head than was ever got out. Never mind where ideas come from; let us act upon them and proceed to business."

"Well, Aiken," said Hamer, "I have my plans too, but two heads are better than one, if one is a sheep's head, they say; but you proceed, after which I will divulge."

"Which do you call the sheep's head?" retorted Aiken.

"Never mind, you're a brick; so tell us first what you propose to do?"

"In the first place I have taken great pains to work into the favor of Smythers, and have succeeded. I can say I have his perfect confidence. Even before he was sick he trusted all things to me here in Brooklyn, and also trusted everything in New York to Walton. That Walton is the chief obstacle in my way. Smythers formerly ran over here every day, then on alternate days, and at the time he was injured he had hardly been here for a month. I have apparently done everything in my power for his interest, but mind your eye, I have consulted my own interest all the time, and—

"I grow impatient, Aiken," said Hamer. "Come to the point. What do you propose to do?"

"That is just what I was coming to. I propose to figure things handsomely, and I'll do it, too; figure it till I get this property at just one-fourth its value. His business, comparatively speaking, moves well; but he has altogether too much on hand, especially if any of his minute men happen to count for themselves. I really did not have much hope till he broke his leg. He will certainly be laid up for a long time, difficult to tell just how long; and when he does get well, he will be compelled to divide his time between Brooklyn, New York and the Oil Regions. Then the fact that Dan Jameson is bitter against

him, is a power of itself, for I had as soon have the devil himself against me as Dan Jameson. It was he who first opened my eyes to the feasibility of this plan."

"That's where your ideas came from, then? I thought they were a little beyond your depth."

"Don't go back on me now. It won't pay to show any of your old tricks."

"Well, well, never mind; as I said before, I am decidedly impatient to know *how* you propose to bring things about—what you are going to do, and how it is going to help me."

"That is just what I was coming to, as fast as possible. I was in such a hurry to get you into New York yesterday, that I had not much time to plan. My first plan is in some way to get Arthur Walton out of the way, and have you installed in his place. There is no use attempting to do anything with him there, for he is as true as steel, and it is one of the hardest things we will have to do, to get him out of the road. Once out, you go in, and once in you can beat the devil and all his imps. You are smoother than Satan himself. If you had a cloven foot as big as a mountain, no one would see it. You are in appearance the very essence of a gentleman—good-looking, stylish, easy of address. Why, Joe, if I was half as good-looking as you, I should think my market was made, particularly with the ladies. Just look at me, lean, lank and swarthy—"

"Never mind the looks, Gordon, you are good at planning, so just go on with the plans."

"Well, Joe, my plans are, as I have said, to get control; and when we have once got control, then run the business into the ground mighty sudden, and run the money into our pockets. Why Dan has already got things in an admirably unsettled condition in New York."

"What is Jameson's object? A man never acts without some incentive. Is he after the spoils? If so, I am not in favor of dividing up too much, even this large estate of Smythers."

"It is not money that Dan is after. Naturally enough it is the woman question with him. He likes pretty girls, and Smythers stands in his way. Revenge sweet and sure settles his claims."

"All right, so far; but let revenge, Dan Jameson and pretty girls go, and tell me how you think I am to get into this position."

"Revenge, pretty girls, and Dan Jameson, will have a good deal to do with it, but the plan to get Walton out must be laid by both of us. I confess myself inadequate to the task. I am at a loss how to go to work. I have thought of everything. He is deeply in love, and I understand is soon to be married. He is a spirited fellow, and if any one could get up a row between him and his charmer, I think his pride would cause him to leave the country. Such an ugly looking devil as I stands no chance with the woman. You would be just the one for that. Smythers will never send him away, and the only hope is some such game."

"What is the name of his lady love?" asked Hamer.

"Why, as I live, she is a namesake of yours."

"Who knows but she is a relative of mine? I am not sure but this is a good hit. Is she rich and beautiful?"

"Beautiful, but not rich now. She has rich relations in the Old World—I think in London. You can see her portrait by stepping across the way. She had one taken to send to her cousin, Horton Hamer, over the water. It was so lovely that the artist begged the privilege of keeping one like it in his custom-case to show the elegance of his workmanship."

"'Enceforth my name is 'Orton 'Amer, which is the Hinglish of it. Can you give me a description of that likeness?"

"It is in a small plain locket, which hangs in a glass case at the end of the main show-case. It hangs there as though it belonged to a customer, the lady feeling a delicacy about its being on exhibition. It has large dreamy eyes, a sweet mouth, and a luxuriance of hair so massively rich that you could hardly believe it all her own. A diamond cross lies half buried in the hair, and on the neck is a lace of pearls."

"I thought you said she was not rich."

"Apparently she is not; but nevertheless this description is true."

He glanced at a diamond ring on his finger. "If diamond cuts diamond, it will surely cut glass."

"Well, boys," said Aiken, "let us try this game for a few days, and see how it works."

The artist was, a few hours later, sure that diamond would cut glass, for a panel in his case was gone, and so was the picture. The next day as Hamer entered the counting-room, a locket was dangling from his chain, and, as if by accident, it was open.

Walton eyed the locket eagerly as the outline of the picture caught his eye. He came closer, and sure enough, there was the same beautiful languid eyes, fair cheeks, tempting lips, and intelligent expression.

Walton turned pale, then flushed, and was about to turn away in half-jealous surprise. Hamer noticed this with an inward satisfaction, and carelessly casting his eyes down to the picture, exclaimed :

"Only the likeness of a cousin. Have never seen her, and she really does not know that I am in America. She sent it to me. I am inclined to introduce myself at an early day, and go cousining." So saying he closed the locket and slipped it into his vest pocket, adding :

"Did you ever see her in the city, Walton ?"

"Yes, I have met her, and heard her speak of her cousin, Horton Hamer, in England."

"Is that so ? Then here is my hand ; happy to meet you for my cousin's sake. Will you introduce me ?"

Horton Hamer found a most cordial reception at the house of the Hamer's. Della asked him if he had received the likeness, which he answered by taking it from his pocket, and expressing his thanks in a most genteel and heartfelt manner.

"I was delighted," said Della, "with the very interesting letter you wrote me on receipt of it."

"Thanks for your compliment," replied Hamer, a little embarrassed. "Do not speak of it."

"Why did you not send me your portrait in return ?"

"It would have been a poor return, my dear cousin. I thought I would wait and grow handsome ;" and Hamer moved uneasily towards the door and changed the subject.

Gordon Aiken met Hamer the next evening, and eagerly asked :

"How did you progress yesterday, Joe ?"

"All right, Gordon ; I walked right into the confidence and affections of that family, and as for Walton, he thinks I made him. Has no idea there is a God."

"Do you think the prospects are good ?"

"Good, sir ; good. There is one thing that is rather ominous. I am very sure I passed a lady last night at twilight, whose face was familiar. If it was the person I think it was, I would rather fight the devil himself."

"What lady could you have such a terror for as that ?"

"Her name is Magnora Meldron."

"Meldron ! I cannot conceive why you should fear her."

"I will tell you some other time of this mysterious woman. I wish she was somewhere else—in paradise or in the infernal regions ; anywhere except in New York."

"You are not very particular about her whereabouts, only that she is out of your way ?—I see."

"*Anywhere* but here."

The two were standing under a street lamp. Meantime a tall dark man touched Hamer on the shoulder. He introduced this stranger to Aiken as his friend, then whispered confidentially in his ear, that the man was Count Andrassy, of Venice, travelling incog. Hamer and the Count walked away together, and Aiken returned to Brooklyn.

CHAPTER VIII.

Plots deepen—Smythers still sick and delirious—The plotters succeed in removing Arthur Walton—Magnora suspects a plot—Della Hamer suspects Joe Hamer is not from the house of her uncle, Lord Hamer—He is after gold—Nothing rash, boy; come this way, I want to speak to you—Business with Smythers goes up.

A GLANCE over another short interval of time will show that the enemies of Smythers are most thoroughly carrying their plans into execution.

Dan Jameson, J. 'Orton 'Amer (?), Gordon Aiken, and Foster Conlon, were each day strengthening the plot for the destruction of Smythers, while a broken limb, and the ups and downs of business, in which these plots involved him, caused him to repeatedly relapse into a delirious and feverish state, with no prospect of a speedy recovery.

They resorted to every possible means in their power to put his business in such shape that failure would be inevitable. They poisoned the minds of every attaché to his business as far as they had power, and it was not unfrequent for the millionaire to get several duns in a day whether creditors sent them or not. He sent repeatedly for Walton to come and explain the matter, but he received no replies. The messenger could never find him. His private messenger had become a great favorite with Hamer, and grew to be as genteel and polished as Hamer himself; and his usually plethoric pocket-book was still more replete than when filled by the noble generosity of Smythers.

Helpless, Melvin grew still more delirious over the mysterious aspect of affairs. He was lying thus one day in nervous anxiety, when the messenger entered, after repeatedly having been sent for Walton.

"What did Walton say?"

"Did not see him, sir."

"Where was he?"

"Nobody knew."

"Was Hamer there?"

"Yes."

"What did Hamer say?"

"Said he would come round this afternoon."

"It seems very strange, not only strange but unaccountable that—"

"What seems so strange and unaccountable?" inquired the Doctor, who had cautiously entered.

"Strange that a man like Walton should so suddenly lose all interest in my business. He has not been here since the first day I was ill."

"I suppose he is very busy?"

"He has plenty of assistants."

"I was there yesterday, and he was particularly busy."

"Was Hamer there?"

"No."

"Did you learn where he was?"

"I heard something about his being in Brooklyn."

"What did Walton say?"

"He excused himself from much conversation on the ground of being very busy, as you had sent Hamer to help at the Brooklyn House."

"I never sent Hamer to Brooklyn. There is something wrong somewhere."

The Doctor looked at Melvin suspiciously, suspecting that he was delirious.

If disease has once made a man delirious, if ill again, he is always suspected of insanity, which was now the case.

"There, my dear fellow," said the Doctor, "you must keep quiet. Your nervousness about business gives you delirious impressions. Everything is doubtless moving like clockwork. At the rate you are progressing now it will be months before you recover. I must go. Remember what I say, you must see no one else to day." And the Doctor passed quietly out of the room.

Immediately the messenger from the counting room entered with the following note:

"Cash short; no money in the Bank."

"J. HORTON HAMER."

This was an every day occurrence, and one over which Melvin was becoming distracted.

"Tell him to draw on Brooklyn," was Melvin's reply.

"Cash short and collections slow in Brooklyn."

"Draw on the bank in the oil regions."

"No money in the bank in oil regions."

"How did he happen to post you so thoroughly?"

"Don't know, sir."

"Go to the house, and do not return till you bring me some tidings of Walton."

"May have to wait a good while, sir."

"Do as I bid you."

Smythers had received repeated hints from Gordon Aiken that Walton was spiriting away money from both houses. He had unbounded confidence in Walton. He believed him not only honest, but noble and generous. He had for five years looked after the interest of the house as though it were his own. He knew there was something wrong, but his illness prevented him from learning the truth of the matter. To him everything was a dark mystery. While in this fitful state of mind a servant announced Joe Hamer.

"Tell him I cannot see him."

The servant returned, saying his business was of vital importance.

"Tell him again I cannot see him."

Again the servant immediately returned with the following note:

"SIR.—The business I desire to present is very important. Matters deferred for a long time require immediate attention. They cannot be postponed longer."

"Show him up."

"What brings you, Hamer? Anything wrong in business?"

"Everything wrong, sir. For three days I have been obliged to keep books, attend to my counter, attend to all creditors, no time to present bills, and therefore no cash on deposit, and cash is so low that I have had to suspend payment for the day at least. Everything is wrong, sir. I am not accustomed

to business running at such loose ends, which would not be, of course, if you were able to attend to it yourself. If it were not for the interest I feel in your business, and the unbounded sympathy I have for you, I would not stay a day. I have plenty of money at my command!"

"A gloomy picture, sir, to be presented to a man physically helpless. Where is Walton?"

"I do not know, sir. I was over to Brooklyn yesterday a few minutes, and learned that he was in while I was gone."

"I suppose Walton must be weary after so much labor. Had he asked for a vacation I would most cheerfully have granted it."

"Do you not think it possible to be deceived in Walton?"

"If so, he has done well to practice deception for five years without detection."

"Some people run well for a season. Apparently worthy young men are often the most consummate scoundrels."

"Walton is not a scoundrel. There must be some special reason for his conduct. He is a superior young man. Affable, pleasant, genial, kind and talented. Why, man! he is worth his weight in gold to my house."

"He might be if his weight was ever found in the house. I have hardly seen him enough since here to get acquainted with him."

"When he comes will you send him up?"

"He may not be here in days. I assure you, sir, you are most emphatically deceived in that young man. He is not a friend to you. He divulges all business plans and transactions connected with your house."

"No man in my employ knows any more of my business than sufficient to enable him to transact it. I have no fears that Walton will say or do anything to the injury of myself or business."

Hamer then repeated a long list of happenings connected with the business that no faithful employé would have intrusted to a stranger.

"None but Walton and Aiken knew these circumstances, but I should sooner think that Aiken told you than Walton," replied Smythers.

"Aiken is a true friend to you. He works zealously for your interest, and as for Walton I heard all about him before I came here, and wondered that a man who did as much business as you should keep him in your employ. It was common talk among business men in Philadelphia. It was astonishing to them the success you met with while keeping such men. I see now it was only your superior business talent, for as soon as your presence is withdrawn everything goes to ruin. There is enough comes in to have money on deposit. Aside from dishonesty in business, his unfaithfulness to you, there are reasons why his conduct reflects on your social standing."

"I do not understand you."

"Have you not learned that Arthur Walton is a rake, a profligate, a libertine?"

"Walton is no rake, no libertine. He is profligate with his money, is generous to a fault. He is lavish of affection, but never bestows them unwisely. He smiles on the helpless child and sends it away happy with some new bought toy. I have seen him cautiously slip the hard-earned dollar into the hand of some helpless woman, or wrap warm garments around a shivering beggar and give him food. Such kindness affects me, and I now more than ever feel the need of it. I have longed for his genial smile since I have lain here."

"I should think the fact that he has not been here since your misfortune would convince you that he is not what you have thought him to be. He spends his time where he can receive sweeter smiles and warmer caresses than in visiting you. He is even now, no doubt, enjoying the perfumed breath of some painted beauty. I tell you truly, he is false to your interests—false as hell, and I can prove it."

"You may believe what you say, and prove it to some, but you cannot prove it to me."

"Do you know Dell Hamer?"

"I know who you mean, but have no personal acquaintance."

"I would not suspect you of a personal acquaintance. Men of your moral standing do not seek a personal acquaintance with such women; but you cannot fail to have heard of her many admirers, and among them Arthur Walton."

"True, I have heard some slight insinuations in regard to the lady, but nothing that may not have arisen from her being beautiful and intelligent, without money. In the eyes of some a poor girl has no right to be intelligent and fascinating, for if she be so, and men of true sympathy pay her court, then she is adjudged to be no better than she should be, by the white-washed souls of society. The best men and women in the world are the most wrongfully accused. Rich fruit on a good tree is not allowed to ripen, because it is better when green than the bitter ripe fruit on other trees. Some are better with all the calumny of the world heaped upon them than others who bask in the sunshine of worldly applause. Dell Hamer has no money. In the estimate of a speculative world, which would take the best at discount, the daughter of a broken millionaire has no more right to retain the charms of a true woman against their base desires than the father has to retain his money, thereby repudiating his honest debts. Better be anything than the woman who has lost a fortune. If she mingle with her former associates she is accused of sinister motives, and if she drops into a lower scale they think that she is obliged to associate with the low because she is fit for no better society. Poverty is a crime, more especially if it come after being rich. Were Della Hamer rich she would be the belle of this city."

"You speak charitably, because you do not know her. She is the favorite weak sister among all men. Her last conquest was Jim Fisk. She was not long ago seen riding with him on Fifth Avenue."

"That might be, and no harm. All women have not always the means at hand by which to judge of all men; but what, I ask, has this to do with our business? Perhaps I see *your* point, that Della Hamer is the affianced of Walton."

"Affianced of Walton!" contemptuously repeated Hamer.

"Why, you do not suppose for a moment he intends to marry her?"

"He would have married her before this had both of them not have been so poor. As soon as he has sufficient means he will make her his wife."

"She seems to have money, and I know she has rich jewels."

I cannot understand how she gets them. She wears a diamond cross—that is quite a fortune of itself.”

“I presume it is some family relic. It matters not in what way it became hers, that way was honorable. I shall give Walton other diamonds when he marries her, beside solid assistance, for he has served me too well not to give him unmistakable tokens of gratitude.”

“You deceive yourself. He will never marry her. No doubt she might be glad to marry him, for such women are anxious to secure cloaks for frailty, but I know he does not intend to marry her.”

“How do you know?”

“He told me so.”

“Told you so? Well, that might have been. Not every young man is willing to publish his secrets to the world. I believe he is honorable.”

“Would you believe he was honorable if he told you he were not? Would you believe he despised this woman if he told you he despised her?”

“If he told me that, I would sooner think his love for her made him mad. You are prejudiced against this man, which prevents your understanding him.”

“I understand him perfectly. I can no longer associate with him. It is a discredit to every man in your employ.”

“Suppose what you say to be true. If you discard every business man on account of his personal habits, you would be obliged to turn the cold shoulder to many. You make it appear that Miss Hamer is the worse for being seen with Jim Fisk, but you claim an intimate business relation with him through your house in Philadelphia.”

“Circumstances alter cases. We will let that drop. Arthur Walton is an inebriate, notwithstanding your strict injunctions in regard to temperance. This man is an habitual drinker.”

“Impossible, sir. I know better. Five years’ constant association with him proves this a falsity.”

“You have been absent much of the time. I have had men tell me they have drunk with him at least six times in an hour; others that they have seen him drink continually, and

before I was made acquainted with the strict rules of your house, I drank with him myself.”

“I do not believe he is dissipated. His face contradicts that. I beg, Mr. Hamer, that you say no more to me of Arthur Walton. I hope soon to be recovered, and will then look up the matter. I am very weary, and will excuse you.”

“Something is to be done at once. I will not work in this way much longer. There is no money to do business with, and all devolves on me, as Walton never attends to anything. There ought to be money, for I make sales enough individually to run the concern, but I cannot account for where it goes. I have watched every man closely, and find all right except Walton.”

“Joseph Hamer, I refuse to discuss this subject with you further. If you do not like Walton you can leave the business as soon as you please, and you will oblige me by leaving my presence immediately.”

Hamer went. Melvin at once wrote a hasty note to Walton, requesting his immediate presence. He began to fear there might be treachery, and would not trust it to Hamer.

He waited till the mail-carrier came, and asked him to deliver it in person.

As Hamer left he was joined by Count Andrassy. They spent a short time in the transaction of some business of importance to themselves. It unfortunately happened that Hamer was just entering the counting-room, when the postman hurried up to him and asked him to deliver Smythers’ letter to Walton. It is not necessary to state that Walton never saw the letter. Hamer walked in unconcerned and asked Walton if he had heard from Smythers since he was out. Of course, he had not, nor was he likely to at this rate.

Hamer looked over Walton’s shoulder and asked whose chi-rography he was ciphering out.

“Melvin’s,” replied Arthur.

“You are quite familiar in your mention of Smythers. One would think you were boys together.”

“We have struggled together in this business for years.”

“What are you figuring in that old ledger for?”

"I was comparing the cash account of last year with this. There appears to be a strange falling off for the last two months, and this ought to be our best season."

"Very likely patronage is not quite as good while Smythers is away. I do wish I knew how the poor man is," said Hamer, pathetically.

"The boy said this morning that he was much worse. I am afraid he is going to die," replied Walton.

"Sad—sad," abstractedly uttered Hamer. "But Billy says he feels perfectly contented about his business as long as you are here."

"I hope it does not worry him as it does me. There are some things here I cannot account for."

"What are they?"

"I can't make anything jibe lately. There is three hundred thousand in the bank, but at this rate it will all be drawn out in a week. Things seem to get spirited away. There is no one hanging round. I do not want to think any one takes it wrongfully, but things appear very strange."

"What do you think of that Doctor?"

"Why he is a splendid man. One of the salt of the earth."

"I do not like his movements very well. He is all the time watching round. He appears to be holding consultations with Magnora Meldron."

"That is not very strange. She looks after the interest of many sick persons, and is necessarily compelled to consult the Doctor."

"A good deal she is looking after sick people. That woman sows more seeds of evil than forty women ought to. By the way, I heard Barton had gone back on her, and I am glad of it, for she has refused more than a score of men to my certain knowledge. Barton sought her acquaintance merely for pastime. Dan Jameson set him right. I am glad Mag has got a chance to pine now. She wont always laugh and grow fat."

"Nonsense, Hamer. This is all some of old Dr. Cunningham's talk. I do not believe even that they were engaged. She may have thought him superior to what he really was. Her besetting sin is to find all the good in everybody and never see

any evil. If what you say is so, she has higher aims than to spend idle thoughts upon a man who ceases to be interested in her."

"I know more about Mag Meldron than you think I do."

"I am sure of one thing; you know no harm of her. There she goes now, smiling and happy."

"A man may smile and be a villain still. How is it with a woman?"

"With this woman it does not look as though she was unhappy, at least, nor does her rosy, smiling face appear to have the least appearance of pining."

"It is about time to close up," said Hamer. "I will run over to Brooklyn for awhile—will return before nine o'clock—would insist on your going with me, but I know you would rather spend your time with that little charmer of yours."

Joe went and returned, but still found Walton at work, although it was nine o'clock.

"Whose penmanship are you digging out now?"

"Smythers'."

"I thought you told me the other was Smythers' writing."

"It was. He is master of penmanship. He will write a hundred different hands for aught I know. It is a good thing he is honest, or he would be forging some one's signature. He could do it to perfection. He could do a rushing business in this line. I never knew a style he could not imitate. Taken as a whole, he is one of the most wonderful men I ever knew. He can rival an artist with a pencil, skip the notes in music like a bird, read French, German, and Latin, has read more books than we ever dreamed of, makes anything in the line of machinery, can do everything anybody ever thought of. How a man so young as this ever accomplished so much is beyond my comprehension, and has earned all his own millions too."

"Over the left he has earned his money."

"Over the right. He has got it, anyway."

"Not so much as you imagine, perhaps; and what he has got you might be obliged to ask Mag Meldron about."

"One thing I know, and that is, how he made his money."

Magnora's is gone, but Smythers had nothing to do with the base intrigue which swept it out of her hands."

"I'll bet a hundred to one that he cheated her out of her money." Hamer went out again, and Walton watched him, wondering why he tried so hard to poison his mind towards Smythers. He could not comprehend the situation. He had several times resolved to force himself into the presence of Smythers, notwithstanding the strict injunction that none were to be admitted. He had heard the physician say that he ought not to be disturbed about business matters, as it was rest more than anything else he needed. As Walton left the counting-room he stood for a moment irresolute, half inclined to send an apology to Miss Hamer on account of the lateness of the hour, and go directly into Smythers' room without ceremony, and learn for himself the situation. He had never yet broken an engagement with Della, and finally concluded to keep this and visit Smythers the next morning.

The next morning Arthur Walton stepped lightly behind his desk, humming a sweet song. He was more than usually happy. The engagement between himself and Della had been consummated, and although he tarried something later than usual, and had not slept, still he was as fresh as a bird. They were soon to be married. He had determined from that day to save his money. He had concluded that with her economy his salary would support both. His employer was liberal, and he was sure that his freaks of late came from a disordered brain. He had been promised a heavier salary, and an interest in the business if he would save his money.

Joe Hamer watched him closely as he broke one after another the seals of the letters he found lying on his desk.

"What is the trouble, old boy?" asked Hamer. "Reading a love letter. These letters are sometimes overpowering."

"Not much love in it."

"What is it? You can trust me every time. My beautiful cousin has not gone back on you, has she?"

"Oh, no; such a thing could not be. Well, Hamer, I have hardly believed you when you told me that Smythers had turned against me, and would not now, if this was not his own hand-

writing. I cannot see how he could treat me with so much confidence for so many years, and then change so suddenly. I fear his mind is not right."

"I inquired of his servant, and he says he is perfectly sane and pretty well, too. Says he might just as well as not be in his counting-room. It is only a dodge between himself, his physician, and Mag Meldron, to stave off a crash that is inevitable."

"I could not suspect him of such a deception," replied Walton, "notwithstanding the terrible letter he has written me."

"I knew the first time I set my eyes on him that he was capable of almost anything; but what is it in the letter? Let me see it."

"It is very humiliating to show such a letter. Take it. I hope I can trust you."

"I assure you I never went back on a friend, and I would die before I would betray one whom I value as I do you."

He read aloud, with great emphasis:

"ARTHUR WALTON: Sir,—I am pained to hear that one whom I have so long trusted with my business has become so utterly dissolute. I have watched this for some time, refusing to believe, but my proof is positive and can no longer be doubted. Following faithless women, drinking, gambling away my means, till I am nearly bankrupt, and a thousand other things I might mention had I strength, compels me to say to you that your services are no longer required. It will do no good for you to come to me or attempt any explanation. Hamer is authorized to pay over all balances that may be due you. My advice is for you to leave this country, and redeem your credit.

MELVIN SMYTHERS."

"You see what he writes. It seems to me the man must be crazy. I was sure he was the best friend I ever had. I shall go directly to him and ask an explanation. When he tells me these things in his right mind, I will believe him."

"He is as much in his right mind as ever he was, and as able to be here as you or I."

"Then he certainly can have no excuse for not seeing me."

"Of course, he will make an excuse that he is not well enough to see you."

"I will go directly into his room without ceremony."

"I would not honor him by going near him. No good will ever come of an interview with him."

A purchaser entered, and Hamer went to him. He went into the sample line as though he was going to purchase the whole stock-in-trade, and Hamer began nervously to wait upon him.

Walton buried his face in his hands as he leaned upon the counter, and sad were the thoughts that passed through his mind.

"Discharged!—and for what? What will Della say—and what will be the thoughts of my parents, who have witnessed my growth and standing in this house with so much pride? What am I to do? To be discharged unfits me for business; and how can I leave Della, who is the life of my life? But if Melvin is so false, who can be trusted? I had more confidence in him than in my father, mother, brother or sister—I fear more than in my God. I have been conscientious, working for his interest; I have helped to amass his fortune; I have never sought an opportunity for myself, because I so worshipped him. I will go and see him; I am sure we were the best of friends before he was injured. Dan Jameson came to me with an infamous story, but, of course, I did not believe it. Hamer, Aiken, and Conlon tell me the same things, but I am still sure he cannot be such a hypocrite. No one can be a saint and a devil at the same time."

Walton arose, put on his hat, and started for the door.

"Whither bound?" exclaimed Hamer.

"Am simply going for an airing; have no work to do here."

"Stay till I am at liberty, and I will go with you."

"A solitary walk will do me more good;" and Walton passed on.

Hamer grew restive. He treated the purchaser almost to rudeness—accused him of not knowing his business—said that

some customers would have purchased a whole estate before that time.

The buyer plodded on. Meanwhile, Arthur Walton slowly wended his way to the lodgings of Smythers. His summons was answered by a servant, who said the physician was there, and had just given orders that Smythers could not see any one that day.

"Only for a moment, sir; the business is important."

"That is what a man said last night. He was finally admitted. After that, Mr. Smythers was worse, and the doctor has forbidden me to let him know that any one calls."

"Tell the doctor to come down."

"He cannot leave."

"You can ask him."

The servant went ostensibly to request the presence of the physician; but immediately returned, saying that the physician wished him to say he had no business with Arthur Walton.

"I will see Melvin Smythers!" said Arthur, and rushed upon the landing. The door tender sprang by him, and locked the door.

"It must be true," Walton said, as he slowly retraced his steps.

Just as he entered the counting-room, he met Hamer coming out. He had at last got out of patience, and called Conlon to wait upon the customer, while he went in search of Walton, to prevent an interview with Smythers. He had not expected that, after receiving such a letter, he would seek an interview; but the fact that he did, more fully proved the strength of his friendship for him.

With a sad heart he went to Della, and told her all, and asked her to wait and allow himself to prove true. He begged her to think none the less of him because of the dissatisfaction of his employer; assuring her that, of all others, she knew he had always kept good company, for every leisure moment had been spent with her. He assured her that in the future, as in the past, he would be temperate, honorable and honest.

As Arthur Walton was about to bid Della Hamer good-bye for his final departure—as he had decided to start the next

morning for the home of his parents—she asked him to tarry a moment longer.

"I do not believe, Arthur, that Melvin Smythers can be such an unworthy man. I did not pass through the failure of my father, and witness the intrigues to bring it about, without learning to be suspicious. I suspect a man of treachery who appears to be a devoted friend. That man is Joseph Hamer. Depend upon my word, his mission is evil. I do not believe he is my cousin. He brings some proofs, but he knows nothing of our family history. He had the likeness I sent, and I believe he stole it. I think he is an impostor of the worst form. He has not a single trait of character in common with the Hamers. I have thought of writing to uncle to ask if Cousin Joe is in New York. I know he is away from home; but this man never speaks of hearing from home. My uncle, or aunt rather, is vastly rich. No matter how reckless Joe was, they would not have him working as a second or third rate clerk; no matter how honorable it is, it would not accord with their high English notions. He could do better helping uncle care for his estates."

"It does not seem possible to me that he is an impostor. Now that Smythers has cast me off, I think him my best friend."

"I think he is your enemy. I would not excite your jealousy, and I know I am not vain in the matter, but he has been trying to force his attentions upon me; and what makes me suspect him more than anything else, he has quite often hinted at your disloyalty, a thing that I am so sure is untrue; and also at your dissipation, which I know is just as false. I accepted it as a cousinly interest, assuring him that he was most emphatically mistaken. At the same time it made me hate him."

"Is it possible! I must confess that I have myself doubted him, notwithstanding I believe it unjust to entertain doubts of a person of whom you know no harm. I should not blame him for loving you, and it is very much like human nature to attempt to injure anything which would stand between himself and you. That I was in his pathway would appear to him a sufficient reason for persecuting me. He would have an object in attempting to lower me in your estimation, but I can see no reason

why he could desire to make any disturbance between myself and Smythers."

"His object in both cases would be money."

"Money! I cannot see how he can expect money in either case."

"If he is my cousin, he knows that I have money; if not, then it is his aim to get you out of the way that he may have a good chance to get some of Smythers' fortune."

"Money! You puzzle me. I cannot possibly understand what you mean by your money!"

"I have money in my own name. It came from my mother's father. I was willing, and even desirous, my father should use it; but he was not permitted to do so. I have five hundred thousand dollars, a small sum when compared with what my father originally possessed. When I saw my scores of would-be lovers shrink from me as soon as they thought my father was bankrupt, I proposed to my father to move to America, where society was more mixed, and have my means fixed so that none would know that I possessed them. He sought employment outside, and I worked in the house as you see. The interest has not all been used. I have been educated at home without show. I resolved, if ever I married, I would be loved for myself, and not gold. Hamer is not my cousin. His sole object here, for some reason, is to rid himself of you. Mark me, you stand in his road somewhere."

"I cannot see how; but with all my unhappiness I still feel happy. This proves to me more than ever, were it possible, your true worth. You might have secured some one far above me, had you chosen to do so. Many good and worthy people are swayed in their preferences by money. I am sure it would make no difference to me, but am still much gratified and delighted that I did not know you possessed this fortune before our engagement. I scarcely know how to make myself worthy of you. I had resolved to sacrifice everything for you, not dreaming you were making continual sacrifices. I was thinking what more I could do, and as I was sitting in a happy maze of thought of you, I received my discharge."

"Will you allow me to take the letter Smythers wrote you?"

"I cannot let your eyes rest upon it. It is bad enough to be read by a villain such as its contents would show me to be."

"I wish only to keep it in trust. I will not look at it, but there may be a time when I shall need it. The end of this is not yet. Trust me."

"Most assuredly I will."

"You have no money. Here is five thousand dollars. It will relieve you while seeking a situation."

"I cannot take it."

"You must take it. There will never be a time when you will need it more. It will be better for you, and anything that will be better for you will be better for me."

Arthur went forth, not penniless as he expected; but all this could hardly reconcile him to his situation. As he emerged from the house, he found Hamer impatiently pacing up and down the street, and who thus accosted him:

"I expected to find you here, and waited, not to miss you. I thought, inasmuch as it was your last night, I would go down and stay with you at your lodgings, and see you to the station. I wanted to make sure of the promise of a letter. I do not think I shall stay here long. I expect to go into business somewhere. I want you to go into business with me. I have lots of money on the way."

Arthur made no reply.

"You are silent. Do not wonder at it. Suppose you hated to leave that lovely cousin of mine. Well, no wonder. She is really superb. Hardly good enough, though, for such a fellow as you. She is a little like all the rest of them—tainted with vanity. I do not wish to excite your jealousy, and can assure you that I am not at all vain, but she tried to play sweet on me. I took it as a cousinly interest. She thinks I have lots of money. She knows my father is independently rich, and she has not a dime. She no doubt loves you, but women think more of money than they do of their souls. I was manly, did as I would be done by; hauled off in favor of you. I will do all I can to make her prove true. She will pretend, at least, to think as much of you without money as with. That is the way she did

by me when I told her I was not worth a cent. A woman's pretensions are worth something."

The old Adam, which is very much like the new, was aroused in Walton, and his first impulse was to fell Hamer to the ground, but he was in no mood to endure a scene. He never struck a man in his life, and began to chide the evil genius that presided over him. He felt as though he was moving in a blinding maze. Nothing appeared real, but he could never doubt Della Hamer. He had the strongest proofs of her fidelity, and began to feel a positive dislike for Hamer. Hamer did not leave Walton's side a moment, till he had seen him enter the railroad station on the morning of his departure, when he left in haste and returned to the counting-room of Smythers, to carry out his fiendish designs.

Smythers appeared much relieved on that morning; the physician present allowed him to look over his own personal mail sent from the counting-room.

As he read the different messages, his hand let fall a note, and he turned his face towards the doctor in blank surprise.

"You ought not to be distracted over the complications of business. You had better put those letters on one side."

Melvin replied: "A veil of mystery appears to be drawn around everything. I am at a loss what construction to put upon anything. You know Arthur Walton, one of the best men I ever employed? When I met with this accident, I felt sure my business would be as well attended to as though I was present; but listen to this letter:

" 'MELVIN SMYTHERS:

" 'Kind Sir,—Arthur Walton left on the eight o'clock train for parts unknown. I was not aware of the fact till some one called who saw him take his departure. I send this note immediately. Had I known it before, I should have informed you that you might have detained him. Whether or not he has overdrawn, or taken any of your money, I have not as yet had time to ascertain. I expected almost anything, but could have anticipated nothing like this. It is, by some, supposed that he goes to rid himself of his engagement with Miss Hamer; but I mistrust for some reason he desires to avoid meeting you.

Hope you will not be disconcerted, for it is the best thing that ever happened to the house of Smythers. Everything moves all right.

"Yours in obligation,

"JOSEPH HAMER."

"Everything appears to have moved all wrong since my accident. Poor boy! I cannot understand what Hamer told me yesterday. I cannot believe it. He has no money, nor do I believe he has taken any. He may have grown reckless. He is very desirous of winning the hand of Della Hamer. Something may have gone wrong there and driven him to dissipation. I never expected it. He has saved me thousands of dollars, and, notwithstanding his leaving in this way, I would send him a remittance if I knew where it would reach him. I believed him a most devoted friend. His friendship was pure as the love of woman. I have grown weak, and may be flighty. I once had a fall which injured my head, since which time the least fever sends a kind of delirium through it, and strange and peculiar fancies seize my brain. I cannot help them at the time, although I remember each impression made. Every time I think of Hamer, he turns to a snake. I try to think of the dove, and then he coils around it. I fall asleep, and am awakened, as in a nightmare, by feeling his cold, slimy body coiled around me. Then I recall myself and ask, what of all these fevered wanderings. It seems strange that, at the same time, Arthur Walton arises before me as pure as an angel. It may be better that he should go. I am in no condition to settle difficulties. If I could see the young man, and talk to him, I know I could turn him from such rashness. It is too late, or I would send you for him. What time is it?"

"Half-past eight, sharp."

"Just a few minutes too late."

"I think, Smythers, you are right in your suspicions. I never saw anything amiss in Walton. I surmise that Hamer is not a man you can trust. What arouses still further my suspicions is, that I met Hamer with Walton on the way to the station, both in earnest conversation. This does not correspond

with his letter. Again, he had no time to write that letter after I saw him, for I came directly here, and the letter was on your table when I entered. He cannot himself believe what he says. I have a plan. When I passed the depot, I learned that the train was at least an hour late on account of an accident."

"Go this minute to Walton—hold—open that drawer, and count out five thousand dollars. Give me a pen."

With trembling hand Smythers wrote, and begged the Doctor to lose no time.

He reached the train just as Arthur Walton stepped upon the car platform. Arthur had only time to take the package from the hands of the Doctor when the train sped on.

Walton opened it, and read as follows:

"DEAR ARTHUR:

"I am surprised at your abrupt departure. Had supposed you would have called on me before leaving. Above all else, be true to your manhood and Della Hamer. Although of late you have treated me indifferently, in not calling when I so repeatedly sent for you on business matters, in the past you have been a most valued employé and friend. I send five thousand dollars; spend well; seek no mean employment. In great haste.

"MELVIN SMYTHERS."

Arthur Walton started, as if to jump from the train, but a woman's hand was laid upon his arm, and, looking up, he beheld Magnora Meldron.

"Nothing rash, boy! Come this way; I desire to speak with you."

After Walton's departure, everything moved with scientific regularity. Hamer was all obsequiousness to Smythers, all smiles among the employés, rapidly gaining influence through which to mould them to his purpose. Daily statements sent to Smythers showed an almost fabulous increase of cash. At the end of the month he found that deposits were at least three times what they were the last month of Walton's stay. The New York house had deposited two hundred thousand dollars,

Brooklyn one hundred thousand, and the sale of oil-wells and regular business had brought the deposits in Smythers' bank in Pennsylvania to two hundred thousand dollars. All claims were paid on demand. Bravo! Joseph Hamer was winning laurels as the best business man in the metropolis. No more was now said of the possible failure of the house of Smythers. Notwithstanding this marvellous success, Smythers still had lingering suspicions of the dishonesty of Hamer and Aiken; but being relieved from the embarrassing ups and downs of business, he banished these thoughts, so unnatural to him. He also wrapped the mantle of charity around Walton, believing his brain must have been crazed through matters of love,—the most charitable conclusion he could draw, having no means of learning the truth.

Such a sudden turn of affairs for the better exceeded the expectations of the most sanguine. Smythers improved so rapidly in health that he was soon expected in his counting-room. The reader will leave the house of Smythers enjoying one of the delightful ups of business to join other more exciting scenes.

CHAPTER IX.

Hoffman House parlors—Did not play the Desdemona, but not for want of Othellos—The distinguished Southern General—Horace Greeley, his opinion of men and things in New York, and his views of shoddy and diamonds—New York the centre of light and darkness—Hell in ambush in New York—The Broadway of the world—Robert Bonner a text-book for business men—Magnora Meldron on the credit system—Her story of the young farmer and wife—Wall Street built of paper—Railroads built of paper—Banks built of paper—Owe and be a slave—Owe nothing and be a free man—How to grow rich—Resumption of Specie Payment—Hamer and Aiken run into Greeley—Smashing of carriages—Gen. B—(alias Count Andrassy, alias Piedmont, alias Brown) and Magnora Meldron—Gold dust.

MAGNORA MELDRON was languidly reclining upon the crimson cushions in the Hoffman House parlors, enjoying the downy embrace of the restful seats, when her attention was attracted by a sudden commotion across the Square, evidently some political squabble; but her deep interest in politics was not sufficient to break the listless spell that bound her, after a night's weary watching with a sick friend, and she sank once more to inviting repose, again dreamily entertaining her own thoughts. Again her imagination builded a city of castles large enough to hold the suffering ones that drew upon her sympathies; but while she looked upon these structures of her fancy, there came a breath of rude reality and threw them down. Then she thought of the politicians that were building like castles, which at the word "majority" would fall. She brushed aside the cobwebs that enveloped the political situation, and, weary of it and the intrigues that attach themselves to political life, turned her thoughts to a retrospection of the events with which the reader is familiar, and to a contemplation of the combinations formed and forming, that make up the web and woof of our story. Magnora Meldron was a mystery. She never spoke of herself, or any of her works, unless duty called her to it. All the world knew of her was what it saw; but as she was always doing

something unusual for woman to do, the world was constantly speculating upon her.

From her earliest remembrance worldly excitements crowded upon her. Her life was full of thrilling events and startling adventures, through which she always passed with the utmost coolness.

She had many times acted a part in the wildest and most tragical scenes of romance. She could not be numbered with that class of women who never play the part of a Desdemona for want of an Othello to recite his adventures, for she had numerous would-be Othellos; but while Desdemona was captivated by the dusky Moor, Magnora was too deeply interested in her efforts for humanity to be governed by the fanciful loves of dusky-hearted lovers, whose business it is to play upon woman's sympathies; but as she always kept her own counsels in the affairs of the heart, she came to be regarded as a woman alone, living and working for the good of woman and mankind in general.

Half unconscious, she ran over the events of the past till she was again dissolving into the land of dreams, when three cheers and a "tiger" brought her to the window. She peered sharply around, but seeing not much, she concluded she had really been dreaming. She watched the crowd as it crushed along, when her attention was attracted by a carriage, in which was seated Joseph Hamer and Gordon Aiken, conversing with the air of two millionnaires. A second look and she saw that their carriage was closely followed by another, in which was seated Helen Brandon.

Understanding as she did the affairs of Smythers, she thought that Helen might be on the war-path, watching an opportunity to turn these bloodhounds from the scent; it was like one of her bold strokes at least. She was gone an hour when she returned with two men in her carriage.

"Strange woman!" said Magnora, who had all this time been watching the crowd; "yet so much better than the world judges her to be."

Hardly had these thoughts passed through her mind when the carriage drew up. Helen had told the gentlemen that she

saw one of her intimate friends at the window, and was going to invite her to ride, promising to surprise them with a woman who could understandingly discuss all the affairs of State with them.

Magnora was still intently watching the stranger in the carriage, when Helen aroused her by saying:

"Come, Magnora, make ready for a ride."

"Who have you in the carriage?" asked Magnora.

"Why, your life-long friend, Horace Greeley. Did you not recognize him?"

"Yes; but I mean that peculiar-looking blonde."

"That is a distinguished guest of your distinguished friend Horace."

"You are not very definite. What is his name?"

"As I live, Magnora, this is the first interest I ever knew you to take in a strange man. I have been praying that you might get struck and hit too; for you think it so horrid in me, because I believe men and women were created for each other."

"Exactly what I believe; and not man created for himself and woman for man, but each for the other and both for God. I will drop this subject, and ask again, simply for information, what man?"

"Am in a hurry, but will tell you in brief, notwithstanding I acted the part of a detective to gain the information. I begged the gentlemen to go on with their conversation, as I was deeply interested in a paper the General gave me; but mind you, Maggie, I did listen to every word. You would have understood them better than I, had you been there. He is a noted General from the South, commissioned by Jefferson Davis to get up a fusion (confusion more like) between the South and the Liberals of the North. You remember, no doubt, that Greeley once stood by Davis at the risk of his political honor? The General is authorized to raise money to form a general fund, to be used next year in the Southern Presidential campaign. Greeley is personally to give a few thousands. They have gone to see another moneyed man now, who was to leave on the next train, which caused their hurry."

"How did you happen to pick up these men?"

"A mere accident. Their carriage became entangled with another, and was broken. I heard Greeley say they had immediate and important business up town, and I offered them my carriage; and catching a glimpse of you, I proposed to wait here instead of at home, and so they gallantly proposed to take us both for a drive as soon as they had finished business."

"Did they know it was I for whom you were coming?" said Magnora, while brushing a little gold-dust from the velvet mantle of Helen.

No! but Greeley would have proposed it himself had he known it was you. The general is delighted with the city, and anxious for a drive. You must not only go, but you must set some witching trap for this fascinating stranger. He is one of the handsomest men I ever saw. Such magnificence of form, such elegance and grace; then his loyal blue and gold sets off to such advantage his beautiful golden hair and sunshiny beard; then such cheeks and lips, so full of intoxicating loveliness."

"Why, Helen, you are as enthusiastic as a love-sick swain over some fair daughter of Venus. Why not win this stranger for yourself. Your unselfishness surprises me. I fear I may not be so susceptible to his charms, for I have seen many a villain hidden behind such adornments."

"There is the carriage. Put on your wraps at once."

Magnora entered the carriage, greeted her friend Mr. Greeley, and was introduced to General B——.

She was apparently struck, and Helen laughed within herself at the romantic idea; but Magnora's thoughts were of a different nature from what she suspected. She was contrasting the golden hair and beard and the peachy complexion of the General, with a dark face shaded by raven hair and beard.

This stranger had a piercing black eye, with black lashes, which awakened strange memories in the mind of Magnora; and that voice, could she mistake it?

He appeared to be as much struck with Magnora as she with him. His embarrassment was noticeable in his silence and averted gaze. Magnora and this General were silent, but to compensate, Greeley and Helen were more than ordinarily animated. As they drove down Broadway, Mr. Greeley turned

the conversation upon the New York of half a century ago, when individuals were not possessed of princely fortunes as now, when young Vanderbilt paddled his own canoe over the river, when John Jacob Astor dealt in rat and fox-skins, and the ancestor of the Lorillard's was retailing snuff at his little shop in his residence on Chatham Street. "At that time," said Greeley, "Bennett published a paper something larger than my hand, and your servant, Greeley, then a boy, was looking for a job. I tell you truly, General," he continued, "society was then simple, earnest, good and friendly; but to-day, it means mostly, diamonds, broadcloth, shoddy. There always was, and always will be a few reserved seats for superior talent, genius and wisdom; but in the now gay society of New York, these seats are placed next to the wall, making these priceless treasures the wallflowers of the shoddy society of modern New York. There is no passport to the élite of this city except money. If a man has this, though destitute of character or brains, he is welcomed as a member. Diamonds, a coach-and-four, will open the door of society to any man, notwithstanding he may be the latest arrival from the Tombs. Fashionable New York can overlook crime, but cannot excuse poverty. A person's social standing here is balanced by his bank account. Money rotates in, and the want of it rotates out; even money before piety is needed to get into church. No one is really first-class unless he owns a pew in church; if he does not own one, he can stay outside on the devil's ground. The time will come, according to the law of compensation, when society will be ruled by something better than money; but to-day, gold is the God in Gotham. This same New York is at once the centre of light and darkness. Here the devil does his work on a gigantic scale. He keeps hell in ambush in the outskirts, has co-operative sentinels in every dark recess; then what wonder that roguery and crime are reduced to a system. Notwithstanding this, the great heart of the city throbs warmly for suffering humanity, forcing through its veins at every beat the life-giving powers of benevolence, charity and love, while poverty, want and distress are carried back through its blue arteries of crime to be again purified by its big heart; and thus New York

lives and grows strong with this mixture of virtue and crime surging through it; and after all, New York for real self-sustaining life, has not its equal. It is rapidly building itself up. See the massive grandeur of these structures, these palaces, castles and cathedrals, standing in monumental splendor on either side of Broadway. Watch the breathing mass of humanity as it surges along. Look at the resplendent beauty that flits on the walks, fills the windows, and dazzles on the housetops. When, sir, did you ever see such elegance?

"See the show windows here, draped in oriental splendor, flashing with diamonds, shimmering with the sheen of gold and silver; but, alas, one knows what is the material in the windows, but God only knows who traverses the streets. The jostling crowd, passing on either side, more than in any other city in the world, is made up of eminent men, humble men, women of fame and fashion, women of the town, beggar girls and boys, pick-pockets, swindlers, robbers, thieves, and assassins. Every phase and character of human life is here represented. In Broadway all meet upon the level, but all do not part upon the square."

"Why is it," asked Helen, "that Broadway presents a more motley crowd than any other street in the world?"

"Because every nation in the world has its fortune-seekers. The boundless West is open to them, and New York is the point from which they radiate."

"That man, General," said Greeley, "is Robert Bonner. He would serve as a valuable text-book to every business man. He is sober, honest, industrious; of indomitable pluck; the architect of his own fortune; and, to his credit, his fortune was not built up on the credit system. He never bought a thing he could not pay for when he bought it; never borrowed a dollar in money, and never signed a note in his life."

"It were well if he could serve as a text-book for nations alike," said Magnora. "Credit bankrupts everything! I am anxiously looking forward to the day when our national credit shall be redeemed. I have wondered that some of our philosophers did not devise some plan by which to resume specie payment. Can you not give us a plan, Mr. Greeley?"

"The way to resume is to resume," replied Greeley.

Magnora smiled at the reasoning of the philosopher, while Greeley continued:

"Here we are in Wall Street, that nest of corruption, where all kinds of evil speculations are hatched. My friend and I have important business to transact, and shall be obliged to deprive ourselves of your pleasant company, ladies."

"We will await your pleasure, and then drive you to your office," said Helen.

"It may take us two hours," responded Greeley, "and our friend is South-bound in two hours and a half."

"My carriage is at your disposal," persisted Helen. "We can drive or tarry at leisure, and will call for you at any stated time."

"Then," said Greeley, "inasmuch as time is short, you can call at the Treasury building in just two hours, and we will all escort Gen. B—— to his train. Walking is a favorite exercise of mine; but he will no doubt acknowledge the honor of two fair escorts;" at which the General tipped his hat, and Greeley, turning to Magnora, added:

"I would be most happy to discuss resumption with you, and the credit system, and also point out to you a few of the many evils born on Wall Street; but while I believe in an enlarged and more comprehensive sphere for woman, I am of the opinion that the less she learns about political corruption the better. It will be more interesting to you to gaze upon these grand old structures than to be initiated into their dishonest workings." The two men entered a bank, and the ladies were driven to the Astor House, to await, discuss and enjoy as women usually do. They were scarcely seated, when Helen Brandon threw up her hands, raised her eyes imploringly, as if invoking Divine aid, and then broke forth:

"I would like to say twenty things in a breath; but as I cannot, I will blow them off in twenty breaths. Greeley a philosopher! 'The way to resume is to resume!' What do you think of that, Magnora?"

"There is sound philosophy in that, as far as it goes. The way to resumption is to resume; but we are sadly in need of

something to resume with. I think less philosophy and more gold would be effectual."

"I wonder," continued Helen, intent on her own thoughts, "if all philosophers think women would be happier to be idiots. Why, Magnora, I have heard you talk more philosophy than Greeley or any other man; and still you sit, like a mummy, saying nothing when he insinuates that all women are fools, or, if not, they would be happier if they were. Again, I am at a loss to account for your conduct towards Gen. B——. I boasted of your sound, practical common sense, and more particularly of your ability to grapple with all abstruse questions of the day; but you have spoken but once during the whole drive. The General has said nothing; so only the Tribune and I have opened our mouths. It is simply unaccountable. I never saw two strangers so struck with each other in my life. Can you explain?"

Magnora Meldron was proverbial for saying nothing when she desired to say nothing; and, as if not noticing Helen's outburst, she looked up, exclaiming:

"Look up, Helen, and see the cobwebs in the sky! That scientific spider, Morse, has been weaving his electric web between these structures. Is it not truly wonderful. I presume at this moment thought is flashing across thought, till the whole is a living network of ideas. Think, Helen, of the minds of hundreds of men, riding these electrical currents, visiting other minds, and too many of them, I fear, bent on missions of evil, prompting deeds that shall live in the history of crime. Look up, Helen!"

"Yes, Maggie, I see we are in the world-renowned Wall Street, of which we so much read, hear, and talk;" but not quite over her pet, she added, "I see nothing very wonderful about this very Wall Street. The men here walk, talk, and look like other men; but, by the way, where are the women? I do not see a woman the whole length of the street. Are the men all Greeleys?"

"Women are not usually engaged in banking and Wall Street speculations, and have little occasion to come here."

"If all I read about Wall Street is true, I think it a disgrace to our country," moodily added Helen.

"Wall Street is both the glory and shame of our nation," replied Magnora. "On this street, our national machinery was set in motion, which gave us place among the nations of the earth. It was right here that Washington was inaugurated President of the United States."

"Were you ever inside any of these vile 'dens of corruption, as Greeley calls them?' asked Helen.

"I have been in many places of business on Wall Street, but they have the least possible appearance of being dens. Gentlemen in costly attire, sitting on luxurious seats, smile or frown as they lose or gain in their stupendous games where fortunes are the stakes. The Chamber of the Board of Stock-brokers, where so many lose their brains as well as their fortunes, presents real magnificence. It is here, where losses and gains are so quickly realized, the effects of which produce scenes that cannot well be described. On many occasions the excitement is so tremendous that men surge along, stamping, shouting, screaming, yelling, jumping, gesticulating, shaking fists into the faces of their fellows, and speaking in tongues not spoken at Babel."

"And do you really suppose this is so?" asked Helen, becoming somewhat interested in Magnora's striking description.

"I have no reason to doubt it."

"It strikes me," said Helen, "that this being a Wall Street operator is rather lively business, and an easy way of making money; and I do not see why it is not a good business when all there is that amounts to anything is money, or that is the way the world wags. I think I would like to sit at ease and scoop in the millions."

"Wall Street life, Helen, is not one of ease, but, on the contrary, one of deepest anxiety. Such is the competition that the mind is constantly on the stretch to find opportunities for investments that will yield heavy profits, for which reason there is often as much wear and tear to the mind of one of these Wall Street operators in the mere devising of his schemes, as the ordinary business man experiences in the whole routine of his business. The thoughts of the speculator are constantly and intently strained in concocting, maturing and carrying into effect plans; and when all is accomplished, and a fortune

made, the next financial gust may sweep it away; when the same process, made doubly severe, is to be gone through again."

"Derangements in monetary affairs test the moral courage, destroy physical energy, mar social affections, throw an already disordered imagination into spasms, with no conscience to regulate; and it therefore ceases to be wonderful that Wall Street men die young, kill themselves, or fill our asylums."

"Then," said Helen, "according to regulations, a rich Wall Streeter cannot carry his wealth to heaven any more than the poor man will take his poverty."

"Wall Street men," continued Magnora, "are not, as a class, as wealthy as has been supposed. Although the treasures of our country are locked up in this street, wealth is not found in the vaults of the majority, but held by a small minority."

"I had always supposed that Wall Street men were the richest in the world. I read of their making and losing millions in an hour. How can this be if they have no millions?"

"Making and losing on Wall Street means, that money changes hands. If one man makes, another loses in the same proportion; and in reality losses and gains many times represent fictitious values, there being little bottom to most of these speculations. The golden hard-pan is very thin. All the rest is paper loam. The man who can shake a million dollars of yellow gold into his coffers, is looked upon as a Croesus, for business is so inflated here that this amount enables him to cover millions of stock by his margins. Money in hand, or the securities for it, may be counted over with a gusto; but it is far from being as safe property to keep on hand as God's acres. The idea that the wealth of the country is mainly in specie and stocks of various kinds is a delusion."

"If money does not constitute wealth, then I would ask what does? I would risk it. Give me a hundred millions, and you may have all the garden spots in the world, and the sheep and cattle upon a thousand hills. Money will buy them all."

"That does not follow. Money is not property, only its representative. Of what value would be a mountain of gold to a starving man, if there was no food to be procured? Money can buy nothing where there is nothing to buy.

Actual money is of little value compared with the riches that are wrought by productive industry, for which it forms a medium of exchange. In the system of exchanges, for the products of the soil and the labor of the mechanics, between the producer and consumer, the money represented is only that which covers the cost of transfer from one to the other; so that a little money makes a great show, and when represented in coin or currency, gives an idea of positive wealth. That which can be taken in the hand and counted, seems tangible to one who looks only upon the surface, while most else to him is mythical. A man with ten thousand dollars cash in hand, or invested in stocks and bonds, appears to possess more wealth than one with a farm worth ten thousand, well stocked, and a year's provision on hand. Flaming advertisements proclaiming thirty or forty thousand dollars' worth of goods for sale, with costly samples in show windows, gives an idea of riches, when a man may be doing business on borrowed capital, or even when he is bankrupt; while the man with a ten thousand dollar farm, paid for, is not thought rich, though he be the richer and safer. His property cannot be lost and burned like bonds and greenbacks; but on the contrary, if properly taken care of, is continually growing better, yielding him support, and remaining to his posterity. Knaves and gamblers cannot so easily cheat a man out of real estate by getting up a corner; but the world does not appreciate this, for the man who can jingle gold in the pockets of broadcloth, what though he owes more than he possesses, passes better in a crowd than the owner of houses and lands with empty pockets and seedy garments.

"Comparatively few of all business men would be worth anything if their debts were paid, especially if compelled to be settled up by law. They hammer every dollar of hard coin into the credit system, to the utmost extent of its malleability. Too many who in life seem to have abundant means for trade and sustenance, are found insolvent at death, their principal capital having been their credit. This statement cannot be gainsayed. The number of destitute widows and orphans in this city, who once supposed themselves in the circle of fashionable wealth, is almost incalculable. We find there women

everywhere pale-faced and dejected, and not without cause. It is hard for such women to earn their bread in any avocation of life, for in the days of their prosperity they were not allowed to soil their dainty hands with toil, or associate with those who did, lest they be called plebeian. This is cruelty to woman, entailed upon her by the false assumption that she was the first transgressor, and that labor was ordained as a punishment for her sins; and so she shrinks from this punishment, lest she acknowledge the crime. False doctrines not taught of God make her the sufferer.

"Thousands of this class of women, wives and daughters of bankrupts, the victims of false teachings, stand as monuments of the false codes of society, whose monumental inscriptions are written in burning tears. It were well if, under these, the credit system could also be forever buried."

"But," asked Helen, "if men outrun their fortunes in an honorable race and become beggared, how can they again commence if none will give them credit?"

"If a man is beggared, he must have the wherewithal to sustain life, but he should not win false gains out of the crucible of debt."

"What practical theory could you possibly advance to do business without credit?"

"With the present credit system ramified into every branch of trade, it were hard to advance any radical theory for immediate effect, that would serve all classes. Many would suffer, but I doubt if there could possibly be more suffering caused through the adoption of the ready-pay system than is already from the misery of debt. The African was never more a slave than he who is a debtor to a tyrant creditor, for he is enslaved mind and body.

"He who first struck the key-note of freedom, resounding in the temple of liberty, when the enslaved millions went free, did for the American nation, morally and physically, what he who would break the shackles of the credit system would do for the slaves of business, individually and nationally."

"But do you think a strictly cash system possible?"

"I think the pay-as-you-go system possible. In a mercan-

tile community, a cash system could not exclusively prevail. There is not money enough in the world to represent half the value of property, therefore property must stand as its own security, without a representative; but with cash, a good system of exchanges and property to stand security for debt, all based upon a thorough practice of domestic and political economy, the ready-pay system might be fully established."

"But, Magnora, had the merchant cash enough to make all his purchases without credit, could he not better live without the perplexities of trade? and again, without the credit system where would be the opportunities for young men of enterprise but no capital? Cut off credit with one blow, and the business would all continue in the hands of rich men and monopolists, while those without means would be no more than vassals."

"I would not strike out at one blow a system so imbedded in the vitals of individuals and nations, lest it paralyze the great body politic. To say that no one should henceforth receive credit, would be like putting a race-horse upon the course, with another half over the grounds, and saying go, without giving a chance to score. This evil cannot be at once remedied without creating other evils; but this does not prove that the system is not a bad one, nor that, if it could not be remedied at once, no effort should be made to remedy it at all. If it were understood that after a reasonable number of years no outstanding debts without proper securities could be collected, then every good business man would be out of debt, as he would not trust any, without special security; every bad business man would necessarily be out of debt, because he could not get trusted without cash or special securities, as such claims could not be enforced. I believe that in this way one of the greatest scourges that ever rested on humanity would be done away with."

"If this evil is so great, why will men persist in falling into it?"

"One class run in debt from necessities growing out of the evil itself, and another from the expectations of growing rich out of it. The speculator trusts both, and makes money out of each class. He charges a high percentage for credits, so the man who trades without money is compelled to pay the specula-

tors, in order to get time in which to turn over his purchases, who in turn sells for a still higher price, thereby hoping to get back his purchase-money with interest, and with it a living percentage over all. Speculators give short credits and exact prompt renewals on extensions, which enables them to handle their money two or three times before debtors liquidate; and this interest comes out of laborers. And thus the credit system is ruinous to all, except those who have the money to speculate and grow rich out of the capital produced by labor. This system is worse now than before our domestic troubles, for it has its own sins and those of a depreciated currency to answer for. Those who buy on credit pay more and get less than they would if they paid cash on delivery; added to this, with our fluctuating currency, every dealer has to run a gambling risk, for which each makes his customers pay. The manufacturer, if at home, who sells on time, does not know what discount there will be on currency when his credit matures, and he therefore charges enough to cover the greatest risks. The jobber who buys from importers, when he comes to sell, makes his prices cover the same gambling risk, and those who purchase of him go through the same process; and so, when it reaches the poor man, who in many cases is compelled to take these goods in exchange for labor, he foots all these gambling risks. If cash had been paid by all parties, the heavy percentage would have been saved; and were our currency sound, there would only have been the risk of possible failure of the debtor in credit transactions."

"Your reasonings may be correct, Magnora. I have never read or heard much of these evils you talk about; but it seems to me, if they were so flagrant, some of our wise men and philosophers would find them out and end them. Why not resume a cash system at once?"

"Those who are commonly termed wise men and philosophers have usually very little to do with business, and should they, it were hard to resume what the people never had; but upon candid reflection, I think all would see that it were wise to take up business with a view to reach a cash basis at no far distant day. I gave a plan at the outset, but no plans will avail unless in connection the whole business world form into a Union

Army to fight down the hideous monster debt. The majority of business men already look upon it as an evil, but the minority as yet rule. Something might be done in helping those who come after to steer clear of the rock on which their fathers split.

"The laborer and producer hold the key to the cash system in their own hands. If remuneration for labor, produce and manufactures was cash in hand, or its equivalent in good exchange, if all goods and chattels were sold payable on delivery, it would eradicate this evil. Book accounts, promissory notes, bills of sale for less than value, mortgages covering ten times more than their face, are the vipers that sting to death the fruits of hard-earned labor.

"A man financially sound, with a stylish family, is the envy and prospective victim of sharp-shooters. Every possible bait is thrown out to induce him to run in debt. If he cannot be duped, then the pride of the family is wrought upon. Its different members are made to believe that they need many useless articles; and as the wives and daughters, in high life especially, are taught that it is plebeian to know how a dollar is earned, they cannot be blamed if they do not consider how it goes. Extravagant bills are run up till financial ruin sinks the family out of sight, when, had it paid on delivery, or had a reasonable sum within its means been set aside for family use, prosperity would have continued.

"Style is another child of credit. A swell promenades up and down Broadway. Should you but hint to him that he had on borrowed clothes, he would be highly indignant, when he borrowed not only this suit of his tailor, but other suits, promising in some future day to return money in their stead, which day has long since passed. He did not need them, and the tailor is driven almost to want because of this class of men of supposed wealth, whose credit is their bank account. Suddenly these men find their credit short, but they must keep up appearances, so they embezzle, forge, lie, and steal to keep up their former style, till they bring up in States Prison, when if they had paid as they went, and only for what they needed, they would have escaped these temptations.

"Again, a commercial speculator gets his eye on a man's farm. He cultivates the pride of its owner and encourages his extravagant tastes. He urges him to receive his merchandise on credit, and pulls every wire to swell his amount of indebtedness, till it is hard to meet these demands. He then kindly takes securities, and after getting him so entangled in the web of debt that he cannot move, crushes him; when if the man had paid as he went he would have saved his farm.

"Even the young farmer just setting out, unwarily gets caught in these alluring fallacies. Having no money to purchase, he rents a farm, and at once calculates probable gains. He aims to be prudent. He has married a wife whom he adores. His fancy led him to seek first style in woman, in which way men are more accountable for the vanities of women than women are accountable to themselves. He at the same time commences business and married life. Everything in the house and on the farm must be comfortable, and he feels a liberal pride in making a good appearance with his bride, who would be sensible had she been taught to be so. He purchases his furniture on the prospective net gain of the farm, and imagining he needs more farm implements, buys them in the same. He forgets that his wife can be as fascinating in a genteel print as in more expensive fabrics, and his wardrobe comes in for a good share. Had he been compelled to pay on making purchases, he could easily have seen where half would have been sufficient. Now comes the dry season. The heavens will not rain, but the sun does shine and parches the earth, making short crops, and the grasshoppers love sunshine; and the insects not born of rain come in swarms, and all unite in destroying these short crops. Then winter comes, with snows deep and lasting, compelling the purchase of food for his cattle: thus at the end of the year he has not enough with which to pay his rent. Then creditors seize his furniture and implements. His wife, who has been taught that with men comes rich support and all earthly bliss, weeps, and he, disheartened, seeks a more prosperous field, promising to send for her when he finds it. He reaches his fancied Eldorado, but finds no place where riches come to the honest man without labor and privation. At length his adored

but helpless wife, feeling the murderous thrusts of poverty and want, has but to die or become demoralized. Few have the power of body or mind to starve when there is sustenance within reach. In present needs they forget the death that never dies. This once faithful wife becomes unfaithful and reckless. There are always men of money who will not see a beautiful woman want,—oh no! not if she will subserve their baser nature. All women should have been born ugly, or else all men honorable and sensible.

"The saddest of the story: separation and misery followed, and there went into the world a reckless man and woman, both steeped in crime, who, had they commenced aright, done business on a cash basis, might now be enjoying the fruits of happiness.

"Innumerable business men have been ruined because they have ventured beyond their depth in the whirlpool of credit. The credit system ruins individuals, families, institutions, and if not held in check will bankrupt our nation. It fosters dishonesty, disloyalty, drunkenness and crime, and turns all public and private interests into the hands of corrupt politicians and speculators.

"To avoid most thoroughly business failures, men must be industrious, honest and frugal, and above all never run in debt. If God's needy come to their door, or if any ask favors and they have aught to spare give it; but not encourage dishonesty by exacting promise of payment at some future day. If in kindness of heart they have nothing to give without distressing themselves, God will not hold them responsible. If any should owe let him pay all obligations in dollars and cents, or their equivalents, but never sacrifice moral freedom to release an obligation. Owe and be a slave; owe nothing and be a free man!

"If none run in debt, then men would be scored up and all have equal chances to grow rich."

"But do you think all would then grow rich, Magnora?"

"Only about in the same proportion as now. Without the credit system, speculation would be shackled. None could grow so miserably rich and none so miserably poor, as there would be no risks taken, and therefore fewer losses and gains.

Then solid ability would be the principal capital in stock ; and in this case as was a man's capital so would be his riches."

"What would you consider being rich ?" asked Helen.

"The term riches is relative, therefore indefinite. That which would be considered rich in one place would be poverty in another. In a small place where one possesses ten thousand dollars, and no one else more than five thousand dollars, ten thousand would be called rich ; while here in New York from ten to fifty million dollars constitute riches, while the man in a desert with no means of escape, would be poor with a hundred million dollars."

"You make it appear that money is not wealth, Magnora."

"Money is not wealth, but merely its constituted representative, the same that a note of hand is the evidence of debt, or that the bill of a chartered bank is the representative of gold and silver in bank vaults. The note may assume to represent value when there is no value to back it, and the bill may claim to represent gold when there is no gold ; and if gold itself has no value to stand behind it, it is of itself valueless as a medium of exchange. All the elements of wealth may be found in abundance where gold and silver are found in limited quantities, even where there is a complete destitution of them, while some of the poorest countries in the world are where gold and silver abound. Money is therefore not valuable in itself, but as the representative of something else. The value of money in procuring means for sustaining life and personal comforts is relative. If one dollar in New York will procure as many of the necessities of life as five dollars in Colorado, then gold in Colorado would be worth only one-fifth of what it is in New York, as the intrinsic value of the identical necessities for sustaining life would be the same in both places. If a man's food in New York cost two hundred dollars per year, and the same food in Colorado cost him one thousand, then he is at the end of the year as well off in New York with two hundred, as with one thousand in Colorado.

"Riches consist not in silver or gold. Job, the Idumean prince, was one of the richest men in ancient times, yet his substance was neither silver nor gold, bank bills nor railroad-

stocks, but a thousand yoke of oxen, three thousand camels, and seven thousand sheep, and other mediums of trade. The wealth of our producing classes is substantially of the same character. They are rich without money ; but if they prefer the representative to the real article, the products of the farm, of the loom, etc., can be as readily converted into cash as merchandise and bank stocks. One thousand dollars raised to live on, constitutes a portion of wealth as much as one thousand dollars on hand to purchase with."

"Tell me before you go further, Magnora, the points that you design to bring out by your reasoning on money, products, etc.?"

"I design to show simply that industry is wealth, that it is the creator of capital, that gold of itself without industry is nothing, that without labor even the earth which God has given us is worthless, while with labor and these natural gifts of God, one can live honestly without gold or bank stocks."

"Then what is the use of money anyway, according to your theory?"

"It is simply convenient as a medium of exchange, where a little will go a great way."

"I do not fully comprehend what you mean by saying as a medium of exchange, and that a little will go a long way. If a man sells a farm for five thousand, and gets cash in hand, then he is worth five thousand, all the same as though he held the farm."

"That depends entirely on what he does with his money. Suppose the farm he sold raised him a bountiful support, and he buys another, paying for it the five thousand dollars, which farm, with the same labor only yields him half a living, and which he is glad to sell for two thousand five hundred, then he is worth only half as much as he was before. He has depreciated his medium of exchange one-half."

"I should simply say he made a bad bargain. I do not yet see your point. Will you explain to me just what you mean by medium of exchange, and how it is, that when a nation has so much property, it can get along with such a small amount of circulating currency."

"I could prove to you how it could get along without any, and still grow rich. If all artificial mediums of exchange were swept away, it would be inconvenient for a time, but everything would go on, and people grow rich or become poor in the same proportion as now."

"What I want is explanation, and not assertions. Tell me at once how it could be done," said Helen, impatiently.

"Money," replied Magnora, coolly, "is a thing not to be used so much to effect direct exchanges, as for a unit of measure by which to judge of comparative values. First, as a unit of measure, suppose a man desires to measure a million bushels of wheat, it is evident he does not need a million of bushel measures to do it with, but he measures it with one, or in some larger measure gauged by the one bushel measure, or the unit of value. Again, when the dollar is used to judge of comparative values. I will take for example the products of the earth, as being more easily understood. Suppose wheat in the West is scarce, making it worth two dollars per bushel, and the plentitude of corn makes that commodity worth but one-fourth dollar per bushel, and the man who owns the corn wants wheat, and vice versa, then they exchange four hundred bushels of corn for one hundred bushels of wheat. No money is needed in the transaction, any further than as a unit of measure."

"According to your reasoning, why is money a matter of convenience?"

"Suppose the man in the West who owns the four hundred bushels of corn, desires to live in New York, where he wants the one hundred bushels of wheat. Should he bring the corn with him, the inconvenience and cost of transfer would be considerable; he therefore sells the corn for two hundred dollars worth of a commodity called money, to which is affixed a standard value, being worth the same in the West as here. He deposits this in a bank, takes a check, which he exchanges in New York for one hundred bushels of wheat, saving much time, inconvenience and expense. The man who owns the wheat here, finds he must leave for Canada. His neighbor has oats in Canada, which he will sell for one-fourth of a dollar per bushel, and wants the wheat; so he exchanges eight hundred bushels of oats

for the one hundred bushels of wheat, at two dollars per bushel. The man who has the oats in Canada wearies of the cold climate, and concludes he will go to Florida. His neighbor owns an orange grove in Florida, so he will take the oats and pay for them in oranges. When the man gets to Florida, he concludes he will go into the grocery and provision business; so he sends his oranges here to New York, and takes his pay in provisions"—

"Stop, stop, Magnora! I see all about it, and am sure anyone can see how a few hundred will go a great way in facilitating exchanges; but how can speculators grow rich out of it?"

"As mathematicians use symbols in eliminating, so speculators use it as signs in solving difficult problems of intrigue; but there is never a real honest, substantial fortune made without giving an equivalent in labor or something which has been earned by labor, which I think I can prove in all cases."

"Then what objection have you to Wall Street business men? You say Wall Street men are the most intense workers in the world."

"Labor, to be useful, must produce something, or in some way make the world better. These men produce nothing. They revolve schemes by which they can make something out of nothing. Those who lose work quite as hard as those who gain. Money and stocks simply change hands. The work of these speculators is not to give equivalents, but to see how much they can get without an equivalent. They go to work as though they were around one great gaming-table. Stocks are trumps; 'gold wins'; they 'bull' and 'bear,' 'corner' and 'squeeze,' 'twist,' 'scoop,' 'water,' 'wash,' 'carry,' 'hammer,' 'cover,' and—"

"Stop, Magnora, you are talking the Greekiest jargon I ever heard! What do you mean?"

"The most I mean is that a large per cent. of all the operations on Wall Street are pure fictions between men who have not what they sell, so of course the buyer has not what he buys; and when regular sales and transfers are made, the operators are but purchasing or selling the chances of advance or de-

cline in price of stocks, bonds, or coin, all the money handled being the margin between the price agreed to be paid and the market reports. It is in this way that men craze their brains to devise means by which they can get something for nothing."

"Tell me, Maggie, what you mean by the ugly terms of 'bull,' 'bear,' etc., etc."

"The terms do seem ugly, but they very well index Wall Street operations. To be brief, the stock ring operators go to work; one ring 'bulls,' or fabricates reports to advance the price of stocks, because bulls are always long, which is to say have plenty of stock on hand; the other ring 'bears,' or uses every means to depreciate stocks, because 'bears' are always short, or have not stocks on hand. Bears often sell what they have not got, then they go to work hammering the market that they may buy stocks at a lower rate than they sold, so that when they deliver they shall make money by making people believe a lie, or that stocks are down. When the 'bulls' learn that the 'bears' have a large short interest in a particular stock, then they go to work to get up a 'corner,' and twist the 'bears' by selling to them at high prices what they bought of them at low prices. It was one of these 'corners' in which Jim Fisk figured so conspicuously, and that came near bringing upon us a destructive panic. Things went so far, that hard-earned fortunes melted by a word. Black Friday is a day that will live in history. It is not difficult to understand why reason was ruled out and insanity ruled in; why, mentally, seconds were hours. Had not the government come to the rescue, there is no telling where it would have ended. You see that Wall Street has the power to compete even with the Treasury of the United States, changing our independent government into a gigantic broker's office.

"Though the government foiled the clique, riot was imminent. Fisk was assailed, and his life threatened. The sheriff and police were called to the scene, and troops held in readiness to march on Wall Street. But this was all. Wall Street lived to gamble another day. Were the historic scroll of this black street unfurled to-day, there would be seen a frightfully long catalogue of human woes springing out of legalized corruption."

"You are always studying politics, Magnora. Can you tell me whether it is the democrats or republicans who are the most accountable for so much corruption?"

"Corruption is of mongrel growth, and not a child of party. It is conceived in lust for gain and power, reared by intrigue, and grows gray on fat living procured by its foster-parent."

"It does not matter whether men are republicans or democrats, but it is of vast importance whether they are honest or dishonest."

"Has not corruption always existed?"

"Not to the extent of the present. Corrupt speculation received a new impetus during the late war. Moneyed aristocracies speculated in our country's misfortunes while pretending to help the government, and amassed large fortunes by taking advantage of the ebb and flow of the tide of war. While patriots laid down their lives, these grasping men even refused to aid the government with the money of which they had robbed it. Then our nation, made poor from loss of labor by taking laborers to battle-fields, and from the general costs of war, was obliged to do as individuals would if compelled to buy when short of funds—borrow or purchase on credit; and so our Government had to run in debt for actual means with which to sustain national life. Expenses were so great that it put its ability to pay at discount. The moneyed monopolies, taking advantage of this, have become still more powerful. They entered Wall Street and began to speculate on every disaster of our nation. It has now become so ramified into every branch of business, that it can, at pleasure, corner such amounts as to create a national panic."

"How is this possible?"

"By rings. When banks and brokers desire a stringency in the market, they withdraw a few millions of dollars and lock it up; then all legitimate business languishes. There is not money to go into the country to buy products; no money to loan to business men that are short. Thus commercial and industrial pursuits are compelled not only to support these moneyed institutions, but to pay tribute to that which should legiti-

mately be their own. I consider a financial system that can be governed by one class of men as ruinous."

"How can one class of men get hold of all moneyed interests, and if they do, why will the people submit?"

"It is a large class of the people that are engaged in speculation. The inordinate desire of the human heart is for gain and power. Even our glorious republic is not kept alive so much from eagerness for the right of self-government individually, as from the aspirations of some day being able to govern others and grow rich through power. This is not true patriotism. Again, there is a large class who are too lazy to work, but not too proud to steal or sell their principles, who can be bought with gold; so those wishing to gain power, know that gold wins the votes as well as the opinions of this class, and they will go to extremes to win the gold with which to buy power."

"Gold buys the votes of individuals, but how are giant monopolies formed?"

"Everything from a particle of dust up to the mighty universe has its centre. There is no centre more clearly marked than in trade. The larger part of our currency finds its way into our great commercial centres. For example, New York is the centre of trade for a wide country. Merchants, railroads, insurance and other interests centre here and bring their moneyed deposits, by which means currency has a tendency to float to this centre where money-sharks stand ready to scoop it when it is used to strengthen the already powerful corporations of railroads and banks; and thus the financial and banking system of the country, designed expressly to meet the wants of the people, has become, in the hands of these giant monopolies, the agency to suppress them.

"The power of co-operations is already so great that they control and fix the value upon the property or wealth of more than one half of the whole country, and they are still strengthening and combining their forces. Speculators and Wall Street gamblers are in league with these co-operations, and together they defy the government and override its laws. Honesty and morality have nothing to do with such men. Wall Street swarms with this wrenching, gambling, avaricious mass of men,

each striving for supremacy in financial circles, intent on sudden riches, alternating from vast wealth to abject poverty, while our country is subsidized to supply these polluted Wall Street gamblers with their capital for trade. The vice-like grasp of stock-gambling has fastened its poisonous fangs upon the vitals of our nation, corrupting still more its tardy circulation, watering its life-blood by diluting still more its circulating current.

"In Wall Street, co-operations are close and powerful. Its atmosphere is malarious with their fetid breath. In their mouth is the song of the siren, and upon their lips the poison of the asp. To touch even the hem of their garments is to risk the taint of leprosy. Before such dazing splendor as is born in this modern Sodom, strong men stand bewildered; and with too many the temptation is too great. They enter their gilded saloons, drink of the poisoned wine, dance with the political harlot of corruption, and to-day the terrible effects of these fearful debaucheries are felt in every artery of business throughout the whole country."

"Cannot such an evil be checked?"

"The most effective check would be the proper education of public opinion. As long as the public at large accords to the Wall Street stock gamblers a place among honorable men, and allows them to shape the financial policy of the country, when hundreds not as guilty are in prison, there will be the same crimes committed. If no stay is put upon their proceedings, this very street will bring panic upon our country. Though the granaries of the North and West may be full, though cattle herd upon a thousand hills, and cotton-fields are white for harvests, even starvation is imminent as long as legal facilities are afforded for such reckless speculations."

"How do these speculators gain so much power?"

"They form leagues and partnerships throughout the country for controlling the gold, bond, and stock market, and then go systematically to work. The gold market is in this way literally put under control of the gold brokers of Wall Street. This renders coin unavailable whenever Wall Street operators determine to unsettle values; yet, if they controlled the gold market simply, no great financial disaster would result. But these speculators

take advantage of imperfections in banking. It is decidedly against the best interest of our country, that so many banks are owned and controlled by men who are engaged as private bankers and brokers, who deal in railroad stocks, but who make everything subserve their private gains, which is the reason that so many private failures affect public institutions, entailing many evils upon our country."

"What do you think the greatest among all the evils of business?"

"Giant evils are numerous, as business is now run; but, in my opinion, the most gigantic of all is inflation."

"I have read of inflating the currency, but do not understand what you can mean by inflating business."

"Inflating currency is only inflating the business of the nation; but to return to ordinary business, everything is inflated. If a man gets one dollar in capital, he immediately does a five dollar business; if he has one thousand, he runs in for five or ten thousand. The majority of our business operators, from peanut venders to millionaires, are like so many balloons; if a little air-hole is broken in their canvas of credit, they collapse like so many bags of gas, while creditors, like a gulled public, snatch for the shreds of canvas. Credit was never made to navigate the high seas of financial success any more than a balloon was made to transport steam-engines across the Pacific."

"I can see, Magnora, how ordinary business men can do business on borrowed capital, but do not know in what way banks and railroads inflate."

"They are masters of inflation in all business corporations. Any man with a few thousand dollars capital, with which to cover a margin in stocks and bonds, can, through some broker, manipulate a hundred thousand dollars' worth of bonds, receive his bank-bills for ninety of the one hundred thousand dollar bonds, with which he pays his broker. He then commences banking, nominally on a capital of one hundred thousand dollars, but really without one dollar except the prospective interest of his bonds, and what deposits he may secure. If deposits are good, he does a thriving business; with this and his compounded interests, if nothing happens, soon covers and grows rich; while

depositors, had they known the true state of affairs, would have considered deposits risky. It is such banks as these that cannot weather the storms of adversity."

"Are you telling me truth, and is this the kind of business done in our country. But I cannot yet see how railroads inflate?"

"They do it just as easily. The aggregate cost of all the railroads in the country is scarcely one-third of the capital-in-stock which they represent. Railroad stocks are watered; or in other words, inflated, till, in order to make dividends, enormous rates of fare are charged, and heavy freight tariffs, ruinous to the country, are imposed; then, if a crisis comes which calls for the converting of stocks into cash, the value is not there. In such cases everything is debt, and nothing to pay it with. The great tendency of all is to run in debt. There is a mania in it. People will run in debt with money in their pockets for which they have no special use, paying ten per cent. more than they would if they paid cash on delivery."

"Speculators live out of such per cents. Their business is to buy low and sell high. They produce nothing, but they make capital out of the ignorance and necessities of others. If business men were all speculators the world would starve."

"Is there no remedy for these evils?"

"As far as speculation in money is concerned, it will not end until we return to a hard-money basis, which will never be as long as the people allow Wall Street gamblers and their contemporaries throughout the land, to lock up gold and speculate upon it. I heard a group of these men talking yesterday, and their theory was a very selfish one. They said all that was needed was to let these things entirely alone, and they would regulate themselves. This was a class of men who roll in gilded carriages, wear purple and fine linen, and live on the fat of the land. It is not strange that they desire to be let alone; but I do not believe in letting them alone."

"I thought you believed in the law of compensation, and that all things regulated themselves."

"I do believe in the law of compensation, but not in that kind of law which regulates itself, but in those laws which regu-

late each other, and which come from an established law of a just power behind the throne, and not the laws of selfish men. Evil brings upon itself its own punishment by breaking divine laws; good rewards itself by keeping divine law."

"How does evil punish itself in this world?"

"By incurring the displeasure of the good, who assault it in its stronghold."

"But how shall a man know if he do wrong, and who in this world shall be the judge?"

"The same that shall judge him in a world to come. Each has a monitor within, and need not ask the judgment of another till he become so perverted that he loves to be robbed, lied about or stoned to death: It is the depraved that needs judgment administered."

"To return, Magnora, if an inflated currency causes these evils, why not make a law to resume specie basis at once?"

"Evil begets evil. It was a series of evils that first brought on inflation—the Goliath of all evils!—which is not so easily stricken down at one blow. It would take thousands of political Davids with their little slings!"

"But, Magnora, you argue in opposition to philosophers and statesmen. I heard a senator of the States say, only yesterday, that the true way was to resume at once."

"I do not think it the best way. The mere saying that at a given time the government will resume, amounts to nothing; and should resumption take place without preparation it would be of short duration. This must come, when it does, as the natural outgrowth of a wise system, and not by any arbitrary enactments. No artificial contrivances will ever bring financial salvation to our country. Laws without the proper means of enforcing them, had better not be made. The less special legislation the better for all classes. Class legislation, whiskey rings, patent right monopolies, and party corporations are ruining our country. When our fathers proclaimed against kingly rule, and placed the ballot in the hands of freemen, they thought they had struck the keynote of liberty; but while they chained the monster of political tyranny, and gave us the best government on earth, if correctly administered, they failed to put the curb upon

the power of aggregated wealth, and to restrain the evils of class legislation."

"I do not see how making a law to return to specie payments could be called class legislation, as all classes are compelled to use the same medium of exchange."

"But all classes would not be affected equally. To resume at once would result in profit to creditors, confiscation to debtors, and increased taxation for all."

"If law is not to bring about resumption, what will? What do we have a government for if not to make laws? What would you have done?"

"I would make every intelligent American citizen a law unto himself, and the thing would be accomplished."

"Deeper than ever! Tell me in plain English what would be your plan?"

"Many plans are smooth as the sea, but like it, they contain dangerous rocks beneath the surface. There may be some gigantic sea-monster of this kind that would sever any plan I might draw. I will descend with slow and cautious step along the shelving declivities beneath the shimmering surface, bringing up, if possible, something of value, though some may see no worth in it. The interests of men are so separate, and yet have so much to do in shaping their judgments on this question, and honest men think so differently on the same questions, that it is difficult to pass any measures calculated to enhance the greatest good of the greatest number. If men could see the importance of sacrificing their private interests to the public good, it would revert to them a hundred-fold; but a dime secured in the immediate present looks larger than a dollar in perspective. The worldly translation of *pro bono publico* is now rendered for the good of one's self. We have in theory those exalted virtues called patriotism and benevolence; they are also written in romance and sung in song, where they teach that private interests should be subordinate to the public good; but it generally turns out in practice that it is the private interest of somebody else and not of self that is meant. When our country is in jeopardy, it cannot wait to see exactly who will suffer least or most; but it should seek for the greatest good to the greatest

number. The present condition of state and society calls for so much reconstruction, that it would be hard at once to arrive at any practical plan of resumption. If I were left to reconstruct, I would commence with the people and not with the rulers; would in this case reconstruct the creators instead of the created. I would take labor and the producing element as a base, then reconstruct by moral suasion, by law, and the constant teachings and practice of domestic and political economy. I would make law the reserve and not the advance power."

"What has domestic economy to do with the national credit?"

"A rich people individually would make a rich nation. Economy and labor means wealth; physical labor, domestic economy; mental labor and political economy, spiritual labor and divine economy are three grand elements. In all secular matters, economy and labor means wealth; prodigality and idleness means poverty. All sentient beings should, from the first, be taught economy of time and substance. Every teacher should teach it from the desk, every preacher herald it from the pulpit. None should be admitted to any places of trust without a thorough knowledge of economy in all its branches. All public or private wastes should be stopped. In domestic life half of what is wasted would support all helpless persons, and half of what is used in vain show, would keep all out of debt; then steady, honorable labor would make all rich. This would form a solid basis on which to build a pure, strong and lasting government, which if run with political economy, would do away with discount on national paper, and wipe out the public debt in an incredibly short time. Our people do not need money as much as they do capital. Had we more capital and fewer speculators and middlemen, we should have gold enough."

"Then you do not believe in legislation upon this subject at all, I infer?"

"If individuals or nations depart from that which is right, there is always trouble in getting back to it. Before our country gets out of debt it will be a sufferer, and no legislation can bring it out of this suffering. The brave hearts of the people

must do it; they will do it! The United States of America must be redeemed. The people must not sit down in discouragement and point out the weakness of our finances, without endeavoring to make them stronger. They cite us to the financial strength of England, standing as the great clearing-house of the world, where more balances are struck than in all the rest of Europe; but when our people are willing to endure what Englishmen have been compelled to endure, at times when that nation resumed, then we can strike for resumption at once. Let us look up the finances of England. Since 1784, according to statistics, she has had nine panics, an average of one in every ten years, and at times, when she exchanged depreciated for appreciated values, it brought greater distress upon the people than we should suffer if compelled to return to a gold basis to-day. If demanded at once, England could pay but a small fraction of her debt in gold. Let every resource of our mighty land be developed, and England would be but a solitary diamond when compared to this great cluster of gems—these United States of America. Let the people once awake from their long sleep in the mountains and valleys, and develop this country of ours, whose territory includes almost every productive latitude, extending from ocean to ocean, whose soil yields every variety of production, whose mountains are ribbed and vertebrated with the richest deposits, and in whose valleys course veins of heat and light. If nothing but gold will redeem the credit of our nation, let the people go into our rich mines and dig it out. We are rich in gold. Nearly one half of the gold in the world is produced in the United States; but like the Prodigal Son, our people have spent it in riotous living, and have therefore been compelled to come back to the national crib, and feed on the husks of greenbacks. Rather than be bankrupt, like this patriarch of old, let the government set its idlers, which it now supports, to work, digging gold, and also give the honest, starving poor man a chance to earn his bread. Tens of thousands to-day would be glad to work for small wages and take their pay in greenbacks, would be only too glad to get government scrip.

"The nation cannot pay gold for its greenbacks till it gets

gold, and it cannot get gold till it is produced here, or some part of the large amount we have already exported, brought back to this country; which cannot be until it is dug from the earth, or sales of exports bring it back, which exports cannot be exported or sales made, till such exports are produced.

"Again, I repeat, let every resource both public and private be developed. Let home manufacture be encouraged, and our people buy and wear of their own make. Let our broad acres be cultivated, and our people eat and drink of their own raising. Let each produce more than he spends, enabling us to export more than we import, turning the balance of trade in our favor, saving both the purchase of and duties on imports, keeping our gold at home. We should also encourage commercial ship-building, that our products be exported on American bottoms, keeping the gold paid for freight tariffs at home; we should exchange foreign for home loans among millionaire citizens, keeping gold interests at home. Next do away with railroad and other monopolies, help and encourage the South to furnish her quota of cotton and other products, seeking the most friendly relations with our Southern brothers, saving the cost of sustaining troops to quell civil riots.

"Again, reduce all expenditures to the point of actual necessities; build fewer court-houses, post-offices, and other State buildings; pay legislators for making fewer laws, enforcing those which are made. Let there be no more public hirelings than are needed, each receiving no more pay than he honestly earns; let there be fewer servants doing the work of lazy masters; let there be just punishment attached to robbing, stealing and stock gambling; burst the bubbles of inflation in all branches of business, outflank the devastating evils of credit by the ready-pay system; increase capital to such an extent, by the omnipotent power of labor, that the money for taxes will fill our treasury to overflowing, compelling a government note to be worth its name in gold. When this is accomplished, the track of finance will be cleared. Then take away the friction of political strife from the mighty engine of government, and it will propel the financial car over the broad fields of success, while every passenger will be enabled to pay his fare in solid coin.

"After all available efforts had been made, then it would be safe to announce a day on which greenbacks and gold should be at par. But in resumption I do not think the treasury should be turned into a broker's office, by exchanging gold for greenbacks over its counters. Gold would crawl from crevices and hiding-places all over the country, as soon as it was worth no more than a government note."

"Prof. M—— told me, Magnora, that you would make a good lawgiver. Simply to satisfy my curiosity, will you tell me what kind of a law you would frame for resumption, supposing it was to be done, and the responsibility rested on you?"

"I would have a law embracing positive and unequivocal measures. In the first place, if our government has a right to resume at all, or to say that a one dollar bank note shall be worth one hundred cents, the value of gold, it has a right to say it shall be worth eighty-eight cents. If the premium on gold be twelve cents, then one dollar in currency is worth eighty-eight cents. This number being even, I will take it for illustration. Then I would propose a law to make one dollar of currency, now worth eighty-eight cents, to be worth ninety-one cents or more, but no less, for the coming year, three per cent. nearer a specie basis. I would have this three per cent. of the twelve per cent. premium retired and destroyed, taking said per cent. out of the fractional currency of the denomination of tens, if there be sufficient of said denomination; if not, make up the three per cent. from the twenty-five cent bills, and have issued in their stead ten cent coins of silver, issuing the smallest denomination first, thereby destroying the object of speculators buying them to melt into bullion. The second year I would have one dollar in currency worth ninety-six cents or more, but no less, retiring and destroying three per cent. more of the whole marginal per cent., or one-third of the nine per cent. remaining margin, taking it from the fractional currency in denominations of twenty-five cent bills, if there be sufficient; if not, make up the deficiency of the three per cent. from the denomination of fifties, and so on till the whole per cent. between a dollar in gold and currency gradually disappears, making the currency of our country as solid as the rocks

of ages. Then I would have all bank monopolies broken, making banking free, but with very stringent laws in regard to the reserved funds of banks.

"Again, I would have, during the first year of retiring the currency, one-fourth of the duties on imports paid in United States legal tender notes or national bank bills; the second year I would have one-half, the third year three-fourths, and the next year have all duties paid in the nation's own currency, which without doubt would all be in gold, as gold would then be worth no more than the nation's promise. Such a law enforced, accompanied by the economy I have spoken of, would carry our nation safely over the chasm of debt. I have already shown how, that by proper industry and economy, a circulating medium may be safely contracted. A nation needs but little when that little is not subject to fluctuations.

"To conclude as I commenced. The United States will never be freed from the shackles of debt, unless by a patriotic people, who are willing to struggle for the redemption of the nation's honor."

"I think you are right, Magnora. I have been comparing this nation to an old man I knew with a great number of boys, who were drawn into a fight which they kept up till they had spent all the old gentleman's means and mortgaged his farm. They at length saw the error of their ways, and all went heroically and economically to work to pay off the mortgage, and redeem their father's credit. This is just what Uncle Sam's boys ought to do, go to work and redeem his credit, which he lost during their squabble. He should, however, govern well and do business economically till all are out of debt, for it is hard to catch up and pay for a thing after it has been squandered.

"It is now time, Magnora, to return for Greeley and the General."

"We will drive down for Greeley," replied Magnora; "but the General will not be there."

"You speak with as much assurance as if you knew. I see no reason why both will not be there."

"Magnora only replied by saying, 'We will go.'"

They found Greeley nervously awaiting them, who said:

"Just as I had finished business, the General saw a friend on the street who had some time been in search of him. At the urgent request of his friend he concluded to remain another day. I was also about to sacrifice my gallantry by unceremoniously leaving, as I have been waiting for half an hour."

As they drove on, Helen tried in various ways to draw Greeley out, but Magnora succeeded in keeping the conversation on a foreign subject. She evidently did not intend to commit herself on any knowledge she possessed. There chanced to be one of those Broadway jams, with which every New Yorker is familiar. Stages, carriages and carts, with a long funeral procession dotted among them, stood immovable. From old Trinity to City Hall Park not a carriage could move. Suddenly the lines broke, when each eager to move on made driving dangerous.

Magnora's coachman, of which the reader already knows something, was more interested with what was going on inside the carriage, than of getting safely out of the press; in consequence of which he suddenly found himself run into by a heavy open barouche, in which were riding General B——, Joseph Hamer and Gordon Aiken. Their carriage turned half over, and the three men sprang out. The door of Magnora's carriage was thrown violently open, but Helen had already rushed out on the other side. The General, thinking to do honor to his blue-and-gold uniform by gallantly rushing to the aid of the ladies, reached the carriage just as Magnora was quietly descending. Her scarf had become fastened over her face by entangling in her hair, so neither saw the other. The General caught her in his arms, though she was in no danger whatever from injury, as the police had again brought the crowd to a standstill. He carried her from the collision to the walk, closely followed by Helen, who tore away the scarf, exclaiming: "Maggie, dear, are you injured?"

"Not in the slightest," she replied, while she brushed some powdered gold-dust from her velvet mantle.

The General started backward, and made a nervous move as

if to draw his revolver. Magnora drew her mantle apart, baring her heart as much as to say, "Now is your time."

General B—— turned hastily, passed a few words with Greeley, then with Hamer and Aiken, and disappeared in the crowd.

CHAPTER X.

Broadway gossip—Orthodox clergymen—The step of a horse higher than the aspirations of many mortals—Horace Greeley on the Tombs—The man who cut off a Cossack's head—Monroe Edwards—James Watson Webb—Ned Buntline—Greeley and Magnora on lobbyism—Tricks of the trade—Helen Brandon on the Five Points—Drive in Central Park—Good out of Nazareth—Helen on fast horses—Gambling and grab-bags—The exciting chase—Bonner—Vanderbilt—Fisk—Stokes—Count Andrassy—Is he killed?

MAGNORA MELDRON was looking through her lattice, the day following her adventures with General B——, alias Andrassy, Piedmont, etc., when she saw Helen Brandon drive to her door alone with a single horse and carriage. With all the suavity of a street-car conductor, she raised her half-clenched hand, with index-finger pointing upward, as much as to say, "Do you want to ride?"

Magnora beckoned her in, when she alighted with as much agility as though assisted by a footman.

"Come, Magnora, for a drive. I have much to talk about."

"Do you think it safe, Helen, to be driving alone on our crowded streets? You ought to have a driver."

"Perfectly safe with drivers! Greeley and the General got mashed up yesterday, and I loaned them my carriage. Then the General, Hamer and Aiken, ran into us, and all had drivers. Had I been driving, no accident would have occurred. No use of it when drivers attend to their business."

"But I would not venture on crowded Broadway."

"Did I not just drive up Broadway—came through as safely as though I had been taking a country ride. Those handsome policemen only had to raise a hand, and every lumbering driver turned aside."

"Beg pardon, Helen, but were you not quite as much indebted to those handsome and obliging policemen for your safety as to your skill in driving?"

"You are always making points, but your point in this

proves that we would be safer alone than with a driver, for without one the police will take care of us."

"That may be so, but would it not be better for us to avoid that Broadway gossip which ladies receive who press their way through these jams, especially when they can drive where it is less crowded?"

"I like to see women paddle their own canoes. You would be magnificent if you had a little more independence, and did not pay attention to idle gossip."

"To dare to do right and to be true is all the independence at which I aim. If duty called me alone through the crowded thoroughfares, I should not hesitate to go."

"Well, have your own way. Order your carriage, for mine is laid up for repairs."

Magnora complied, while Helen ran on:

"Wiseacres who would make us believe they were present at the creation of the world, and who are the self-constituted interpreters of God's word, have presumed upon God's intentions, and marked out a sphere for woman, which is large or small in proportion to their liberality or selfishness. You can measure a man by the limit he gives to a woman's sphere. Some men think that horses are entirely out of her sphere. It cannot be, because they are animals; for to exclude animals would exclude men. This reminds me of a terribly orthodox clergyman of the old school, who once called me an infidel because I guided a pair of prancing steeds through my native city. He said it was extremely indelicate and unlady-like to do so, entirely without the bounds of woman's sphere, and he actually thought it sacrilegious when I told him I admired the beauty and intelligence of these lofty steeds, every step of which was higher than the aspirations of many mortals. He declared that no woman of refinement would have anything to do with animals. He suspected me of a personality, when I hinted to him that woman all her life was interested in an animal not half so manageable as my ponies, but who thought himself capable of holding the reins not only over woman but the whole universe. He said I had better mind my books. I told him I was in love with them already, and that it was through them I first learned

to admire horses. But something was the matter with this nervous divine, for when I became so far advanced in educational pursuits as to be chosen president of a ladies' literary society, and we met in a body to listen to the eloquent outbursts of another divine, who lectured us upon what we should and should not do,—and when according to the ruling of the ladies of this society, and of their mothers, and some of their fathers, that I must observe the form of telling the audience who the speaker was, when every one of them knew him just as well as I did,—and when I did it, this reverend gentleman actually raved. He chanced to meet me in a public place, and there he gave me 'Hail Columbia' without the happy land. He was sure I would never find that. The great offence lay, not in doing a thing which ought not to be done, but in doing a one minute's job that he thought belonged to man. He bade me go and sin no more. Peace to his ashes! But if his theology is correct, I do sin every time I see a magnificent specimen of horsedom champing the curb, exhibiting symmetrical proportions, while with herculean strength it gives ease and comfort by bearing the burdens of overtaxed human natures. I am not an aspirant for power, but I would like to hold the reins to guide a coach-and-four."

"The carriage waits, Helen; where do you wish to drive?"

"I want to go to the *Tribune* office. I am anxious to learn more about Gen. B——, and his reasons for not awaiting our return. How did you come to the conclusion that he would not remain?"

"Mr. Greeley will no doubt tell you all about him. I have just finished an article for the *Tribune*, on lobbyism, and was about to mail it, but will drive over and deliver it; meanwhile you can draw Mr. Greeley out on the General."

"That will just suit me; but I am convinced that you know something about this General."

"Certainly. You told me all about him and his business. He told it to Greeley. Your knowledge should be correct, for a man ought to understand his own business."

A few minutes' drive brought the ladies to the *Tribune* office, where they found its editor and chief poring over Southern doc-

uments. With one eye still on them, and the other on the ladies, he managed to attend to both until Helen mentioned Gen. B——, when he at once gave his individual attention to the ladies. Magnora listened attentively, and being on the inside of the political track, he told her something of the plans they were drawing for future reconstruction. She made no comments. At length she handed in her article on lobbyism, when Greeley became enthusiastic.

"You have made some very happy hits, Miss Meldron, in this article signed 'Honesty.' Your views coincide so exactly with my own that I think I will slip it in without the signature. Our country is flooded with this ruinous class of men, and will yet be ruined by their plotting and blackmailing. The worst among them are those who come unsuspected, and strike to the heart after you trust them."

"Are you not fearful that Gen. B—— is one of this class of men. Are you sure that he is really working for the union of North and South?"

"Sure! Why he would not be commissioned by Jefferson Davis if he were an impostor. A general might employ lobbyists, but none would stoop to play that part themselves. His looks prove him to be General B——, the celebrated blond. He is engaged in a worthy cause. We shall never experience national happiness till there is a perfect union of North and South. I have an engagement to meet him in one hour at Smythers' counting-room in Brooklyn. It was to have taken place last evening; but while passing through that second adventure yesterday, he deferred it till to-day."

"Is it not possible that he went South yesterday, and will not be in Brooklyn to meet you?"

"Such men as the General do not break their word. That is not their style of doing business."

"Allow our carriage, then," said Magnora, "to take you to Brooklyn. We are acquainted with the house at which your appointment is made."

"I was never much in favor of this era in carriages, but these Southerners expect to see them; and as time is money and I have so little, I will accept. Miss Meldron has excited my curiosity

in associating the General with corrupt lobbyists. I am anxious to prove that he is not that kind of a man."

"Magnora and the General evidently have no affinity for each other, judging from their coolness yesterday," said Helen; "but that is nothing against him, for she has so much oneness that she never has affinities."

"These things all come in good time," said Greeley. "As strange things happen as that, Miss Meldron, and the General will yet complete that oneness which is never perfect without marriage."

"Beg pardon," replied Magnora, "but I never think of the General without associating him with the Tombs. I do not believe you will find him in Brooklyn."

They entered the carriage. Greeley could not repress his astonishment at Magnora's suspicion and allusion to the General and the Tombs, and as they went on it led to the discussion of this city prison. Horace Greeley, the lover of humanity, drew a sigh as the conversation deepened, and he finally fell into a dissertation upon the Tombs, the sepulchre alike of the criminal and the innocent.

"Those," said Greeley, "who have never taken lessons in personal intrigue visit this place and look upon all its inmates as criminals. They suppose only the guilty are condemned. They have never learned the bitterness of persecution, and that the wicked will feign friendship, and at the same time strike a dagger to the heart, if it would help them to obtain their own selfish ends, that one half of mankind would perjure the other half if they were profited thereby. While hosts of criminals are walking these streets to-day in high-headed audacity, petted and praised because of the power they have won through gold, many an innocent victim is locked in a felon's cell paying the penalty of their guilt. It has been supposed that only the low and ignorant are found in the Tombs; but, on the contrary, nearly every ignorant man who has money can stay away, no matter what his crime, while the accused intelligent man who has not gold finds a home in these gloomy cells. Money will buy evidence to prove a man a saint or sinner as his friends or enemies desire."

"Men of superior intelligence, unaccountably, are sometimes guilty of crimes. Of this kind was one Colonel Marmaduke Reeves—only he happened not to be a colonel—who cut off a Cossack's head—only he didn't—who was one of the famous six hundred of the 'Light Brigade'—only he wasn't. This man was magnificent in his appearance, and for some time carried on his nefarious deceptions to perfection; but even Colonel Marmaduke Reeves, the pretended hero of Balaklava, was finally assigned quarters in the Tombs.

"Monroe Edwards, than whom no more eloquent speaker ever graced a court, was a prisoner here.

"James Watson Webb, the celebrated journalist and diplomat, took his vacation from editorial labors in this city prison. His crime consisted in saying too much about one Marshall. Whether Webb uttered slanderous truths or slanderous lies, I cannot say.

"E. Z. C. Judson (Ned Buntline) not only acted one part of his drama of life in this prison, but gave side entertainments every day for one year on Blackwell's Island. Nevertheless, Ned was a smart man, only he let his zeal and patriotism run off with him. He liked home talent better than imported.

"I could mention scores of brilliant men and women who have figured in the world after their incarceration as well as before, but will not, as it might leave the impression it was not, after all, so disreputable to be sepulchred in the New York Tombs. To me there is, and ever will be, a sickening horror attached to everything about this prison. I would not have the worst felon locked into a damp cell. Such punishment never did any man good eternally. He who is reformed through fear and persecution is but half reformed. If there is one class more than another I would see punished through solitary confinement it is the lobbyist, the very class to which Miss Meldron assigns General B——."

At the mention of the General, the question naturally ran off upon the unsettled difficulties between North and South, and, ere aware of it, they drew up before the counting-room of Smythers in Brooklyn. Greeley inquired for the General, but was politely informed by Gordon Aiken that he had suddenly

and unexpectedly been recalled by General Davis. He left a letter of explanation which fully satisfied Greeley. Turning to Miss Meldron, he said:

"You may think your conjecture prophetic, but this is only the way of business and politics.

"I have other matters here in Brooklyn to which I can profitably attend, and after thanking you ladies, will say that I will find my own way home." And the ladies drove away without him.

Helen was all impatience, and immediately opened the conversation.

"You excite my curiosity, Magnora. You said the General would not wait yesterday, and it was true. You predicted he would not be here to-day, and he was not here. You must know something about him, for you class him with lobbyists. Now, what I would like to know is, what you know about this General anyway, and what you mean by lobbyism as applied to him: A lobby is an outer room. What has he to do with such a place?"

"Were I to define the term, I should say that lobbyists were the bane of humanity. The name does come from an outer room, as this class of men were formerly not admitted into the working of legislative bodies. The title is now applied to that class of men who do the artistic gambling for honest legislators (?). There are eminent professors in this fine art of robbing and blackmailing, like the General, who are found only in high places, although there are those who find work to do in every avocation of life."

"If they are found in every avocation, then some of them must be honorable."

"There is no avocation of life but that it is dishonored by its members, and no calling so low but it may have honorable members. There is a possibility of honor among thieves; but if you find a lobbyist that will not lie, cheat, and steal, he never grows rich. He does not own town and city residences, drive fast horses, and is not able to secure fat offices for relatives and friends. A skilful lobbyist plays his cards in a way that the knave is the principal card. In his most successful games hearts

are trumps. He never makes a complete haul without bringing to his assistance this member."

"The devil must have been the first lobbyist, for he secured the downfall of a world through the heart of Eve," interrupted Helen.

"Sin is the fountain from which all successful lobbyists drink. It was some ancestral lobbyist who figured the first transgression on to woman. The story that Eve was the first transgressor, and her tempter a serpent, is the mythical conclusion of ancient legendary lobbyists."

"But do you not believe the Bible, Magnora?"

"Believe it as I understand it, and not in the light that the selfish expound it. There is great evil entailed upon woman by teaching such a doctrine. It would still keep her in heathenish darkness, were it not for her redemption through the teachings of Christ. I prefer to take up lobbyism, distinct from the Bible."

"I am becoming interested. Tell me how this class of men do their work?"

"There are women as well as men who pervert their better nature in this calling; but the workings of all classes are much the same.

"The first thing that a scientific lobbyist does, is to get control of some newspaper, in securing which the less principle the better. Country legislators are like so many puff-balls after seeing their names in the papers. Press them a little, and it is wonderful what an amount of smoke and dirt they puff off.

"After the lobbyist has taught them the importance of seeing their names in print, he plays upon this weakness with as much skill as is required to play upon a harp of a thousand strings. He praises the legislator's patrons, and abuses all who are not; forges letters in favor of those who pay him, and against those who do not; and when everything else fails, falls back upon the heart question. He has made this a profound study. He learns what man and what woman prides themselves upon virtue and honor, and then searches for unfavorable circumstances by which it may be impeached. If everything else fail, then he accuses his victim of being involved in

some disreputable intrigue with a woman, and more especially if he happens to be a married man with not a very amiable and fascinating wife. His plots always involve some reputable woman, for nothing will drive his wife to madness so quick as to suspect she has a rival in affections. The man of honor shrinks from this, so the lobbyist who owns a newspaper knows this charge will scare nine of ten men out of as many years' political growth. Men usually have no way of disproving this, for the world is always ready to believe the worst of a man; even his friends are shaken, for not one in twenty of the most sensible people, have learned that a story may be a pure fabrication and still appear in print. The tendencies of men are to believe that which they want to be true, however false they are themselves; even the father of lies thinks the truth may be spoken by another. Again the evil-minded assume to believe that which they know to be false, because it is for their interest to have the world believe it. If any have been so unfortunate as to be libelled before the public, though they be perfectly innocent, they will never again be reputed pure by evil thinkers. This is a never-failing characteristic of that kind of human nature which has no God in it, and which is good capital for lobbyists.

"The majority of men do not like to be lied about, or have their families and friends made the subject of vile and cowardly slanders.

"Women are many times kept in such blind ignorance in regard to politics and the process of political blackmail, that at the first imputation jealousies arise; for as I have said, ignorance thinks there must be a foundation to everything. The lobbyist understands this, and drives his antagonist out of the field. We have not a libel law that is worth a name, which helps the lobbyist. If a man does prosecute, he is kept out of the case till after election, perhaps for years; then if he should get a hearing, the lobbyist knew before he said a word, where he could buy proofs for half the money he was getting for his dirty work; and meantime he goes on telling more lies, adding bitterness to persecution, till a scientific lobbyist is more to be feared by honest men than the Bengal tiger by the natives.

Should some man cast off fears of family discord, loss of reputation and fortune, and undertake to beard the lion in his den, and should there be the slightest indication of the lobbyist's getting beaten, he shifts the load of odium to irresponsible shoulders, and is himself not to be found. The result is that in a majority of instances men bow in silence. They say he is a dangerous man—better not meddle with him; and thus he goes on from year to year, rolling up a fortune, every dollar of which is wrung from others.

"It is by this process that money elects and governs politicians without regard to ability or principle. Our rulers are created by lobbyism, and our laws are its children. The New York Charter was one of its monstrosities, and all the great frauds of the city have been conceived by it. The lobbyist makes corruption his business."

"How can he do this?"

"Like real estate dealers, who receive annual interests and incomes, he has his regular patrons who pay him yearly salaries, and he in turn holds himself ready to serve them. His remuneration is in proportion to his supposed knowledge in effectually putting out money where it will be most serviceable in carrying out a purpose. He knows who will take a bribe, and just the price of each man. If a company wish to get a bill passed, or to prevent some objectionable bill from passing, it has some particular lobbyist upon whom it calls for assistance.

"When trade in this line is dull, which happens when there is more honor in legislators than is usual, then the leader calls a congress of lobbyists, who assemble and concoct some nefarious bill, aiming directly at the rights and privileges enjoyed by some company already existing. They pay the chairman of the committee on that special business to introduce the bill, then go to the threatened company and tell it the bill is sure to pass, if money is not sent to the Legislature to defeat it. They name the amount which is usually paid. The lobbyists divide the spoils, the dreaded bill is defeated, and he gets the reputation of being shrewd and far-sighted, to have seen through the intrigues of legislators, and withal a man of influence, or

he could not have defeated the measure, and so he is employed next time. This is what may be called creating business.

"Another trick of this trade is to demand a large sum for forcing a measure. The lobbyist receives the money to carry it through, but pockets from half to two-thirds or three-fourths, and then works with the rest. If the bill passes, the company is satisfied, but if it does not, they begin to inquire where money was paid out, when the lobbyist indignantly asks, 'What do you take me for? Do you suppose I will tell the names of members who take bribes? I am bound by the laws of honor to protect them. You should know better than to offer such an insult.'

"The president of the institution begs pardon, half believing he has done a shabby thing.

"One would think that such a business would fall into disrepute, but the lobbyist has money, and money will buy anything except a passport to happiness and heaven. He even boasts of good society, of being dined and wined; why, he is a wealthy American citizen, owns houses and lands, and can give rich banquets. His gold wins."

Magnora ceased speaking, and looked out of the carriage-window. She had bitter reasons for condemning this class, for it was one of these snaky beings, dragging his slimy length along, that fastened his poisoned fangs upon her fortune, wasting it like dew in sunshine. It was not done for the money, but for revenge. The unscrupulous villain was Dan Jameson, who, when a mere boy vainly aspired to the hand of Magnora. He had little trouble in securing accomplices, for he was not the only coward who had been thwarted by the cool independence of this woman.

Helen broke silence. "There, Magnora, walks one of the founders of the first Five Point's Mission."

Magnora invited the lady to a seat in the carriage, and offered to take her to the mission.

The conversation turned upon these Five Points, where criminals are born criminals, and educated to be criminals, and whom for their sins God has only a right to judge.

Helen remembering how recently she had snatched her young friend from this place, exclaimed :

"This is the place in which has been ruined many a pure soul who is now dwelling in the charnel-house of sin."

"Yes," replied the madam, "it is here where one can fight the devil on his own grounds. This place, for years, was abandoned to God's unfortunates. The offal humanity of every nation still herds here, for which reason, nations are most unfairly represented. Here the stealthy and dangerous Italians rendezvous, every move of which is a hint at the stiletto. The low French congregate here, and help to make the locality repulsive ; and here, too, John Chinaman and his celestial comrades smoke opium, burn incense, and have their "joss" as in the celestial empire. It were useless to enumerate the representatives of all nations. Here in dens are thieves, robbers, burglars, breakers of the peace, women who fill low dance-houses, or walk the streets under the gaslight ; here men and women, black and white, drunk and sober, sleep in a common room in bunks or on unwholesome floors. Here horses, donkeys, cattle, pigs, geese, hens, and chickens are kept in the cellars, while the howling of dogs, wailing of cats, and fighting of men make night hideous. What wonder that children born in these places are born to crime. They come up daily from these haunts of infamy, trained to cruelty, blasphemy and shame, and graduate into the world from these schools of sin ; and I, too, ask who shall say in what measure God holds them guilty. Who that wants to do a glorious work, would not be a reformer in times like these. Trade, with its stately granite and marble palaces, is making inroads, and pushing its way into this vile locality ? The missions established here, at first by a few of us, I am grateful to say are doing a good work. I love this work. This is my home. Thanks, ladies, for your kindness in driving me here ;" and the interesting woman alighted from the carriage and went cheerfully to her work.

An hour later, and Helen and Magnora were driving in Central Park.

"We have just left one of the saddest places in the city," said Magnora, "which will enable us more fully to enjoy the beauties of this delightful Park. This unparalleled location is due to a

fierce quarrel among politicians. They brought so much good out of Nazareth ; but we will let the politicians and the quarrel pass, and take in this maze of beauty which everywhere greet the senses."

Helen was apparently thinking of something else. She might have been wondering what Magnora could have known of the General, but, however much her curiosity was excited, she knew it would profit nothing to question her. Magnora apparently did not notice Helen's silence, and persisted in calling her attention to the scenes.

"Look, Helen, is not this lovely ? Everything is sere with fall frosts, but not the less beautiful. What a lovely picture ! Velvet lawns, with a tint of auburn sadness ; choice and courageous flowers, that have braved the blast, are in fragrant blossom, and a thousand things made to be the same during the whole year, stand everywhere in monumental grandeur, proclaiming the tastes of their founders. See the museums and galleries of art ; zoological gardens, to instruct as well as to please ; conservatories and statuary stud these grounds. I see no end to beauty, and can think of no way to fully describe it."

"I am glad of one thing," abruptly said Helen, "that the opening of this park has placed a higher value on horses, and that people have become so liberal in their views, that even women can admire these fine animals without being termed as fast as the horses themselves. The man or woman who sees nothing to admire in a mettlesome, sleek, sound, fleet-footed horse, in my opinion, has not been properly educated. Show me a man who continually drives a lank, lean, rough-sided, ring-boned, spavined, string-halted, scratchy, or foundered horse, and I will show you that the man is more of a brute than the animal he drives. I like a good horse, and believe, next to humanity, it is the noblest work of God ; and could horses speak, they would reveal more Christianity than many men and women I know of. The love of horses may, like anything else, be carried to extremes, more especially in racing, when turned into ruinous gambling. This is to horsemen what grab-bags at ten cents a grab, prize cakes at ten cents a cut, lager beer at ten

cents a 'nip,' are to churches and church festivals. I once saw black eyes, not given by God, at a church gathering, which would not have been black had there been no lager. These things are all wrong. Come, Magnora, let us leave these beauties of nature and art which you say are so magnificently wrought, pencilled and painted in this garden of the city, and turn our attention for an hour to fast horses. Let us go to High Bridge. Never mind what 'they say.' 'They say' has ruined the best of people."

A little later, and two women eagerly watched the owners as they tested the mettle of their steeds on the Bloomingdale Road.

The excitement is intense, and, to a novice, would seem bedlamitic confusion. In this crowd are some of the most notable men of New York. The fast and slow, the bulls and bears, the millionnaires and railroad kings, are all in the exciting chase. All is exhilaration. Dust beclouds everything; teams crowd the thoroughfares, horses tear and rear, fast teams race with other fast teams. Vanderbilt handles the ribbons with as much dexterity as the most skilful youth. Bonner comes alongside, and driving becomes exciting. Edward Stokes dashes along with a fiery steed. This arouses Jim Fisk, and he ploughs a heavy course after him. Fisk would prefer a corner on stocks to winning in a horse-race; but he shrinks from nothing, and spurred by enmity to Stokes, he dashes on. A tall black-bearded man catches the enthusiasm, and sweeps after. It is evident he intends not to be beaten by Jim Fisk.

While watching the blinding maze of horses, drivers, sulkies and carriages, halting and turning to catch a glimpse of Fisk and the dark man sailing among them, in spite of the intensity of the excitement, Magnora's thoughts wandered back to the gay scenes of a watering place. She thought of her early friend, Josie, and wondered if she really were the same Josie who now carried in her hand the heart and purse of Jim Fisk. The dark stranger Magnora knew. He could not deceive her by change of name or color of hair. Had he supposed that Magnora Meldron was to be a spectator, he would not have been a participant.

She thought of the wild romance of truth connected with

these two men, so much stranger than fiction, forgetting the scene before her, when wild huzzas broke her reverie. The two are still in deadly chase. Even the most reckless drivers grow nervous. On and on, round and around, these contestants go. Their driving becomes fearful. They spur their beasts to their utmost speed. The crowd is astonished at the horsemanship exhibited by Fisk. The men rise in their seats, still goading on their steeds. Now they drive neck and neck. The dark man, proud of the excitement they had created, casts furtive glances upon the swaying crowd. At length he sees Magnora Meldron in the distance, thoughtfully watching him. His satisfied look suddenly turns to one of rage; his fierce black eyes dilate and flash fire; his nostrils distend, and lips part as if to curse this woman. His hold upon the reins becomes nervous, which turns his horse from the course towards his rival.

Suddenly the vehicles interlock, a general crash seems inevitable. Fisk holds his own, while the other carriage is wrecked, and the driver hurled headlong.

"Is the contest ended," asked Magnora of herself, "or will these men yet fiercely contest another race in human life?"

As the wounded man was carried away, the murmur ran along the crowd,—

"Count Andrassy is dead!"

CHAPTER XI.

Smythers improves in health—His bank in Pennsylvania robbed—The burly, black-headed man—The old white-headed Quaker—The unfaithful cashier.

THE health of Smythers improved as rapidly as his business, and he informed Hamer that he should be in his counting-room the following week.

On the afternoon of the same day Hamer was taken suddenly ill, and confined to his lodgings. No one was admitted on account of the severity of his illness, notwithstanding he sent a note to Smythers that he should probably be out in a day or two.

Unfortunately, Aiken had already been ill for several days.

There could be nothing unusual in the occurrence that a man, with a striking physique, walked down Broadway on the afternoon of the same day, crossing the ferry, taking the cars on the other side. He was of medium height, with a black heavy moustache, long black beard, coarse shaggy black hair, grown low on his brow. His eyes were deep in color, and of peculiar significance. They never met the eye of another with a straightforward look, but always fell like a door-latch if eye met eye.

At the second station he was joined by an old man of uncertain step, tottering on a crutch and cane. He had a long white beard, pure white hair. This would excite the curiosity of a keen observer, from the contrast it formed with a dark fresh complexion, black arching eyebrows and clear undimmed eyes, all of which indicated premature grayness. These men, though occupying the same seat, were evidently strangers, as they showed no signs of recognition.

The evening of the next day the middle-aged man stood before the clerk of the bank in the oil regions, and presented a check for two hundred thousand dollars, signed by Melvin Smythers, New York.

"Smythers appears to be drawing pretty heavily upon himself of late," said the clerk. "Only last week he drew out a hundred thousand dollars in bonds."

"You forget that Smythers owns this bank, and has a right to draw," said the cashier.

The clerk subsided by asking, "What may I call your name?"

"Arthur Walton."

"Oh, yes! Arthur Walton. Give me your hand; glad to see you. Have often heard Smythers speak of you. Had made up my mind you were a mighty sharp boy, instead of a bearded man. When men like Smythers grow so immensely rich, it makes them feel that all who are not millionnaires are children. Is this your first visit to our smoky city?"

"It is."

"Notwithstanding you may be a hundred times Arthur Walton, and it is all right, this is written in a manner that I cannot pay you without some one here knowing you. Perhaps you had better go to his office here, where they all, no doubt, could identify you."

"As to that," said an old man with a broad brim, "I have known Arthur Walton well, ever since his infancy. We were both from the Quaker City. Thee will do well to make his acquaintance."

"I had supposed that Walton hailed from the North," said the clerk.

The money was counted out, and the recipient immediately left, followed by the poor crippled old man. The next day two hundred thousand was drawn from the bank in Brooklyn, and three hundred thousand from New York, by the messenger from Smythers' New York house.

Hamer, during his two days' illness, sent every half day from his lodgings that he was improving, until he appeared at his counter even more fresh and healthy than before his illness.

Scarcely had the money been paid out at Titusville, when the book-keeper of Smythers' oil-house there received a small draft of five thousand from a barrel manufacturer. He drew a check on the bank. The cashier returned answer

that he could not pay the check, the account being overdrawn, as New York drew on them for two hundred thousand the day before.

The clerk of oil lost no time in reaching the bank.

The bank-clerk informed him that Arthur Walton presented it in person.

"Wonder why the boy did not call on me?" replied the oil clerk.

"Not much of a boy, as far as years are concerned. How old sir?"

"About twenty-two."

"Twenty-two?"

"Yes."

"His face must be a productive soil, to grow such a splendid beard and moustache; and a more shaggy head I have not seen for many a day."

"I saw him one year ago, and his face was smooth and rosy as a girl's face, and his hair was curly as a Cupid's nest."

"He looks forty, to say nothing of beard and hair."

"Are you not mistaken in the name?"

"Not a bit of it; I know his name as well as yours. Besides, I wrote it down immediately."

"Did you pay without identification?"

"No. There was an old man sitting here, who said he had known him since childhood."

"I know I am not mistaken in his age, but he may have changed. You took me to be quite a senior, and I am only twenty-five years old. Your eyes, doubtless, are not mates. I will write Walton immediately and see what he is up to. Smythers is sick with a broken limb—confined to his room, and I guess when the 'cat is away the mice will play;' and he went out."

Shortly after, the oil-clerk again entered the bank in Titusville, remarking,

"It is passing strange; I have written Walton and get no reply. I wrote Smythers, marked personal, and get nothing. I come to ask you to write directly to the bank and have the banker see Smythers. Something is in the wind. He does

not do business in this way. No need of sending here to draw the money, when it might better have been sent through the bank to New York; besides, I'll swear the man who drew it was not Walton." He gave orders to the bank-clerk to write directly to the bank in New York.

By return mail he received intelligence that no order had been given to draw the money, and that five hundred thousand dollars had the same week been drawn from New York and Brooklyn by Smythers' messenger, who had disappeared; and that, added to an investment Smythers had made a short time previous, in which he had just learned he had been swindled out of two hundred thousand dollars, would break the man. Nothing in the world could save him from ruin, unless it was a miracle. He was endeavoring, through agents, to convert property into cash, and Hamer and Aiken were putting forth extra exertions to save him if possible.

"Hamer—Hamer—that name is very familiar. Something puzzles me about it."

"This excitement has caused a relapse in Smythers."

"What do they say about Walton?"

"Nothing."

"A little suspicious, is it not?"

"Yes, upon reflection; they did say he left a month before."

"Still more suspicious. Is it possible he is the scoundrel?"

"He might have been disguised. There appeared to be something unnatural about both of these men."

"I never thought of that. I am glad I am not a millionaire, to stand such ups and downs in business. Should Smythers fail, then we should see whether men appreciated his true worth, or his money. I shall do my best for this most noble man. He shall lose nothing through me. Seven hundred thousand dollars! Whew! Whew! Titusville will have to strike more 'ile' to redeem that."

"I declare, I am most truly sorry. I dislike to see a man who has done so much good in the world as Smythers, going down hill; and, mark me, every one will be ready to give him a kick. Why, his best friends will not know him. But I must go to business; good night, sir."

The struggle for financial life had now commenced in earnest. Smythers, though still weak, walked to and from his counting-house. Even under this pressure, for some time, all bills were promptly paid, till the failure of a large house which was deeply indebted to him.

At this juncture, the paper of the house of Smythers went to protest. Five hundred thousand dollars would have kept his credit good; but he could not get it, and the black pall of financial ruin hung over the house of Smythers.

CHAPTER XII.

The struggle—Financial life or financial death—The intriguers leave nothing undone—Jennie Wilton—The prophetic woman—No mercy—The Stokes Refinery, Brooklyn—Stokes arrested by Fisk—How it was.

"WELL, Colonel," said Count Andrassy, a short time after their collision in Central Park, "I am glad you called to-day, for the blue devils have been constantly punching me up since I have been laid on the shelf. You can help drive them away."

"That was a miraculous escape of yours," replied the Colonel; "wonderful that you were not dashed into atoms."

"I was most thoroughly stunned. I realized little for a whole day."

"I have come to the conclusion that it is not safe driving through such a crowd of teams," continued Fisk.

"As safe as on Broadway," said the Count. "Only a short time ago Greeley and some of his friends got smashed up twice in one day; was run into by some of Smythers' men and General B—— from the South."

The name Smythers suggested a thought to Fisk. Following it he said:

"I understand that it is a foregone conclusion that the house of Smythers is going under. I am sorry."

"It is a matter I know nothing about. I am sorry to hear of the failure of any business man," said the Count.

Count Andrassy said this with as much frankness as though it had been true, when his constant study was how he could most effectually injure Smythers; not so much from any personal enmity to Smythers, but from hate of Magnora Mel-dron, as gossip made Magnora his affianced. The Count believed this gossip to be true, though Magnora met everything so philosophically that it always left doubts in regard to her heart histories. He also had another object. He knew

if they succeeded in robbing Smythers of his gold, it would strengthen his power against Fisk, furthering his plot to secure Josie.

His attempts to intrigue Greeley out of a few thousand had been thwarted by Magnora, which stirred his anger afresh. He unwillingly left the track, feeling sure if he went on she would expose him.

Fisk made but a short stay, during which he was nervous and restless. He had just taken leave, when Dan Jameson with Foster Conlon entered.

Shaking the Count vigorously by the hand, Jameson burst into exclamations:

"Is it not gay—grand—glorious! Smythers has gone the whole length of his rope. Nothing can save him. Those bank operations were figured down to a fine point. When his money is gone, then we will see what his real worth is in the estimation of his friends. As it looks now, he will not have one left, unless Mag sticks to him. Some think she is going to marry him, but that is all false. I happen to know something about it. He is engaged to marry the daughter of the rich old miser Wilton.

"She has been in Europe all summer. She is home now, but Smythers does not know it. Noah's dove went across the water and told her of Smythers' short-comings. She will never marry a beggar, mark me! and so he may marry Mag after all."

"Satan would be the only good match I can think of for her. She will get beaten yet. She is not capable of plotting against a dozen men."

"Do you think, Count, that she is acquainted with Ed. Stokes?"

"I do not know. Why do you ask?"

"There is no way in which we can induce him to press his claims against Smythers. Hamer worked his plots to a charm in getting Smythers indebted to him, thinking he would be just the man to make him come to time."

"I would not urge him," said the Count. This was a stroke of selfish policy, for it occurred to him that he would rather use him against Fisk. These men were already at variance, and it

would not require money to increase their enmity. The Count continued:

"Can you tell me for what reason he is such a decided friend to Smythers?"

"It is a matter of honor," replied Conlon. "You see Stokes was, not long ago, in just about such a fix as Smythers is now. In the year 1865 he built an extensive oil refinery, and bought a large quantity of crude oil from Smythers. He ran in very heavily. Stokes was always a daring dealer. He invested in petroleum companies at an unfavorable time, and lost. Immediately after his losses, his refinery, which was completely stocked with oil, mysteriously took fire, and was swept away. His success had not been of that kind and duration to excite special envies. His friends stood by him and advanced money for him to commence again, and among the most faithful of his friends was Melvin Smythers. In 1867 his refinery was rebuilt and in successful operation. Smythers was his friend all through, which is the reason Stokes stands by him. The profits during the following years amounted to hundreds of thousands; and to the honor of Stokes, as a business man, he paid all old claims, although he had been released by law."

"Is there not some trouble between Stokes and Fisk?"

"Yes! Just at this time of his prosperity Fisk sought control of the oil business in the interest of Erie. A co-partnership was entered into, and Stokes was made treasurer of the company, with good salary, liberal rent for refinery, a large per cent. of the net profits, and the benefit of cheap freights. Had this continued, his wealth would have rolled into massive proportions; and it was now much too great to pass unnoticed by grasping men, particularly of Fisk. The records show that he had Stokes arrested for embezzlement, the charges of which proved to be trumped up. The suit was dismissed on the grounds of malicious persecution. Fisk succeeded in taking cheap freights from Stokes; and through various other irregularities caused by these affairs, Stokes has become somewhat reduced, but nevertheless he will accept no bribes against Smythers."

"Mr. Conlon," said Count Andrassy, "will you be so kind

as to step out and get me a bottle of wine? I desire the very best, or I would send a servant. The doctor's orders are imperative in regard to my regularity in taking it."

Scarcely had Conlon closed the door when Andrassy said:

"Jameson, that young man is too honest, altogether too conscientious for our purpose. Did you not notice what pains he took to represent things fairly? Notwithstanding everything he said favored the deepest plot I ever laid, still I tremble at his weakness. He will, sometime, grow sentimentally conscientious, and betray us. I want to see what he will say after he tips a few glasses of wine."

"He is all sound. I have a death-like grasp upon him. His fear of me, if nothing else, will keep him all right. He is inside the ring, and it will be positively necessary to manage him in some way; there is no backing down now."

Conlon returned with the wine. Leave the three enjoying it, and step into the lone room of Smythers. He is sitting with his head on his hand, leaning over a pile of account-books. Follow his thoughts:

"Jennie, the hope of my soul! were it not for her pure love I would not attempt to survive. She loves me for myself, and not for the gold of which others rob me. It is strange I do not hear from her these long days and weeks. She is, no doubt, on her return; besides my mail does not come regularly.

"Magnora Meldron is the life of my life. I am sure I should not desire to live if she were not in this world. Whether she be far or near, whether she come or go, I know she is my friend, working for my good; nor would I forget strange magnetic, prophetic, resolute Helen Brandon, with more apparent faults than real ones. She always comes in the right time, stays just long enough, and then goes her own way. And is this all that I can rely upon? all there is left of the hosts I once thought friends? What a world is this—no money and no friends!" and Melvin laid aside his books, and hurriedly walked to and fro in his room for a few minutes, and then went into the street. He turned his course towards the river. A woman in black followed in his shadow. Something like a magnet appeared to draw him back. Slower and slower he moved, till he stood

still for a moment, then turned and slowly retraced his steps. While he passed, the dark form rested unnoticed against the wall of a shaded house, but soon followed on, and did not leave him till he entered his lodgings. He threw himself upon his couch, exclaiming, "The pale, pleading face of Magnora Meldron haunted me all the way, and it saved my life. I could see it as plainly as though before me now."

The intrigues and blackmailing now going on has much to do in bringing about the great tragedy at the Grand Central Hotel. Each member of this black league has his own object in view. Love of gold, envy, woman, and revenge are the principal elements that stir these vile men to action.

These villains have formed such numerous plots and counterplots, blending so many into one, in each of which is the elements of tragedy, that, in following them, the reader will be led through paths not all strewn with roses. First follow Fisk, Stokes, and clique, from the beginning of their intrigues till you reach that eventful period where Smythers is struggling not only with creditors, robbers, and assassins, but with critical physical disabilities.

CHAPTER XIII.

Josie Mansfield—The mutual friend—How changed the picture—Beauty not at a discount—Dean Carlton—Gold the power behind the throne—A man about to take the fatal leap—A woman with a revolver—Shot or drowned—Do no rash thing—The world dead to me—A wife—What of the beyond?—I will live if only to learn who you are.

A LOVELY woman, ordinarily attired, was nervously reclining on a couch in a small parlor on Thirty-fourth Street. Nothing unusual in this.

A lady entered, evidently an actress; knelt by her side, with a captivating dramatic effect, and sweetly asked:

"Dear Josie, why so sad to-day? Cheer up, darling, there are brighter days coming. Large hearts are opening to take you in with all your loveliness. I have been interceding for you with the Colonel of whom I spoke, the friend of actors in need. He has gladdened the heart of many a deserving one with his rich beneficence. Here is a sealed package from him for you."

It was the sought-for benefit. Actual want no longer stood like a grim ghost before the intriguing but now half-humbled beauty.

"You see, dear," said her friend, "that philanthropic hearts beat even in this perverse city."

Josie was herself again. One moment's time wrought years of change. Would that this benefit might incite her to take the onward, upward road to purity!

"Once more I have aims and aspirations," said Josie. "It is strange what power there is in gold. Who is this man? I must see him, thank him, love him!"

Her guardian angel dropped a tear, and sighing, said:

"Alas, 'gold wins,' while hearts count naught in the worldly games of love."

Annie replied, "And so you shall know this generous man."

The introduction was brought about, and the man with the massive brain, with giant mind, with powerful form and liberal heart, was led a weak captive by a woman. And was this the woman of whom we read in another chapter, who said she would be revenged, that she would make strong men bite the dust? If not the same, she fulfils this woman's prophecy.

Another picture, but how changed! A beautiful woman in queenly attire is reclining in elegantly furnished apartments on Twenty-third Street. A flower transplanted from the waste fields of life into a gorgeous greenhouse finds a rapid growth; and so this woman, taken from scanty fields into the hothouse of luxury, revels in happiness. Life to her reflects only rosy tints, and golden sunshine fans her brow. The reservoirs of pleasure are deep in her soul, and now they are filled from the fountain of worldly love. An elaborate wardrobe now enhances the capital-in-stock of her beautiful self, which is no longer at discount, but more current even than the stocks of Erie. Her value is appreciated. As she still reclines, a noble looking man enters. His look and tone is love, as he addresses Josie:

"Good evening, my charmer. You see I have ventured even here, to look once more upon the queen of my heart, the usurper of my soul, the ruler of my destiny!" and he humbly seated himself at her feet.

"You cannot remain here, Carlton," replied Josie, casting furtive glances at the door, as if expectant.

"Go with me, Josie, for no man ever loved as I love."

"Do you not know that with none but you I should have starved?"

"I did my best, but alas 'gold wins' instead of love;" and Dean Carlton buried his face in the silken train of Josie's dress, which lay in massive folds upon the floor. It is true, "Strong men bite the dust."

What heart so callous that it does not yearn with sympathy for a true heart enslaved by its own unrequited affections, outweighed by gold!

"Gold wins." It makes men; it rules the choice and the voice; it is the lever that moves the world!

Dean Carlton had not money ; and if sense ruled love, it might be said he had not sense. He arose and passed out without a word, with the best treasure of his nature trampled under foot,—a critical moment with man or woman. May some guiding angel watch while he gains strength to conquer ! for nothing so much proves the power of manhood as to rise above the intrigues of heartless woman.

Carlton wended his way to the nearest pier, where many lives have ended in tragedy.

He walked hurriedly to and fro, alternately incoherently murmuring and raving, "Why will not darkness come and put out yonder light ! I would not any see me, lest they save me from this death, which I most desire. How slowly the night draws its shades over the earth !"

The guardian angel whispers, "'Tis strange how short the time seems to happy lives that would not end, but how long to you eager to end it. Do you not see the night is coming fast ? It has chased the sun over the broad Atlantic, caught up the silvery sheen of ocean, blending it with the sun's parting rays, making these mellow twilight hues which linger around this fatal spot. They will soon be kissing the cheeks of the Rocky Mountains, and caressing the bosom of the old Pacific. The black mantle which they let fall will cover many a murderous deed, but let not its sable folds envelop you in crime."

"Begone, fair delusion, speak not to me ! The agony in the garden was not deeper than mine. It wrings my heart, it crushes my soul !" and Dean Carlton rushed to the fatal brink. He raised his hands imploringly to heaven, saying, "God forgive this act !" He moves : a woman in black, with a silver-mounted revolver half hidden in her belt, hurried to the spot and grasped the madman by the arm. Daring deeds often bring to the face deathly pallor ; and as the deepening twilight fell upon the face of the woman, strange to Carlton, but no more strange to him than to the whole world, the superstitious mind could readily have believed that she came from the shady realms of spirits.

"Do nothing rash, my brother !"

Was it the spirit of his sister ! No, it was a stranger.

"Your brother ?" said Dean.

"Brother, because a child of God. Take not the life which he has given, the life which you cannot restore."

"But I am dead to the world, and it to me is blank. It only remains for me to bury myself in the dark waters of oblivion."

"You are mad, kind sir ; your reason is gone, or you would not do such a deed."

"I am not mad, but there is nothing left for me."

"Have you no mother, no sister, no wife ?"

"Mother—sister ? yes ! A wife ?—good heavens !—let go my arm, woman."

"I understand you, sir. I know what agonizes your soul. The love of a mother, of a sister, is so pure and holy, so like the sunshine of heaven, that we do not appreciate it till gone, and the night comes—"

"I have lost no mother's love—"

"Kind sir, I had not ended. There is another love that intoxicates the soul. It becomes drunken upon this hashish of affection, this impure and adulterated mixture which some are only capable of giving. Its maddening influence upon the brain is dangerous. Taste no more this fatal poison, nor let the effects of what you have drunk drag you into a fearful eternity, but rather let it serve to raise you above the morbid atmosphere by which you have been surrounded. It is holy to love pure beings ; but when we have once loved and learned that our idol is of the earth, earthy, drop the lump of clay that breathes an impure spirit, and soar nearer heaven."

"I know your sorrows ; have seen the strong crushed beneath no greater weight than you now bear ; can almost see the beautiful form and face that is snapping your heart's tenderest cords asunder."

Carlton clasped the woman's hand, doubtfully asking :

"Is it true that you are flesh and blood, and know and feel all this ? How weak I have grown to so plainly acknowledge that you guess the truth. How came you here at this hour ?"

"I know that he who would slay himself, watches for the first footfalls of night ; and as they come stealthily stealing o'er the earth, I watch the nervous wanderers as they hurry here, and

many a would-be victim of despair has retreated at my approach."

"How dare you come at night without a protector?"

"This is my protector," said the woman, touching the revolver in her belt.

"Courageous woman—woman divine!"

"Not so, but simply a lover of humanity. He who truly loves all mankind has the courage to die, but a still greater courage by which he dares to live."

"And do you think it takes more courage to live than to die?"

"You prove it. You dare to die, but you have not the courage to live!"

"Am I a coward, then, that I seek to die? You sting me, till I shall dare to live, woman or spirit, whatever you are. Could I but know that this anguish would pass away, then I should have much to live for, but to end my sorrows at once were preferable to a continual life of sorrow."

"And what of the beyond?"

"It cannot be worse than the pains of the present. You have guessed the riddle of my suffering, but you know not its meaning. Did you but suffer what I do, you would embrace, with joy, yonder flood, if it would but hide you in its bosom."

"No; I should know that the suffering was given to better fit me for life here and hereafter. Strong minds and brave hearts break or grow stronger at will. The spirit within is their master. Let not the master be weak, lest his servants fail."

"By heavens! I will live, if only to know who you are, and how you learned so much philosophy."

"Though the incentive be poor, if it saves your life, well."

"Tell me, lady, who you are, and where I can see you."

"A man in your state of mind only seeks gentlemanly engagements, therefore, I do not hesitate to tell you that my name is Magnora Meldron. Call at No. — Fifth Avenue, at half-past eight o'clock to-night. Be prompt, for I have much to say to you."

The woman was soon lost in the twilight; and the man walked slowly away.

"Strange woman," thought Dean. "What does she know of me. I must find it out. Is a man never so dead that he has no curiosity? I first thought that when she left I would carry out my design; but I have told her I will see her. Has much to tell me! How strange, I repeat. I have half forgotten Josie already in that peculiar face. Not to-night will I die!"

CHAPTER XIV.

Josie bends in adoration to her money lord—Wives and daughters reflect—Who shall go from the banquet pure?—Love is not weakness—Get thee behind me, Satan.

SCARCELY had Dean Carlton left Josie, rushing madly to the pier where the scene described in our last chapter between himself and Magnora was enacted, when his rival bowed himself into her presence. She arose to meet her money lord. She told him the sweet tale of loyalty and love, bowed the knee of adoration; and the man who could suspect a whole world of deceit, believed one woman. The angel of virtue blushing drooped her wings, while the angel of pity shed a parting tear; and then both winged their way, hovering over a lone wife who innocently dreamed of the honor of her liege lord, who was even now revelling in the intoxication of delight. Leave the twain enjoying their ideal happiness, and return to Carlton.

Punctually at the hour he met Miss Meldron at her residence. Time will develop the full result of this interview, of which only the closing scene is given.

"Go, Carlton," said Magnora, "but let us not sit in judgment upon Josie and your rival. It is God's province to judge of sin, while we should look upon it only to avoid it, and to aid in delivering others from its temptations. We have no right to condemn to moral death, therefore none will, in the light of heaven, be made the better or worse for our judgment. Should we condemn our fellows, by it the sweet cord of sympathy given by God to bind us to all mankind, will be broken, and the mantle of charity, made to cover a multitude of sins, be rent. Sin lies in the conception of an act and not in the act itself; so if we judge without knowing the promptings of the heart, we misjudge. In this case let God judge, while we entice others not to follow their examples, apparently so fraught with moral death. Were it possible, I would judge

leniently as God himself; but I am mortal. For me, give me the whole world and ask me to exchange places with Josie, and I would hurl the gift back to the giver, and accept a dungeon in its stead, that I might keep purity of soul and purpose. Would to God that no woman cast the pearl of virtue before the immoral swine of this world! Oh, heaven, why cannot women see!"

"But, dear lady, if man too is weak, where is the moral difference?"

"'Twas the same I would have said, but more. Standing on your point, let me draw from this gay love life-scene a sad picture.

"Your rival saw, and, the amorous world says, loved Josie. He crowned her queen of a gem palace; and how worthy it were had it been the gems of true love that sparkled in her crown! The star of her destiny is sinking below the horizon of virtue; then what of her when youth and beauty fades? True, she is now the diamond that glitters in the Erie ring, the magnet that rules the busy brain of Erie's prince, as in its massive chambers are born important schemes; but what of all this? as stocks fall, false affections will die. The destiny of this twain is fixed. The die is cast, and ere long it will be read in history. Josie now presides with grace at magnificent suppers, and stakes the gem of womanhood against a diamond solitaire. Can such love be aught to you? Would you sacrifice life for a vain fancy? Though your rival makes manhood cheap, by laying costly gifts at Josie's feet, he does not the more hold her love, for the treasure she has not to give. It was years ago sacrificed. I am sure that I am not mistaken."

"I cannot believe that this woman was your girlhood's friend. Her heart was never crushed, or else there had been in it now some sympathy for bleeding hearts."

"The heart that is dead to love, bleeds not in sympathy, nor does it breathe one sigh of sadness over the hearts it breaks in turn. There is often more binding power in the icy chains of a frozen heart, than in the sweet, soft, malleable chains of sympathetic affection.

"The warmth of this woman's affection for this Erie man is

measured by dollars and cents. It balances in the scale with costly ornaments that help to make up her beauty. There is a strange mixture in this affair, of business and beauty, of love and locomotives, and of low-class virtue, that will be hurled from the track by some infernal engine of destruction, and who will be to blame? I say not the woman alone, not the man, not society, but all three. Each sins and is sinned against. Mine is not the verdict of the world. Faithful wives, spiritual and devoted maidens who worship, as they think, pure men who have offered themselves as willing sacrifices upon the altar of their affections, all unite in denouncing this woman.

"I, who worship at no shrine except that of God, dare to look behind the scenes and draw a picture for these sanctified wives and worshipful maidens. Let wives and maidens look in upon one of these rich banquets at which she so gracefully presides, and they will find their loyal husbands and lovers who so loudly denounce the frailty of woman. Here they pay willing court and toast this woman with rare bits of flattery, and trill the musical song of love for which their wives and sweethearts are pining. Are these men better than the woman whom they flatter? Should wives and maidens search their own hearts they might not always find them guiltless. Did I address wives and maidens I would make this plain, but to a stranger I will say no more. I believe that God smiles on nothing but pure love. Some would palliate this innovation by saying that your rival was ill-mated, married without love; but was it love that forced this strange farce upon the society of New York? Those who say that he does love her —"

"Hold, lady, you drive me mad. I have listened to you as in a bewildering dream. Remember that I love her deeply—wildly—madly!"

"Then when you learn to hate her, you will hate deeply—wildly—madly."

"I can never hate such a being. She is the embodiment of loveliness. She treads the earth like a queen. Her entrance into a room is like the sudden presence of some tantalizing, delicious perfume, such as must have come from the lovely garden of Eden, or floated up from beneath the lattice where the

beautiful queen waited for her faithless Antony. Her eye melts and flashes, while love and passion surges across the heart that beats beneath a heaving snowy bosom. With such a woman life would be to me but one long stroll in the garden of love, where stones would be like rose-leaves, and thorns like eider-down. One smile, one glance from the love-lamp of the magnetic eye of this loved, witching siren would be more to me than all the gems that glitter in the coronet of intellect without such smiles and glances."

"Kind sir, I see it all. I have known before that men who have common sense in everything else are weak on this point of love, just where they should be strong."

"And do you call love weakness?"

"Not so; true love is strong, if it has something on which to feed; but when it starves for want of proper nourishment, it gnaws the heart and maddens the brain. True love can only live when it exists between pure beings, binding each to the other so closely that no fortune, however adverse, no allurements, however attractive, can win the one from the other. Two who truly and purely love will roam together through the world, and though they cross the wild prairies of life, covered with snow and sleet, it will be to them like sunny fields, where balmy air toys with orange-blossoms, and the cane bends to the soft embrace of the breeze. If the wind of adversity blows, these loving hearts will shelter each other, and imagine it but a zephyr wafting to them rich perfume over the valleys waving in shimmering green; or if the mountains of want loom up, they will look to them like beautiful ranges of hills covered with the purple mountain foam of perfect peace and love, just breaking against life's summer skies. Purity, respect, common sense, and a Christian spirit, mutually bestowed, form the base of all true love. Had Josie possessed this, she could not have left you for gold. Even now, no doubt, she is presiding at the festive board where soulless men are putting up jobs, making corners, laying plans, while her musical laugh seals the deep-laid plot of financial villany. She rules the transactions of intriguing corporations. What a mission for a woman in this nineteenth century! Alas, and what a mission for a man! The controller of

Erie is bound heart and soul to this occidental Cleopatra! but he will find that the asp will poison his own bosom while she goes free. Remember what I tell you. Let the experience of to-day and my advice dissuade you from any further thoughts of this woman. Rise above her intrigues; be a man, and live! Her greatest punishment will lie in the knowledge that you are manly enough to drop her when you know that she is false. She discarded one man for you, and to your sorrow you learn that she can leave you for another.

"Go into the world to-morrow, smile upon the innocent child, laugh when you meet your friends and shake them cordially by the hand, help tottering age over the crowded thoroughfares, and thank God you are free from heartless intrigue!"

"My lady, you advise impossibilities—no mortal could do this."

"Had mortal never done it, then I would not advise. All at times set up false idols in the heart, but all have power to tear them down."

"You know not what you say. Tell me, lady, did you ever love?"

"A bold question, but honestly put. I know what I tell you. It is said that experience teaches a dear school, but he who learns only in the school of experience knows little. Observation is often the best teacher. I have learned the truth of what I say from observation, but whether observed in myself or in another, matters not, so long as it be truth. Take this advice. If you worship and find your idol false—find that all there was of good in her was the creature of your own fancy; that when stripped of the imaginary good with which you had so beautifully clad her, you behold her stand before you a devil incarnate—then why not be strong and cast her away, lest your unrequited love drag you down to death?"

"Could you do this, lady?"

"I could lose every false friend, and smile as though nothing had happened."

"But friendship and love are two."

"Love is but friendship intensified, and none should blush to confess themselves capable of it. Requited love is a good ruler,

but he who is governed by unrequited love, is on the road to moral death. Think of all I say. I may never see you again, and—"

"What! I never to see you again?—impossible! it must not be."

Magnora knew her point was gained, not of love, but of power to win his soul back to life.

Before Dean Carlton left, he had promised faithfully to act upon the advice of this strange woman; and as he went quietly home, the sympathetic countenance of Magnora was constantly before him, while he could only see that of Josie in the dim distance. Such is the power of true love for humanity when rightly administered!

CHAPTER XV.

A pretty kettle of fish—Jehoshaphat Crossbrain—Y. Z. Pickup—An ancient Bohemian—A Cupid's nest—Dead idols—Theatre and trade—The Prince of Erie—Jealousy bodes evil.

"A PRETTY kettle of fish!" said old Jehoshaphat Crossbrain.

"What's the matter with you?" asked Y. Z. Pickup.

"We shall ere long be under petticoat government in these Erie matters. It will yet come to such a pitch that we cannot get a pass over this road without the consent of some woman."

"I did not think, Crossbrain, that such an old fossil as you ever had any thoughts on the woman question. Did not suppose you knew a woman from a dressmaker's dummie."

"I may know more about women than you think I do, but I confess that I never before saw such a combination of amours and finance as is now going on in that Erie office. It is a regular Cupid's nest. The little god himself was never more blind than the controller, and every man among the crowd seems to be shot through the heart with an arrow from the bow of this archer, Josie."

"Stop, stop, Jehoshaphat! Antiquated bachelors, whose hearts are like winter, are not to sit in state and judge to what temperature warmer hearts may rise."

"None of your free-love doctrines, Y. Z.; I despise them."

"Then you think it not *au fait* for Josie to sit on a golden throne, checking off the accounts of Erie with a feather plucked from Cupid's wing?"

"Not while we poor cusses are taxed to support such extravagance. Just as long as men will let love rule business, just so long will there be losses, failures, and tragedies."

"Now I am astonished! Why, Crossbrain, you are chuck full of romance! I believe there is some dead idol in your heart."

"Has one common sense, and is he, then, not to speak from observation? I have always advanced the doctrine that there is the most romantic connection between love and business. Love makes and ruins more financially than all business transactions put together. A man steals a fortune with which to crown the lady he loves, or murders her that he may steal her fortune. Woman sells her freedom, discarding friends and fortune, while she picks up the pearls of love. I tell you, sir, the greatest dicker in this world is between money and the heart."

"To return," said Pickup; "I think myself that the affairs of Erie are mixing up a little, but not enough to do any harm. I see no particular reason for not enjoying life as one goes along. Human nature is human nature. Men and women are all about the same, not a penny to choose; if there is any difference women are the worst."

"Don't like your doctrine, Pickup. Your comparison between men and women is unjust. Would like to preach you a sermon on the purity of woman. There are more women than men in heaven, I dare to say."

"I see, Crossbrain, she has gone to heaven. When a woman carries a man's heart to heaven with her, he imagines all women left behind are angels too; but there is where he is mistaken. Angels, wings, and women! Erie, love, and stocks!—well, it is a queer mixture. Not only a mixture, but things are becoming tragically dangerous. A fearful change is to come over the Prince of Erie; and with all his faults I have loved that man, and would still, if I could see him mend his ways."

"You predict that a change is to come over the spirit of his dreams. Are you a prophet?"

"No man ever ran so recklessly without sooner or later getting wrecked. His worst fault is his love of power and a weakness for woman's adoration. He believes that he holds Erie in one hand and the heart of Mansfield in the other. He is making another grasp, and while he makes it he will lose his hold on both these. A too great combination in theatre and trade is turning the fiery brain of Fisk. Music and beauty combined has a power over such a nature. One has little time for morals."

amid the corners on Wall Street, the intrigues of railroad corporations, the click of the telegraph mixed with the soul-stirring voice of Monteland, as it floats up and fills his office with rollicking song. The flash of footlights, the flash of diamonds, the flash of beauty, disturbs the railroad king in his deep consultations, and the flash of pistols will yet cut the golden cord that has hitherto so firmly bound him to Mansfield. Jealousies bode evil."

"Sentimental and eloquent, by Jove! Crossbrain. I believe I have heard something of Fisk's amour with Monteland, and that 'Barkiss is willing;' but I must go. Give me your hand, Jehoshaphat. I will promise never again to say that you lack romance, or that the name Crossbrain was invented expressly for you. I came on business, but have spent the allotted time in discussing railroads, beauty, and song. I will see you again on this business, and at the same time take another lesson in this poetry of life."

CHAPTER XVI.

Things taking a serious turn—Monteland, the queen of song—Young Stokes—Love quarrels and business—Long Branch—The course of true love—Josie not like Alexander—Curious coincidence—Magnora at Josie's house overhears a startling conversation—New York rule—Men have a price—Prison jobs.

"WELL, Crossbrain, I am on hand to finish that business, nevertheless I will take time to acknowledge that you were correct in the Fisk-Monteland matter. Things are taking a serious turn, and I myself fear they will end in tragedy. Monteland really became the rival of Josie, and contrary to all expectations, Joe was willing to resign, and ready to leave with the money she had scooped. This wounded the pride of her money lord, on whose bounty she has been fed. He did not find in her a crushed yet faithful wife, to mourn in secret at the knowledge of a rival in her husband's heart."

"I believe that Josie prefers Ed. Stokes to Fisk anyway, and that is what's the matter."

"You are mistaken; it is Fisk and the women that are in a muss," replied Crossbrain. "This Monteland is raising the deuce. Stokes has nothing to do with it. He knew Mansfield before Fisk did. Had he desired to catch this bird, he had only to furnish the plumage."

"But Stokes and Fisk are at swords-points," continued Pick-up.

"You will yet find that it was their business relations that estranged them; but about the women, Fisk gave a banquet in honor of Monteland. He became so intoxicated with her charms, that he offered if she should request it to change the name of New York to Fiskville. He represented himself as a prince indeed. It is surprising. Josie indignantly left, and refused to be reconciled to Fisk, when a quarrel ensued. Stokes was not there, but Fisk afterward broached to him his troubles.

He is said to have used his best influence to reconcile them. There proved to be a piquancy in the spirit of Josie for which he was not prepared. Had she slunk away in a corner and mourned her beautiful eyes into a languid pining lustre ; had she plead with him not to desert her, not to give up one so devoted to him ; had she told him again and again of her matchless love, he would have still gone on flirting with the charming Parisienne ; but her independence made him feel that if he once had power over her he had lost it. The want of her adoration left a stinging void ; and the thought that she, too, might have been playing the game of love, with money for the stakes, while she lorded it over other hearts, both conquered and humiliated him. He was bound to effect a reconciliation, if only to prove to the world that he was still the supreme ruler of her heart and destiny. This done, he would be ready for another conquest. Through Stokes a transient reconciliation was effected, and the twain took a cottage at Long Branch, where he always creates an excitement as he drives in regal splendor, with Josie reclining on the cushions, as indolently as some oriental princess ; but if the course of true love never runs smooth, what might be expected of this flashy pair ? ”

“ So they have quarrelled and made up, have they ? That is better than husbands and wives do. ”

“ About the same ; for it was not long before they again quarrelled, and Miss Mansfield returned to the city, leaving Fisk behind. ”

“ Is that the end ? ”

“ Oh, no ! Fisk, upon finding Mansfield inexorable again, sent for Stokes, but he did not succeed in again effecting a reconciliation, and angry words passed between the men. Fisk has learned too late that Josie is not like Alexander, for she had other conquests to make. At this point Fisk became fearfully jealous of Stokes, believing that he had been figuring for himself with Mansfield. It is human nature to accuse everybody before one whom we love, and in his rage Fisk fell to persecuting Stokes in business matters, the result of which I have not yet learned. He will be thoroughly exposed, but in what way I cannot tell. ”

“ A curious coincidence occurred at Mansfield's house a short time since. A lady by the name of Meldron, believing she once knew Josie, and unwillingly holding a knowledge of some of the intrigues that were going on, fearing that in the end they would result in injury to some of her personal friends, resolved to call and reveal the plots which she believed Josie had power to counteract. ”

“ Josie was for the time engaged, but so intent was this woman on her mission that she waited her time. ”

“ Two men were in earnest conversation in an adjoining room, evidently Fisk and Stokes. She heard enough to sink this city, but she will reveal nothing faster than she can make it serve a purpose. ”

“ How do you know, then, what she heard if she does not tell it ? ”

“ Stokes has told it, but I did not get particulars. ”

“ This Miss Meldron is a cool, calculating woman. She has gone energetically at work to counterplot them. She was in Philadelphia the next morning after the adventure, where I learn she made a masterstroke. Dean Carlton, one of her friends, gave me this outline. ”

“ Is not Dean Carlton one of Josie's rejected lovers ? I should not think Meldron would pick up what she throws away. ”

“ Some cast away pure pearls, and pick up base imitations. I do not know much of her, only she appears to have friends in every grade of life. ”

“ One thing I do know, that it is growing intensely warm with the Prince of Erie. I wish he would let women alone and attend to business. The affairs of the heart dragged into business are as bad as Church and State. ”

“ Then had we not better attend to our business, and let these heart questions alone ? ”

Subsequent events brought to light the startling conversation that passed between the two men at the house of Mansfield, and to which Magnora Meldron was an unwilling listener. A reconciliation was talked over. The men were so loud that she could hear all they said, of which only their conclusion is here given :

"Well, Ed., this interview has saved you from State prison. You may as well know now that it is not safe to work against me. You are to understand that you are never to cross my path, neither in business nor with Josie Mansfield. If the whole New York tremble at my nod, why should I be baffled by you?"

"You are wrong, Colonel, I do not work against you. As for Miss Mansfield, I have held only the relations to her that you threw in my way. In business, I seek only fair dealing."

"The past ought to convince you that you had better let me entirely alone. I was at the bottom of the Morehead matter, and when you assaulted him, then I had you, my boy."

"What judge could you have found to enter up such a judgment?"

"We knew too much to bring such a case before a judge. It was to come off before the General Sessions. Why, Ed. Stokes, you do not know what power we hold here in the city. We rule New York to-day as absolutely as Robespierre ruled France. When we have the power to drive corporations worth their millions out of the State, we can easily put up a job to railroad you to Sing Sing. I have the indictment already drawn against you for felonious assault with intent to kill, and to-morrow you were to be indicted. Learning that the witnesses to the case were all poor, that was all I wanted to know. None so rich, none so poor and ignorant, but that they can be made to feel the omnipotent power of gold. I repeat, you must henceforth never cross my path. We will adjourn to my private room and more fully arrange these matters; and I hope we may henceforth be friends."

Magnora left. She saw reasons for changing her plans, which to carry out required her presence at the Grand Central Hotel.

CHAPTER XVII.

Magnora at the Grand Central—Two armed villains seeking her life—She coolly listens—Count Andrassay's intrigues with Monteland and Fisk—The language of love—The language of Nations—Revenge—Is Mag Meldron a devil?—Playing tunes on the harp of love—Threats to shoot Stokes and blackmail Fisk—Will shoot or poison Meldron—The beautiful Hortense—A lucky dog—Col. Montrose—The men discover an aperture between the rooms—They are alarmed—The host searches Magnora's room—Things growing interesting—A dreadful plot revealed—Magnora armed with proofs—Fisk and Stokes weaving a strange web of life.

FROM the house of Mansfield, Magnora went directly to the Grand Central. The proprietor bowed her in, while the clerks stood aside to let her pass. She inquired for Dean Carlton, was informed that he was absent, but would return in the morning. She paused for a moment, then dismissed her carriage, concluding to stay all night. She was always treated as a family guest, and not as a hotel visitor; but on this occasion she called for a room in the most remote and quiet part of the house, desiring to use her mind for thought, and not for entertainment.

She repaired immediately to her room, escorted by the clerk. He led her through winding halls, up gradually ascending staircases, ushering her into a cosey bird's-nest-like room, elegantly furnished, which had the appearance of being one of a suite. The clerk forgot to give her a key. She was about to recall him, when she thought of her own set of keys, one of which fortunately locked the door. There was a door connecting this room with another, in which happened to be a little aperture—whether designed or accidental she could not tell, but it proved to serve as the medium of a curious coincidence.

Magnora retired, extinguishing lights, and was fast gathering around her the drapery of repose, when her door was cautiously tried by some one in the hall. Only a mistake, she thought; but she lay in motionless silence, when a flood of light streamed

through the aperture between the rooms, and fell directly upon her face. Voices were distinctly to be heard in the adjoining room. The inner door was tried. Almost any one but Magnora Meldron would have trembled, but she only mentally asked what next. No sounds could be heard in her room, and it was therefore pronounced vacant.

"The clerk knew what he was about," said a familiar voice, "when he gave us this room, for no one but a burglar would ever think of coming into such an out-of-the-way place."

Magnora thought nothing of this, for they might have ordered a room to secure meditative quiet as well as herself.

She had by this time reached the fairy-land of dreams, when a man struck his clenched hand with full force against the inner door, and at the same time she heard her name pronounced in an excited tone.

She was now fully awake.

She noiselessly arose, and with much daring looked quietly through the hole in the door.

Almost any woman would have shrieked and fainted, when one of the men, looking straight at the door, exclaimed, "Why don't some one shoot that Mag Meldron?" It would have been natural to suppose that they saw her face at the door, but she was sure all was the result of accident. She continued to watch till she assured herself that the occupants of the room were Joseph Hamer and the blond General B——, now a dark brunette. Among all his aliases, Hamer addressed him as Count Andrassay. At length they seated themselves together on a rich couch standing by the door. Magnora could not now see them, so she seated herself directly by the door where she could hear all.

How strange are the enactments of human life. Two armed villains, with murder in their hearts, plotting against the life of a defenceless woman, and she coolly listening, separated from them only by a panel.

"I have told you, Hamer," said Andrassay, "all the particulars of my amour with Josie.

"I never met a woman that so entranced me before or since. I did not expect she could hold me long, nor would she; but

to have her snatched from me by this wisha-washy, moralizing Mag Meldron, set me on fire soul and body.

"I still feel the burning in my veins. I know she loved me, and by the powers above I'll have her yet. You are sure she is not married to the Colonel? Of course she is not; I ought to know better without asking the question.

"Zounds! Hamer, it *is* something to be loved by a pure, innocent woman, and feel that she is all your own. Her unbounded love put the greenest laurel in all my wreath of victories, and it is the thoughts of this loss that more deeply roots in my heart the spirit of revenge. I have not told you all my plotting. It was one of my intrigues that brought about the flirtation between Monteland and Fisk."

"How could you do that, when you had never met Monteland?"

"All the better for never having seen her."

"Tell me how you managed to kick up such a row between Josie, Fisk, and Monteland."

"It was fortunate in this case, Hamer, that I understood not only the language of love, but the language of nations.

"I wrote Monteland a glowing love-letter in her own language, purporting to come from Fisk, saying he should call at a certain hour, but begging her not to refer to the letter, as he had but a poor amanuensis.

"I then wrote a letter of sweet, soft, Parisian sentimentality to Fisk, asking him to call at this same hour with an interpreter; at the same time begging him not to refer to the letter, as she felt so delicate about inviting the attention of such a noble man, at whose shrine so many lovely goddesses reverently bowed. This is what brought about the banquet at which Josie became so irreconcilable. This was a laughable affair, for neither Fisk nor Monteland cared for the other, but each believed the other dead in love with themselves, and both were delighted, for each of these characters revel in flattery.

"This worked to a charm; but do not ask if I was chagrined when that dandy Stokes stepped in. I was plotting for clandestine meetings with Josie, by throwing Fisk and Monteland much together. I am very sure of my success with her.

Of course she is not the Josie she was once, but revenge is sweet ; but how to get this revenge I am still at a loss.

"You and I fully understand each other. You want money, for without it there is little power over man or woman. I want Josie Mansfield, and in order to accomplish my purpose will pay a round sum to get Magnora Meldron, Fisk, and Stokes all out of the way. I care little how it is done. Above all, Magnora Meldron must die !

"I cannot see how she ever accomplished what she did. In what way that letter ever came into her possession is a deep mystery. I could swear that it was cautiously hidden in my inner pocket, and that I was near no one from the time I received it till she sent me a copy of it. She is a devil. I hate her without power of expression. If it were puritanical days, I would have her hung for a witch."

"She is an unaccountable woman," replied Hamer. "She knows everything, and is always on hand just in time to prevent any startling happenings. I have often thought the devil sent her. She is quite intimate in this house, and had your telegram reached me in time, I should have asked you to adjourn this meeting to some other place ; but I guess her ladyship will not find her way round in this rookery."

"It would not be half as strange as her having that letter of mine," said the Count. "I see no reason for her being here on such a night as this ; and as she prides herself on turning the cold shoulder to such men as Fisk, yourself and myself, I hardly think she will turn up in this Fisk and Monteland matter."

"But she is always on the track of men who happen to think women are not too pure to be looked at.

"I would shoot that woman, poison her, or do anything to rid myself of her, but I should expect her ghost would arise and testify against me. Only think how I caught her in my arms when we run into that carriage ! I would sooner have rescued a scorpion, had I known who she was. My first impulse was to shoot her, but it was no place for a scene. The imp threw back her mantle, as much as to say, 'fire !' I could have torn her into shreds, but to refrain was policy."

"How this woman," said Hamer, "can always appear to mind her own business, and still have her nose in everybody's dish, I cannot see. She is a mystery, anyway !"

"She thwarts me on every hand. Fisk thinks I am one of his best friends, and has frequently invited me to his house ; and were it not for the knowledge Meldron holds against me, I would go. Would there not be a scene ? Josie would faint, no doubt, which would arouse the jealousy of Fisk, and that might bring on a crisis ; but that confounded Mag always comes up in my mind. I am dying to have another flirtation with Josie. After I had again won I would surrender to Jim. He would receive her again as he did from Stokes. What fools men do make of themselves sometimes. Why, he told me it would be no more sin to shoot him than to shoot a dog ; that he would shoot him if he interfered with him and Mansfield. I think any one who would quietly tell him that Stokes was out of the way could draw on him for a hundred thousand dollars at least. It is his determination that spurs me on. There is some fun in such an earnest fight. I assured him I had it from the best authority, that Josie and Stokes were playing sweet tunes upon the golden harp of love with its thousand strings, not with the souls of just men made perfect, and that this occurred every time he was absent. You ought to have seen him rave. I would have told him Stokes was going to shoot him, only I feared he would shoot Stokes instead. I could tell the truth, and say he threatened to shoot Stokes. I believe he will shoot him. Perhaps we had better tell Stokes of this. Anything to bring on a crisis."

"I will study upon this matter. I think I shall need more money than we can all raise to figure Smythers out. I would put up a job on Fisk in this Stokes affair, and I would succeed were it not possible that he would recognize me. I might put on cheek enough to carry it through. I have got to have more money some way, before I get through with this job.

"Fisk would be a hard man to blackmail, Hamer. He is physically and influentially strong ; besides, should he remember you, it would be dangerous business. If he sees the point, you cannot scare him into anything, and ten to one he would have you

arrested, or shoot you on the spot. He would dare to do anything. Should he shoot down the President he would think to get clear, and I do not know but he would, for by some wonderful influence he carries the people with him as per force. He rules the courts, institutions, and individuals. Money makes the gods for this world to worship. Gold wins."

"I know it, and it is money I am plotting for. I am sure I shall succeed in this Smythers case if I can corner sufficient money."

"I will help you all I can, but can tarry no longer to-night; should not have come, but was more than anxious to prospect a little. I will come again soon; meantime, faithfully watch the signs, and be sure that you do all you can to stir up an enmity between these three persons. Nothing would so delight me as to have it end in a bloody tragedy, more especially if the two I most desire should find death in it."

"Do you think, Count, there would be any possibility of buying Magnora in this matter? It has been more than intimated to me that she has lost her fortune. Were it not for her indomitable courage and independence she would be peniless."

"There's the rub. Her independence is what we could not combat. She would not sell herself to her best friends, much more to us. The only way is to get rid of her. Can you devise a plan, Hamer?"

"Dogs pick up fresh meat, grow thirsty, and die. If Mag should some day get the cramps and want to go to heaven, it might be beneficial to this corner of ours. Do you take?"

"I take, and would have no objection, only I think it safer to poison dogs than Meldron. She'd come out of it some way. She'll never be so dead but that she'll 'peach; but I must positively go."

"What is your hurry?"

"There it comes again. Were it not for Meldron I would be in no hurry. I have another charmer. Look at that, Joe," tossing him a picture.

"Charmer, indeed! lovely! What a lucky dog you are. Where did you find her?"

"At Saratoga. She wrote me that she was coming on here, which caused me to so suddenly change my mind and go there. I heard her say once that she knew Magnora Meldron, and was going to visit her some time. I did not think then Magnora would remember me, as I went by another name, and have changed in person somewhat; but she even recognized me in my most complete disguise of the blond. I do not want her to get on the track of Hortense."

"By the way, what is the name of this beauty of yours, Count?"

"Hortense Minthorn."

"Alas!" thought Magnora, "and has my lovely friend fallen a prey to this wicked man?" But she still remained motionless, though her heart beat in anguish.

"Where is she now?"

"At Prof. Black's studio in Philadelphia. She was coming next week. I dare not dictate to her too much, but I told her I should be there, and would be bitterly disappointed not to find her. It afterwards occurred to me she might possibly come this week, so I concluded to go right on."

"Suppose she slip through your hands like Josie?"

"No danger of that, if I can keep her out of Mag's way. Things would have been different if Josie had been left to herself."

"When do you go to Philadelphia?"

"On the second lightning express out. Have got to see Fisk first. Do you know, Hamer, where Mag Meldron is now? I never undertake anything but I think of her. Should not be surprised to meet her face to face as we pass out of this room. I can almost feel her presence, and see those large gray eyes looking thoughtfully at us. She would be a good-looking woman if she was any one but Mag Meldron."

"Hamer! I have just discovered a large aperture in this door. How easily sounds may have been transmitted through this into the next room. What if we have been overheard?"

"The rooms at the end of this hall are seldom used."

"Are you sure of it?"

"The clerk told me so."

"Do you not see it would be an easy matter for any one to look in here and see us?"

"But I am sure there can be no one in the room, or we should have heard some sounds; we could almost hear a breath."

"I shall never be satisfied unless we reconnoître. Light a taper and look in."

Hamer fumbled through his papers, took a sheet, folded it into a taper, and moved towards the gas-light.

Magnora saw she had no time to lose. She stealthily smoothed the counterpane, arranged the pillows, and stepped into a closet, leaving the door ajar. Soon she saw a lighted taper forced through the door into the room, and also the flashing of eyes behind the scenes. Not much could they see, and therefore the men did not feel quite satisfied with their search. The taper fell on the floor, which Magnora immediately extinguished.

"I am going to make a more thorough search," said Andrassay. "I will go to the office and learn if there was any one booked for this room. It is unaccountable that we did not notice this door."

It began to grow interesting for Magnora. Fortunately, both men went out. She gathered up her few articles of apparel, and quietly and cautiously stepped into a dark recess in a winding hall on another floor. She was sure they had not booked her, at least they never did.

Scarcely was she out of the room, when the landlord appeared with the Count. A rap, and no answer. The key gently clicked in the lock, the man triumphantly swung open the door with, "I told you so! Of course we know when rooms are occupied and when not. I know you could have heard no groans. If a guest was ill, he would know enough to ring. This is not a haunted house. Had you told me you saw snakes I would have accounted for it."

A satisfactory laugh followed, and the two retired.

The men did not return to occupy their room, but Magnora re-entered hers. She was but a few minutes settling upon a

plan. She wrote an urgent letter to Hortense, requesting her to take the first possible train and meet her at Bristol, a station this side of Philadelphia. She also wrote a telegram to the same effect. A few minutes more and she took her way cautiously through the halls, till she found one of the most trusty servants of the house, and slipping the letter and other message with a ten-dollar note into his hand, bade him express the letter on the first out-bound express, and to send the telegram the first possible moment, while she made ready to take the first train that would stop at the way station where she had appointed the meeting.

She chose this retired place to avoid Andrassay. That she might leave the room with the appearance of its not having been occupied, she picked up the taper which Hamer let fall, in which she afterwards found startling disclosures of vile plots. There is no end to the romance through which the would-be practical Magnora is compelled to pass.

She started to meet her friend, armed with numerous proofs against Andrassay.

On this train, for the first time since her adventure at the watering-place, Magnora met Colonel Montrose. The reader will remember Montrose as the man who had the encounter with Piedmont (alias Andrassay) in the arbor. Montrose was none the less manly and fascinating in civilian dress, and time flew rapidly, as rapidly as pleasantly. Magnora was agreeably surprised to find that Montrose was to stop at the same station. The first person they saw upon their arrival was Hortense Minthorn, who was anxiously watching. Magnora introduced to her Colonel Montrose. She paled while the Colonel flushed. Magnora read volumes in this, although she apparently did not notice it. She did not mistake when she guessed that whatever the difficulty it was the work of Piedmont, done more from hatred to Montrose than love for Hortense. She was quick in translating the language of the heart. Hortense now suspected that Magnora had come to effect a reconciliation between herself and the Colonel, while he knew nothing of the nature of their meeting. The situation grew embarrassing. The ladies had fixed on no place of destination, while Montrose, on ac-

count of his former acquaintance with Magnora and his former relations to Hortense, was at a loss what to do. As they stood in speechless tableau, the lightning express from New York came thundering on. As it passed the station it slightly slackened speed. All three inadvertently looked up, as everybody does if a train passes, and there in bold relief upon the platform stood Count Andrassay. Colonel Montrose advanced, Andrassay made a sudden move as if to jump from the train, at which Hortense shrieked.

"Do not fear, Hortense, he is too cowardly to run any risks."

Hortense looked at Magnora in amazement, as the train sped on.

Foiled, again ends this snatch of romantic truth.

Magnora returned the same day, eager to counteract some of the heavy plots, a knowledge of the vast complications of which had been forced upon her. She had learned that in secrecy lies strength; besides, much of the knowledge she had gained was inflammatory, and she chose not to reveal it, fearing it might hasten the consequences she was striving to prevent.

She had been home but a day, when she received the following communication, brought her, evidently, by a disguised messenger, which read as follows:

"FRIEND JOE—My rage knows no bounds. I can find no words in any language to express my supreme hate for that most contemptible of all creatures—Mag Meldron. You remember the presentiment I had when we were at the Grand Central? I knew she was forming a league with some evil spirit. But to come at once to business. When on my return to this place, as I was passing through Bristol, I stepped upon the platform to see if I could catch a glimpse of Gertrude, whom you remember lives in fair sight of the station, when what anger racked, as there unaccountably stood before me this trio: Mag Meldron, Hortense, and that sneak, Colonel Montrose. At first sight, I moved to jump from the train, but I would not risk my life for a regiment of them, unless it was to help two of them into another world.

"Fortunately, before I left New York, I saw that master of all jobbers, Gus Garley. I told him I had a good job for him, upon which he put a high price, after he found it was to shut out daylight from a woman. He wanted five thousand dollars. I could not spare it; but this woman must be gotten out of the way at any cost, and we must pay it. I guess the till of Smythers is good for that amount yet. We settled upon a plan, so that everything would be ready if we concluded to have it done. I saw Garley once when he personated a sick old woman. He did it in the most perfect manner. This is the rôle he is to play in this case. I want this plan executed to-morrow night.

"I understand that Meldron is always at home nights, unless abroad on some of her conceived missions of mercy. It is necessary that you should understand this plot, which is this: Gus Garley has a room in the attic of the most desolate, God-forsaken place in the city, designated in the enclosed letter, where he hides as a last refuge. The whole building is populated by thieves and cut-throats. He is to personate an old, enfeebled woman on a pallet of straw, and then send the enclosed long, pitiful, heart-rending appeal by a private messenger to Magnora, requesting her to call at the room designated. You can insert the hour. Once there, it is the end of her. She carries weapons when she visits strange out-of-the-way places, but she will not suspect a woman. Gus will manage one woman without any suggestions from us. As soon as this is done, telegraph me that 'all is right,' and I will come on. I do not desire to be there on that day, and think you had better absent yourself, that we be not suspected. This man has never yet been foiled, and I actually begin to breathe a freer atmosphere while thinking that I have not henceforth continually to be thwarted by her."

The two letters were written upon sheets of the same size, and the suction of the smoother surfaces pressed them together, which Hamer, with his multiplicity of correspondence in carrying on his missions of evil, did not notice. There was neither date nor signature to the Count's letter, and it being

addressed simply to Joe, it could not be used as proof, although she knew who the villains were, but they were sufficient to suggest the visit of a posse of policemen to Magnora's old woman patient. The old lady was surprised at being waited upon by so many uniformed gentlemen, and astonished when invited to accept quarters in the Tombs. The letters, and tearing off his disguise, was all that was needed, and Gus Garley, the murderous jobber who had so many times outwitted the whole New York police force, was caught napping and received his just rewards.

CHAPTER XVIII.

Crossbrain a prophet—Fisk owns the courts, the city, and the legislature—Erie stockholders defrauded—That \$40,000—Blackmailing.

"CROSSBRAIN, you're a prophet. For private amusement I have been studying into the affairs of Erie in general, and of Fisk, Mansfield, and Stokes in particular, and think they would do credit to a Rocky Mountain saint. Brigham never had more trouble with all his wives, and the Gentiles thrown in, than Fisk is now having. He and Stokes are in a drawn battle. Fisk is firing the hot shot of persecution, which Stokes is warding off by the armor of the law."

"You have learned, then, Pickup, that their troubles are not altogether of a domestic nature."

"Not altogether; but this Erie man is suspicious that Stokes has something to do with his family difficulties. He suspects that Mansfield is figuring to win Stokes as her right bower, and he aims to spoil her game by binding Stokes to keep out of the way. This so disgusted Stokes that he refused to have anything further to do with Fisk, avoiding both his public and his private affairs. A proud spirit had rather be persecuted than to be treated with contempt; therefore Fisk was chagrined at the course of Stokes, and renewed his attacks on his oil business, trumped up charges of embezzlement of the Company's money, and raised a row generally."

"I heard of this, but not the particulars. What are they?"

Fisk had Stokes arrested late on Saturday night, so he would be unable to get bail, keeping him in prison over Sunday; meantime he took opportunity of publishing scandalous articles against him, to the falsity of which Stokes made affidavit. Stokes employed counsel, proved the charges of embezzlement to be false, and proved the indebtedness of the Company to him. Notwithstanding which, he was to be held for trial in Supreme

Court, unless he accepted the settlement proposed by Fisk, who offered to pay him fifteen thousand, in addition to thirty thousand he claimed Stokes to have embezzled, and then he ordered the judge to dismiss him.

By advice of counsel, Stokes accepted these terms, realizing that there was truth in what Fisk told Monteland: "that he owned the courts, the legislature, and the city, and that if she desired, he would have the name of New York changed to Fiskville."

While Fisk and Stokes apparently smoked the calumet, he was still writing infamous articles about Stokes, who became enraged by his malice, and threatened to make affidavit to, and caused to be published letters written by Fisk to Mansfield, disclosing the manner in which the Erie stockholders were being defrauded, and the names of the parties among whom the spoils were being divided.

These revelations would have spread consternation in Tammany ring, and startled the world. The lion was for once bearded in his den. He knew that Josie refused to be reconciled, but that she could thus betray him into the hands of an enemy, he had hitherto refused to believe. He immediately sent to Stokes to effect a settlement and suppress the publication. He offered Stokes two hundred thousand dollars—fifty thousand dollars in cash, and fifty thousand each year for three years. The agreement was drawn up, and awaited Stokes' signature. Although the sum was not what he was justly entitled to, he thought he would accept; but not wishing to bind himself till his further rights should be protected, and with the strictest assurance that they should not suffer, the whole was submitted to arbitration; and under advice of supposed legal friends, Stokes confidently discontinued all suits against Fisk, surrendered all valuable papers, affidavits, etc., into the hands of arbitrators, and awaited results, having implicit confidence that those acting for him were above the influence of the power of gold—but gold wins. The Tammany ring was now free from threatened affidavits, and the arbitrators awarded him ten thousand dollars, not enough to pay his counsel's fees. Sympathizing friends advise him to commence another suit, but it would probably end like the others.

Mansfield claims that Fisk owes her forty thousand, on notes which she held, and which he refuses to pay, and for which she threatened to sue him. Fisk brought suit to prove a blackmailing against Mansfield, who brings a suit of libel against Fisk, and this is the way the world goes with Erie.

"The world will cease to hold some of these characters if they do not mend their ways," said Crossbrain. "They must sooner or later come to grief."

This sketch of Pickup's brings the outlined history of this affair to within a few days of the time in which the scene at the Grand Central Hotel was enacted. The reader will leave these actors rehearsing for the coming tragedy, and turn to Smythers, who is struggling with the ups and downs of business.

CHAPTER XIX.

Melvin Smythers a bankrupt—Nothing but a miracle can save him—Seeds sown by Dan Jameson—The inquisition of business—A legion of blue devils—Money! money!!—Creditors like hyenas—A millionaire gone to rest—The poor come to get one look—Buy a paper, sir? Mother dying, Sister starving—A brilliant wedding—Melvin buys a paper—reads—married, Jameson—Wilton, and falls senseless upon the street—Taken up as drunk—Is taken to the Astor House by an unknown woman—Melvin remains delirious—Will creditors shake their duns over my grave?

"GOOD-MORNING, Helen Brandon, how do you happen here to-day?" said Melvin Smythers, looking up from a package of papers with a face in which was depicted sorrow, anguish, gloom—even despair.

"Well, a good spirit whispered in my ear to come and see how you were. You do not look quite well—I presume you are still suffering from your injury?"

"That is the least of my troubles. I have forgotten any illness or lameness."

"What can be the matter with one so prosperous?"

"Have you not heard of my reverses?"

"Reverses in what?"

(Cunning, artful woman.)

"Why, in fortune. I am literally a bankrupt—nothing but a miracle can save me from ruin."

"How has this happened?"

"It is a long story. The seeds of my misfortunes were sown back at the time I interfered with Dan Jameson at the house of Leonora. Since breaking my limb, everything has gone wrong. I am not only without money, but without friends. I could endure the business losses; I would have courage to commence again—but to be alone in the world is a sad thought. I could not, after this experience, ever again boast of friends. I might endure the inquisition of business, though it is worse than to be put

through the wheel of spikes that tortured ancient martyrs, but to feel that I have no friends is beyond endurance. While gold chinked in my coffers, friends fluttered around; but when the glitter of gold ceased, friends vanished. I have tried to do business and be a Christian; but Christians would like me better were I a Jew. Money is God, and the world a prostrate worshipper. Should I die to-day, who would even bury me? It is well that laws are made to bury the dead at public expense, if they have not money to bury themselves."

"Why, my dear boy, your mind wanders. You have a legion of blue devils marching around you, and one would think from your talk that they had nearly captured the fortress."

"Not so many blue devils as real devils. Once I could not have believed humanity so ungrateful, but necessity compels me to do it. I never expected to get to heaven by my works, so I have practised both faith and works; but my faith is shaken. I have sought opportunity to do good. I have built churches, and have gone into the byways and hedges and gathered together the Lord's poor from all denominations; have clothed the naked; fed the hungry, and tried to do to others as I would have them do to me. I have loved my neighbor as myself, and been charitable to those who spitefully treated me. Is it strange my faith is shaken? The cruel hand of adversity clutches me, and with it beats the cold heart of an uncharitable world. Money! Money! is the Lord God Almighty of this world. Mammon is the great God before whom all nations bow."

"But surely your creditors will not press you? Can you not get assistance from some one who has money? Where is Magnora Meldron?"

"Magnora—Magnora—poor girl—she has troubles enough of her own."

"Where are some of the men to whom you have rendered assistance?"

"They are the first ones to turn against me. Why, just read these letters. Here is one from Horton Briggs—you remember him, do you not?"

"I certainly do. He is not untrue to you—impossible! I

remember when you was the only one who stood by him, when you took him by the hand and led him from drunken debauch, at the risk of your own reputation; when you gave him money to forward his education, after he commenced his reform; when you put his family in the way to be more respectable; and also when you became responsible for twenty thousand dollars on account of Ren Roberts."

"I promised to pay the twenty thousand dollars if he did not, but it came due just after I was robbed. Why, do you know I have just been robbed of seven hundred thousand dollars?"

"Seven hundred thousand! No wonder you are a little blue. How was it done?"

"Robbed through the banks—but I will tell you another time. I had promised this twenty thousand dollars to the mother of Horton Briggs, a woman who came up through degradation and want, and who, it would seem, ought to know the meaning of sympathy, but, on the contrary, she seems delighted to have it in her power to annoy me. She visited me with the most insulting language—picturing the disgrace of being dunned, as she called it, for the little sum of twenty thousand dollars. She said such a thing would cause her to blush with shame. I offered her property of twice the value; offered to make sacrifices; but nothing but money would suffice."

"Let her go to the d——l!" emphatically articulated Helen. "Wonder if she will blush when she gets there?"

Melvin looked up in astonishment, as he continued:

"To-day I received a letter from Horton. He disowns me as a friend; says he will have nothing to do with a man who will not pay his honest debts, even the honest little sum of twenty thousand dollars. I cannot repeat the insulting language. Take the letter, read for yourself, and then judge of the ingratitude of the world. This is only one out of a dozen. I could still redeem myself if the world had any faith; my assets are at least three times in excess of my liabilities. I asked only a few months, but time was not granted. Some of my creditors have already commenced action. The financial skies are black—I see no cloud with a silver lining, all are storm clouds. I am

fighting as a man fights against the wild beasts of the forest; my creditors are playing the parts of lions, tigers, and hyenas, roaring, tearing and springing upon me. I have but few things left to live for."

"What are they?"

"A dying mother, Jennie Wilton, and—"

"Where is Jennie?"

"In Europe."

"Suppose she should prove untrue when she learns of your losses?"

"As soon would the heavens fall."

"But what would you do if she should?"

"I will not give that a single thought; she will not do it. Were it possible, I should have no faith in man or woman—I have lost faith in man already."

"All women are not all angels, I am sorry to say; you will look in vain for wings. Love makes cowards of us all—we dare not think there is aught of wrong in the object of our affections."

"Jennie is a true woman. When she is false, I shall desire to live no longer. Why do you try to harrow my mind with suspicions—do you know aught of Jennie?"

"I would not know her if I saw her."

But the reader may rest assured that Helen Brandon knows more than she will tell.

"I have not heard from Jennie Wilton for four weeks, and feel sure she must be at home. I want to break my misfortunes to her myself. She will bear it better from me. I think I will see her this afternoon."

Helen was silent for a few moments. Finally she said:

"You are not in a state of mind to go to-day. You must not go. Promise me you will not."

"If it makes any particular difference to you I will stay; but I cannot see why it should."

Helen changed the subject by asking:

"Do you know Barton?"

"Yes."

"Was there any friendship between him and Magnora, more than of an ordinary character?"

"I do not know. As well as I know her, I dare not approach her on such a subject."

"Neither dare I; but still I have a peculiar desire to know, for reasons disconnected with herself or Barton. You know Dr. Cunningham? He told me he thought they were engaged. He became enraged at the shyness of Magnora, and swore he would break their friendship. Though she is more than ordinarily cheerful, something gives me the impression that he accomplished the work. I do not know through what means he brought it about, but I am glad it is done. She is a superior woman, too trusting and affectionate for an ordinary man. She will never get the man she deserves, unless she gets you. She casts Jennie Wilton in the shade."

"That is the place you come out of. If I were not so blue, I should accuse you of an attempt at match-making. The name of Magnora Meldron is sacred to me—that is all I can say. I am pledged to Jennie Wilton; she is my only hope in this life."

Helen moved uneasily, as though she desired to reveal something. Was Jennie dead—had the sea claimed her for its own? There was something, or Helen Brandon would not be disconcerted.

Helen passed out, promising to call next day.

"Have you told him, Helen?" asked Magnora, who was waiting her return.

"No! You can soothe his sorrow better than I, but I fear he will hear the distressing truth before to-morrow. He spoke of going to Wilton's to-day. I knew of the funeral, and persuaded him from going."

"Where are you going now, Helen?"

"Anywhere, or nowhere, it makes little difference to me."

"Go with me."

"That would be pleasant. How is Barton these days?"

"I suspect he is inordinately happy, genteel, good-looking, and very busy."

"What makes him inordinately happy?"

"I do not know; it was only my suspicion; and further, I suspect you want me to ask you of the Dr.—"

"Horrors! do not mention that man's name to me, at the peril of my displeasure."

"To please you, I will change the subject; though it is so seldom I am spoken to about gentlemen, that I rather enjoy it."

"Strange woman!" said Helen to herself. She wots not how much I know of her hidden history; still I believe her nearer perfection than any other woman I know; yet some doubt even Magnora. The world will never be cured of suspicions. Though God send an angel from heaven the world doubts.

Melvin went forth into the city in the same state of mind in which Helen Brandon left him. He at first thought he would go to Wilton's and inquire for Jennie, notwithstanding Helen's request; and as he went on, stronger and stronger grew the impulse to visit the place where he had spent so many happy hours. As he was about to enter the avenue, he was met by a long funeral train. He rested himself against a marble urn, and fell into the following reverie:

"Yonder comes a funeral procession—would it were mine. A millionaire going to his last resting-place; magnificent blooded horses drawing a gilded hearse, and all the wealth of the city following in the train. Who can it be? The poor come out to get one look of royalty.—Pass on; the man in the hearse is the one I envy. Even this gorgeous street will soon be no place for me; when my money is gone, then the by-lanes will furnish a home for a poor wretch like myself. I may as well turn down this lane, and look for my future home.

"Another funeral—a plain wagon and a few lonely foot-wanderers escorting the poor man's body out of this vale of tears. Go on. 'Rattle his bones over the stones, he's only a beggar whom nobody owns!' Alas! how wicked! I should not be wretched; I have a mother, and still one more friend on earth, and two are worth living for. She will not desert me in this hour of trial. If I can only survive this and make her happy, it will be more to me than my wealth has been.

"I half wonder, when in such a wretched mood as this, if she loves me. It seems cold that she has not written me since I was robbed. How cruel in me to doubt. I loved her because she first loved me; I will not misjudge. I am sure I could not live

if she for once doubted my fidelity. I thought I saw her image in that funeral train, and the mere thought made me mad with mingled joy and grief. Why should I think I see her in everything, when for aught I know she is thousands of miles away? What millionaire lays his cold ashes down to rest?—"

"Buy a paper, sir?"

"No, thank you, boy; I have all the news I need."

"A mother starving, sir—a father dead. Last one, only seven cents. Startling news—a brilliant wedding—one hundred thousand dollars in diamonds for the bride—a funeral to-day—old Wilton dead—died next day after his daughter married Jameson—"

Melvin Smythers snatched the paper, caught sight of the glowing heading—"Brilliant wedding—Jameson, Wilton—" and the next moment he lay senseless in the street.

He fell with his face on the pavement, bruising it so that the blood flowed freely. A policeman who had newly assumed his duties was walking the rounds, and not knowing Melvin, ordered him to the station.

An old man looked on in pity, thinking he had been engaged in a drunken broil, and mournfully ejaculated:

"What will our young men come to?"

"Better ask where they are going to," put in the rough carter. "I can tell you—going right straight to the devil!" and so saying, he seized him rudely and tossed him into the open cart—face to the light. Looking over at him, he queried: "Looks kinder familiar, don't he?"

Just at that moment, a tall, graceful woman crossed the street and peered into the cart, scrutinizing the features of the occupant, and with a look of astonishment exclaimed:

"Impossible!"

"Only a drunken man, lady," said the cartman. "Got the worst of it—been fighting I presume; such cases occur every day. Looks like a down-town merchant—should think it was, but that man is a mighty fine feller. Nevertheless, he can't prevent this man from looking like him—the Lord made 'em both, I suppose. He makes one man poor, and another man rich.

If He had made me a millionaire, I wouldn't have been driving this 'ere cart."

"Will you order a hack, and drive this young man to the Astor House?" asked the lady, at the same time handing out a five dollar note.

"Certainly; with pleasure, my fair one," said the cartman, reaching for the five.

The policeman lifted his hat, and the cartman followed suit. Gold wins. It makes the hardest heart grow tender, and wields a strong power over polite people.

The policeman returned the five, saying she could settle with the hackman.

The cartman did not get sight of a "V" every day, and looked disappointed.

As Smythers was driven to the Astor House in this plight, looks of astonishment were visible. To see the late millionaire with a bloody face, accompanied and cared for by such an interesting woman, and that woman not Jennie Wilton, aroused curiosity.

As they arrived at the Astor House, the proprietor was called.

"I believe Smythers has for some time been ill," said the woman, "do you know his attending physician?"

"Dr. Parton, I think."

"You send a messenger for him at once, and also assign this sick man a suite of your most convenient and airy rooms."

"You may think our best rooms extravagant in price. Smythers might prefer those less expensive."

The lady drew from her pocket a thousand dollar bond, and handing it to the gentleman, said:

"You can put that on deposit as security."

This caused still greater amazement, but the ease, dignity, and grace of the woman was such that none dared to question her; therefore her name, her mission, or how Smythers happened to be brought there by her, was a mystery. Everything that was ordered was paid for, and no parleying about price. A strong man and woman were secured to nurse him. The doctor came, and by great exertion restored him to half consciousness, when the lady withdrew.

He gazed wonderingly around the room, at the elegance of the furniture, the velvet carpets, and looking again at the doctor, said half doubtingly :

"What ! home again ? But no—where am I ? I gave up my rooms yesterday—these are not my rooms—how came I here ? Oh, I remember—Wilton—Jameson—one hundred thousand dollar diamonds. He stole the money—the funeral—Jennie false."

Again the shadows of delirium flitted across his mind. He raved about his business—clutched a paper and tore it, exclaiming :

"Another dun ! A hundred duns ! They would shake these duns over my grave ; would dig me up and search my pockets. There they come to sell my estates—there is the sheriff. There is Jameson—see ! see ! there is Aiken and Hamer, with big rolls of bank-notes. Great friends to me, were they not ? They would murder me if they could. Jennie was false—married a thief and a murderer. Jameson poisoned Wilton—I saw him mix the cup. He will mix another for his father, and then for Jennie—too bad that she should die in that way. Jameson—Edith Jennie—poor girl—did she die ? No ; she will be revenged !—he murdered Gardner Swarts !"

The physician succeeded in quieting him in a measure. He pronounced his disease an acute attack of brain fever, and said he undoubtedly fainted when he fell on the walk ; though in his own mind he half suspected that the marriage of the day before had something to do with it. His friendship for Melvin forbade its mention.

As the doctor took his leave, the lady requested him to order all of Smythers' mail, and all letters directed to his care, sent to the Astor House, instead of to his counting-room.

There was romance about this affair, even in the eyes of the staid doctor, but he asked no questions, and obeyed her as unhesitatingly as the rest.

On the following morning, as she was selecting her mail from the heaps of correspondence, one letter sent a shiver to her heart, and it dropped from her fingers like a dead weight—face to the carpet—while she placed a foot upon it.

"How dare that villain write me as soon as I reach this city ? Why are such men permitted to live, and why will women flatter them ? Marry such a man—no ! But perhaps he does not renew his suit. No doubt he wanted my money ; another who has gold will do as well. Once he would not speak to me. I remember him in the days of my childhood, when the world turned a cold shoulder to me, and how I disliked him then, as young as I was."

She took up the letter, carelessly tore it open, with her eyes resting on the sufferer lying in the next room, and unfolded the sheet without noticing the superscription. It commenced : "My dear friend, perhaps you saw me with Jennie to-day. Presume it is satisfactory to you, at least it is so to me."

"What do I care who he is with ?" said the woman, indignantly.

"What !—hold a note against me of five thousand dollars, that must be paid this very day or be put into court ? I am sure he never had anything financially against me or my father. He demands the exact amount of all I have in my pocket. Perhaps his greedy eyes have a second sight for gold, and saw that I had it. This is something gotten up to annoy me."

In replacing the letter in the envelope, she noticed that it was directed to Melvin Smythers, and she took in the situation at once. She knew the handwriting, and her recent associations with Dan Jameson had led her into the mistake.

She made arrangements with Dr. Parton to pay Jameson without his knowing what source the money came from.

The doctor watched her ladylike demeanor, and wondered if she was not some fairy sent to relieve the unfortunate Smythers. His curiosity was deeply aroused, but he asked no questions. He found Jameson figuring on the estates of his dead father-in-law. He at first refused to be interrupted, but catching the sound of money, he admitted the doctor. As much as he loved gold, he appeared much disappointed to think Smythers was able to pay, which fact gave him one less opportunity of persecuting him.

For a time Melvin lay between life and death, and earnestly did this saintly being, whoever she were, sit with open door in

an adjoining room, watching every move, catching every sound, and seeing to it that every order was carried out, and that nothing was left undone to alleviate the distress of this sufferer.

The romance of this is no greater than that which is to occur in connection with the business houses of Smythers in New York and Brooklyn.

CHAPTER XX.

A gala day for Jameson, Aiken, and Hamer—What is trumps?—Every dog has his day—At your service, my lord—Putting up a job on Jim Fisk—Soiled doves—Don't like the ring of that metal—A modest young man—Must have money—No accounting for tastes—Providential—A dare-devil—Hamer's intrigues with Fisk—The result—How I hate her—The mysterious man—Smythers' relapse.

THE news that Smythers was taken to the Astor House by an unknown woman was not long in reaching his place of business in New York, and with the report came the gratifying statement to the plotters that he could not recover. Hamer and Conlon started the same hour for Brooklyn. As they rushed in, Hamer exclaimed:

"Good news, Aiken! Dead men are trumps to-day."

"What's up, old boy?" said Aiken, grasping him eagerly by the hand.

"Why, I suppose Smythers got into another row, and came out second best as usual. He seems to have been picked up in the street by some woman, probably one of the Sisters of Charity, who took him to the Astor House. He is lying perfectly senseless, they say."

"But one of the Sisters would not have taken him to the Astor House."

"It must have been accidental, at least, for no woman could have been searching for him," replied Hamer.

"Well, what are we going to do, 'boss'?" asked Aiken.

"Can't say. Smythers is played, physically as well as financially, and there is one thing sure, 'Gold wins.'"

"That's so," replied Aiken; "I knew we would bring the arrogant cuss to time. The absurd idea, that he thought he was going to run all creation and a part of Canada! You see he placed a good deal of confidence in me. I made the strongest pretensions of friendship, as I saw that was all the way I could win his confidence. He has been very liberal with me,

and I have been very liberal with myself while transacting his business. What is a friend worth if you cannot use him? Friends without money do not pay. As you say, 'Gold wins.' Money is the lever that moves the world, and I am bound to have it. All he has got will surely go, and we may as well have our share. That which is his misfortune is our good fortune. I am bound to have money yet, if not by fair means, by foul. I would forsake the best friend in the world for gold. There was Mag Meldron. Once she almost raised the devil with me. She ruled me as by magic. I dared not do a thing that displeased her. I was not myself while this spell lasted. I hardly knew which I loved best—Mag or gold. One time, when I told her that my love for gold was so great, I would leave my little sister, who is my ward, and never see her again, rather than not get gold, she shrunk from me. She decided the question, and I am glad of it. It is no pleasant matter to be ruled by a woman as with a rod of iron."

"You are a good fellow, Aiken! Sound on business whenever you do come to a point, but rather prolix. We ought to proceed to business at once. I, too, am after the spoils, and would insert a parenthesis here by asking, if you think so much of gold, how do I know but you will go back on me, and steal the whole pile?"

"Never! You know it is said there is honor among thieves. I never steal from friends. I believe in honor with them, but I do believe most emphatically in gold, and will have it at any other cost, for what influence has man without it? For example, take Smythers. Not long ago, everybody worshipped him. Now the same class go by on the other side. He will also serve as an example of the power of gold. Think what plotting it has taken to crush him, and then it might not have been accomplished had he not met with that accident. Let us see; there has been Dan Jameson, Count Andrassay, the Titusville cashier, the messenger and errand-boy, Conlon, yourself and myself, all working earnestly against him, and I confess I have done some heavy plotting. I knew he was trying to sell this house, so I watched the chances, and three times prevented its elsa. I made him believe I was working for his interest, when

I was all the time studying my own interest, and putting his in chancery. I came here with the intention of making money. I came well recommended, but I wrote my own testimonials, dating them from prominent houses, selecting those with whom he had no dealings, so he would not naturally discover my tracks. I had had some practice in bookkeeping, and I took good care to keep books straight till I had gained his confidence. How is this for the foundation of a plot?"

"You'll do," said Hamer; "but I must return to New York, and learn all I can. I will come back as soon as I see a chance to make a cent. We must get all the money we can, so to have this look like a square transaction on the face of it. I saw Andrassay a short time since. By the way, had you heard that Gus Garley had been sent up? But I have no time for details; so must go."

Night had well curtained Brooklyn. Many business houses were closed, but a dim light still burned in the Smythers' counting-room. Aiken sat in deep study, when in again walked Hamer and Conlon.

"Here again," said Hamer, "on important business."

"I move, then," said Aiken, "that we get out of here, for we are at any moment liable to interruptions."

"It was my intention to invite you to the hotel across the way."

"I just came from there," said Aiken. "As I was leaving, Jim Fisk drove up. He dismissed his carriage for an hour, so he must be there yet."

"I was aware of that fact. It was because he was to be there that I came."

"What do you know about Jim Fisk?"

"What is there that I do not know about him? I imagine he will soon find I know something about him."

"What's up, Hamer?"

"I will come to your answer soon. It is now half-past seven, and time is precious. There is a good deal to say in one half-hour. There is no time to be lost in this affair. We must be ready with our money, for I guess Smythers is going to die, sure."

"What woman do you suppose that is that took him to the Astor House? Isn't there something queer about it?" asked Aiken.

"I don't know, or care much who she is. She cannot be of much account, or she would send for his friends. Nobody knows her. He is always picking up some woman. That was the way he got his leg broken; he was in a broil with some blackleg about an indifferent woman."

"What woman was it?"

"One of the soiled doves down at the Five Points."

"How did you learn?"

"Dan Jameson told me. The man who kicked him downstairs told Dan."

"I'll ask Dan. I rather like to keep track of these fallen angels; comes handy, sometimes."

"He will not tell you, for he wouldn't tell me where to find the fair one. Dan is a good fellow, but a little selfish in these matters. It won't do to tread on his corns; Smythers found that out. Dan is beating him at every game—he has even married his girl. But I repeat, we have no time to discuss such matters. We must to-night arrive at some definite plan of operation," and Hamer began whistling a low lively air.

"What are your plans, Hamer?"

"Well—Smythers will fail if he lives, and if he dies will surely fail. Take seven hundred thousand dollars out of his business, besides all he paid out, and then run a business into the shape we have run his, and it will take a million—I might say two millions—to settle it. I do not believe at the best he was ever worth over four millions, but do not know. You see if we had paid bills when due, there would not have been seven hundred thousand in the banks. He can get no extension of time in which to make sales, or to convert real estate, or to turn himself in any way, and will be glad to sell if he does live. If he dies we can bid it all in. We can sweep the whole thing, oil and all, for one million. There is now in both safes one hundred thousand. It ought to be paid out, but if it is stolen it can't be paid out."

"You're sharp, Hamer."

"It pays to be sharp. No use in playing the fool; as long as one has brains, why not use them?"

"But," said Aiken, "we want at least two hundred thousand more, and how in h—I are we going to get it?"

"Don't think, Aiken, we can get it at all in the place you refer to, for all the poor cusses go there."

"This business does take some brains, that is certain. I have been figuring to cover my share stolen from the banks. I have had mortgages drawn on real estates in Georgia, running to a rich brother in California, and he pays me money on them. How is that for imaginary real estates and a mythical brother?"

"Ha! ha! Pretty good. But my plans were laid further back. I have had papers drawn to show that I have received three hundred and fifty thousand dollars of Lord Hamer, M.P., England."

"But won't they think you are condescending a little to be in the employ of a New York merchant?"

"The document reads all right. It states that the Right Honorable Lord Hamer, relenting, reinstates his son, and as a pledge of his good faith sends three hundred and fifty thousand, requesting me, his son, to enter into some business; and if proper use is made of this, and proper respect shown to the will of my father, I will then be recalled. My joke is twin to yours; for Lord Hamer, and Marquis Hamer his brother, are nothing to me, nor I to him. If truth was told, my name is not Hamer."

"Why, I really supposed your name was Hamer!"

"There is nothing to be supposed real in this world; but we must stick to business. If you will agree to raise one hundred thousand dollars before to-morrow night I will do the same. Conlon will help you. What do you say, Con?"

"Not much to say. I handle no money."

"But, Conlon," said Aiken, "you know more than both of us about running such a business; you served a seven years' apprenticeship. We could not think of running it without you."

"Well, if I should give my honest opinion, I should say that in a fair race you would have to get up early to beat Smyth-

ers. He is sick and disabled, and now would be the only time."

"Don't quite like the ring of that metal—what do you say, Aiken?"

"Conlon is almost too conscientious; but when he learns more of the world, he will get over this."

"I was only preparing you for the worst. Two such men as you may succeed, but I do not consider myself sharp enough."

"I know you are a modest young man, but I guess you will do," said Aiken.

"We are wasting valuable time," nervously jerked out Joe, while he drummed impatiently on the table. "We *must* have this money!"

"How are we to get it?" said Aiken.

"Well, boys, I will have one hundred thousand dollars out of Jim Fisk before to-morrow night."

"Jim Fisk!" came from both, in concert.

"I know more about Jim than you think I do."

"The more knowledge, the more sure I should think you would be that you would not get the money. Few ever beat Jim Fisk; he is notoriously sharp. What is to be your procedure?" and Aiken settled his look fixedly upon Hamer.

"I do not expect to beat him in an open game; but you know I am a regular cuss when it comes to kicking up a muss in the affairs of the heart."

"What do you know about Jim Fisk's heart? His head is bigger than a dozen hearts like his, I'll guarantee," said Aiken.

"Whether it is love or not love, Jim is completely infatuated with Josie Mansfield. She likes his money, and it is his money that keeps her in such bewitching style. Though Jim would give half his fortune rather than lose Josie, still the devil in him is hard to tame; so he will occasionally fall down and worship other idols. I know this positively. I half imagine Josie wants to rid herself of him. I know something of the early history of Josie, and of plots to separate the two, which would be interesting to Fisk, and which I could afford to reveal for a hundred thousand. This revelation would set a certain Count on the fly, but he would do the same by me if he could make a hun-

dred thousand by it. If Jim does not cash over, I will expose him to Josie, which would widen still farther the breach between them. I have a dozen ways in which to bring him to time. The most important one of all I will not hint at—wasn't the woman beautiful, though?—sweeter, by far, than Josie. I have always wondered at Jim's taste, but there is no accounting for tastes."

"If you are not cautious, Joe," said Conlon, "you will give us a hint of this secret."

"I had finished. There are but two persons in the world beside myself that know this. In the first place, I will insinuate to Fisk that these men are going to peach; and secondly, that one hundred thousand dollars will put them where dogs can't bite them."

"When do you go for Jim?" asked Aiken.

"To-night."

"Something of a coincident that you both happen here at this time!"

"Not much of a coincident. He received a note that a friend desired to see him here at eight o'clock this evening, on important business; one who had power to do him great service, and to point out imminent dangers. It was signed Mark. The writer knew that would bring him."

"Who sent him that note?"

"Some one who desired to see him precisely at eight; and as it is just eight now, I think his friend had better be moving," and so saying, Hamer left.

"Joe Hamer is a perfect dare-devil. I'll bet a cool thousand he will make Jim come down," said Aiken.

"Joe dares and does; but it strikes me he is not used to handling such a heavy piece of business as this. He grasps too much. As for his beating Jim, I will risk a thousand he cannot do it."

"How is this, Conlon—you are not going back on us, are you? You had better be cautious."

"It does not follow, that because I advise caution, I am untrue. We may yet be driven to showing up these tricks in the trade."

"There is not the least doubt, Conlon, but we shall succeed. Dan, the Count, and Joe, are enough to carry anything they undertake. If Smythers lives he could be induced to take a million rather than fail. I do not know exactly how much he is worth, but I do know that one million would cover his debts. His credit is gone. I do not believe he could borrow a cent, and his creditors are really crowding him."

"You may be correct, but I do not see things as you do."

"Look here, Con, it would be sure death for you to betray us. Joe flinches at nothing."

"I have no desire to turn traitor. Joe may yet flinch. I wish things had not gone so far; besides, there is little inducement for me, I get nothing."

"You will be well paid; I will see to that myself. Ha! ha! Joe is having fun with Jim by this time."

Leave Aiken and Conlon, and watch the "fun" as it progresses between Fisk and Hamer.

Fisk was impatiently pacing the room. He was pale, haggard and agitated. His affairs with Josie were precarious. Stokes bid fair to outdistance him legally, and startling revelations were pouring in upon him, warning him of dangers; but whether real, or to create enmity against certain parties, he could not yet tell. He was more than ordinarily anxious on this night to learn what dangers threatened him. He turned abruptly towards the door, and was confronted by Joe Hamer. Fisk looked him over as a horseman would some inferior animal, when Joe broke silence:

"Perhaps you do not recognize me?"

"Are you the man who appointed this meeting?"

"I am."

"Your name, sir?"

"J. Horton Hamer, of the house of Smythers."

"I once met, under rather unfavorable circumstances, a man whose name was Jim Homeron—you look like the man."

"The same, sir; a change of name is of no account, but sometimes rather convenient. I have relatives here who had changed their names, so I felt under obligations to do the same."

"Who are they?"

"Marquis Hamer. An uncle, sir."

"Oh, yes! I have met his daughter Della. A beautiful girl."

"But you know fairer ones!"

"Presume you have not come here to discuss women. What is your business? I am in a hurry."

"Well! ahem!—perhaps you remember the little affair that occurred in Philadelphia last fall. No need of repeating it."

"I remember, sir! but what has that to do with this interview?"

"Well, really; business is business. You know who I am, and the influence I have in certain directions. Edward Stokes has been pressing me for information against you. He has offered me large sums of money to betray you, suspecting that I possessed some secret. Your deadly foe referred him to me. I spurned his money. I have a deep friendship for you. It is also certain that Phil. Farley has detected this secret. It will cost you but one hundred thousand dollars to have both Phil. and Griff put out of the way. 'Dead men tell no tales.' Again, a man other than Stokes, who assumes to be one of your warmest friends, is plotting to snatch from you that queen of your heart and destiny, Josie. I can prove all this; have written evidence with me."

Hamer waited to see how his proposition affected Fisk. While speaking, he had been unable to decide what impression he was making. He began to feel confident that Fisk did not know him when he saw him rough shaven in prison; and should he know he was the same he might have no knowledge of the crime for which he was committed.

Fisk eyed Hamer for a moment, as the panther watches his prey, and then said:

"Jim Homeron, the last time I saw you you were looking through the grates; fit place for you. In this transaction you have missed your man. I am not to be intimidated. I have no money for you; neither do I fear you. I understand the whole police force, not only of this city, but of the one from which you escaped. I know them personally, from the inspec-

tors to the door-keepers. Not a captain but will do my bidding; not a police sergeant but will bear arms for me; roundsmen, patrolmen, all, will do me a favor. These men watch for you. The detectives are already on your track. Did they know your face as well as your deeds, you would not be here to-day. As long as I keep silent you are comparatively safe; but mark me well, if you divulge aught to any mortal—and I shall hear of it if you do—it will be the last day you tread *terra firma* a free man. I have no time to waste on such as you. There is the door—walk through it without a word. The man who is so contemptibly mean as to stoop to blackmail is too vile to stand in the presence of a man who values his honor.”

The two men remained immovable as in tableaux. Fisk stood with his muscular frame and massive head, with eyes shooting darts of defiance at the inferior Joe Hamer, while Joe cowered and trembled from head to foot.

“Did you hear?” gasped Fisk. No word and an immediate departure.

Joe Hamer (Homer) backed from the presence of Jim Fisk as one backs from the presence of a monarch. The door was closed in his face, and the short interview ended.

Joe Hamer evidently missed his man. He was surprised to find how well Fisk knew him. He had many times met Fisk, but he had before never shown signs of recognition.

Hamer walked up and down the grand hall before entering his own room, where awaited Aiken and Conlon. He evidently needed a little time in which to prepare for his friends a plausible story. He finally burst in to the room convulsed in laughter. Aiken and Conlon simultaneously inquired what was up.

“Well,” answered Joe, after great attempts to compose himself, “no doubt I am wicked to laugh at the discomfiture of another, but to think that Jim Fisk will bully so many and then be so completely cowed by me. You ought to have seen him! The tears came into his eyes, and had I permitted it, he would have come to me on his knees. He would have given me the one hundred thousand dollars in a minute, but to tell you the truth, Jim has not got as much money as is supposed. That woman costs him too much.”

“Well, then,” said Aiken, “the substance is you did not get the money.”

“No! you see I am a devotee of honor. It seems too bad to force a man when he pleads so penitently. I have a heart after all.”

“Well, I believe that, but we have not the money. What are we to do?” said Aiken.

“There will be one hundred thousand dollars in these two houses to-morrow. I see no way, only to follow out my suggestions, and politely borrow that sum from these two houses to-morrow night.”

“Ha! ha!” laughed Aiken; “what do you say, Conlon?”

“I see a kind of recklessness in all this, that makes me tremble. Things will not always remain as they are. Smythers will recover and look into this matter. Detective forces here are strong, and we had better go slow. Of course I am with you, but I do not believe in getting caught.”

“It is well you added the last sentence,” said Joseph Hamer, “for I have been entertaining doubts of your fidelity, and about made up my mind to have you dealt with.”

“It is simply a matter of disagreement in procedure. You think because the detectives were not openly put on the track of the bank robbers, that Smythers allows everything to go at loose ends. You know he was disabled at the time, and has been ill ever since. I have known him longer than you. He is long-headed, cool and determined, and we should leave no traces by which to throw ourselves into his power if we would succeed,” said Conlon, all the time watching his companions with an uneasy look.

“I was never yet beaten,” replied Joe.

“I believe it,” said Aiken. “I do not know of another who could have got Walton out of the way. Were he here, there would be danger, for he watches like a hound.”

“Well, thank God, he’s gone,” replied Joe.

“Do you know where he is?” asked Aiken.

“No, nor do I care. He may be hauled up on these bills and bank robberies, should he return.”

“Is Miss Hamer true?”

"Well, yes, at present; but let us get through with this and have a chance to show up his dishonesty, and she will waver, for she prides herself on his honor."

"Are you going to make a strike there?"

"If I don't my name ain't Hamer, and gold will win."

"Does she hear from Walton?"

"Rather guess not. All is fair in love and war, you know. A few hundred has a great influence on some mail-carriers. Her letters, as well as his, have gone 'where the woodbine twineth, and the whangdoodle mourns for her first-born.' There came a letter, not long ago, from Walton to Smythers, and fearing it might hurt his eyes to read it, I read it for him."

"What did Walton say?"

"It was a peculiar letter. I could not understand it all. Said he was surprised to receive five thousand dollars through the doctor; that there was a mystery he could not comprehend. He wrote that he was managing a house for some millionaire. Said Magnora Meldron advised him to go there, and that he promised her he would write. But, thank God, no letter from Walton has ever reached its destination. That Mag Meldron! I wish she was struck with lightning. How I hate her! I have been tempted to shoot her in open day-light, but I should expect the charge would rebound and kill myself. If there was ever such a thing as a personal devil, I should think she was one."

"Pshaw! Hamer. Do not bother yourself over one woman. What plan are we to follow?"

"Well, I'll fix things in New York, and you must fix things here. Conlon and I had better be going. Jim Fisk urged me to ride over with him, but I told him I had some unfinished business to attend to, besides I would prefer not to be seen with him. Had we not better take a look into the counting-room as we pass, and look over the probable resisting power of the safe?"

The three men proceeded out of a side entrance that led into an outside hall-way. Conlon appeared startled at the sight of a portly gray-haired man, whose back was turned towards the entrance. He was apparently reading a notice hanging on the

wall. He took no notice of them, looking neither to the right nor left.

When they reached the street Conlon broke silence.

"What do you suppose that man was hanging round in that out-of-the-way place for?"

"Nothing strange for a man to be lounging in the halls of a hotel," said Aiken.

"I think we have spoken too loud this evening for the kind of business we have been transacting."

"I saw a man in the hall when I came out of Fisk's room, but I thought nothing of it. Nothing strange for men to be prospecting."

"His back looks like that of a man I saw going away from our door yesterday. He had been talking with Rempson, the delivery clerk. I remember him because he asked where Smythers was."

"Smythers is inquired for a hundred times a day. You are green, Conlon. No one knows anything about us or our business. We are not of so much importance as to be observed by strangers."

The trio had been gone but a few minutes when Fisk entered, accompanied by the chief of police.

Fisk finally concluded to await further developments; meanwhile, to keep a watchful eye on the villain Hamer. Rogue catch rogue.

Joe's anger knew no bounds at the result of his meeting with Fisk. He passed a sleepless night, plotting his destruction. He sent Stokes the statement that Fisk had sworn he would shoot him the first opportunity.

Leave Hamer still plotting, and listen to the half-mad, half-lucid ravings of Melvin Smythers.

"Here I remain, weak and irresolute. I might go to my office if the doctor did not tie me up. True, some one has provided me with comforts, but they did not know how much rather I would die than live. Three times during the past week has Willis Farnham been here and demanded his pay—wanted it to take a pleasure-trip to the old world. I could not pay it; how he chuckled as he went away. My business has

been kept from me. Oh, my head! Everybody duns me so harshly—what does it mean? Would they rob the dead?—would they hold their duns over a corpse?—will my creditors haunt me at my funeral? When I was well, I could not induce them to receive money when it was due. How tired I am of life! How well I remember Donall O'Donald, when he was helpless, and thought poor Grace dead in the house. I did not then dream that I should one day be more sorely pressed than he. I wonder where is Grace. I hear that O'Donald has grown rich; I have seen him but once since he went to the far West. Would I were a boy again, but not to live over such dreadful experiences. Suicide—how terrible! I do not blame my father so much now as I did then; how much better to die than to be haunted by creditors."

Delirium now gained the mastery, and Melvin screamed:

"I see them—there they come—a hundred strong! there they are, ten thousand strong—lean, lank, long and hideous! They come to rob me, to take every cent I possess—to turn me a beggar into the street. They are tearing the goods from my counters, they dig them from boxes, haul them from the cellars, and tumble the bales into the street; they take what is not their own; they bring unlawful claims, and then say Melvin Smythers is bankrupt. Do they think me dead? Do they think I sleep? I will one day show them that I am not dead, neither do I sleep. There comes a beautiful woman—there is gold in her hand; and there stands a saintly man, with gold in his hand—how benevolent he looks. The demons are all gone; they vanish when a good man comes. Now I can sleep."

Melvin sank into a troubled sleep. The physician came, pronounced him much worse, and forbade any one access to his room except his nurses.

CHAPTER XXI.

The stranger—The lady customer—Pays an old debt—The stranger takes Smythers' books—He excites curiosity by paying the bills of the establishment—The gazelle who can break hearts—An old codger—"She is a charmer"—"She is struck with me," said Hamer—"Moon-struck," replied Conlon—The books of a house of the first importance—Both of Smythers' houses robbed—"You are a coward, Conlon"—Cherubim and seraphim—"Do you see this?" showing him a revolver—Whichever way she turned she saw tragedy—Magnora goes to the Erie office—A terrible disclosure—Gold or love rules all women—Kindness of Fisk.

ON the following day a fine-looking, middle-aged man, sauntered into the Smythers' house in New York, in a half indifferent, half business-like manner.

He approached Hamer: "Are you the proprietor of this establishment?"

"Strictly speaking, I am not, though I am unwillingly compelled to take full charge."

"Where is the proprietor?"

"Do not know, sir."

"Will he not be here to-day?"

"No, sir, I think not."

"What keeps him away?"

"Can't tell, sir. Claims not to be very well; off on a tour for health. Business about changing hands."

"How so?"

"Well, he is about closed out."

"Who is closing him out?"

"His creditors."

"Then I could not sell you a bill of goods to-day?"

"Well, not exactly on his account."

"On whose account could I sell them?"

"On my own. I buy a little with my own funds. He has neither money nor friends, and no one will trust him. This is a good vicinity for business, therefore I invest a little occasionally."

"Look at my samples, sir. Our orders are all filled directly from importers to customers, which makes our prices incredibly low."

Hamer priced the goods, and said: "They are really good bargains. I wanted to use all my money to-morrow, or I would purchase. If I could make some cash sales, I would reinvest."

"What part of the goods belongs to you personally?"

"Well, I naturally look a little to my own interest. I deal in the teas, coffees, spices—some sugars. They do not spoil by keeping. The fruits, provisions, and heavy articles, I do not meddle with."

"I will call in the afternoon; perhaps you will be able to give me an order then."

"It is possible."

The stranger had been gone but a short time, when a fair, sensible-looking woman entered. Hamer was evidently struck. He put on all the airs of a gentleman.

"Kind sir," said the lady, "I just stepped in to pay an old account due Smythers. It is only twenty thousand dollars, but everything should be paid in times like these!"

Hamer replied in an undertone:

"I am very glad to get it just now. As you know Smythers, you are doubtless aware that he is somewhat embarrassed and very ill. There was a man here who offered to sell me goods at half price. They were stolen goods, nevertheless I feel it my duty to do the best I can for my employer, so I will take this and invest it immediately. It costs a good deal to keep a sick man at the Astor House. Thank you, lady," as the woman turned to go.

In an hour more, a merchant from the country came and desired to purchase a full stock, excepting teas, coffees, and spices. He had plenty of them. He purchased twenty thousand dollars' worth, and paid cash in hand.

In another hour the middle-aged man returned. He inquired if he had taken any money since?

"Not a cent," replied Joe.

"Could I sell you on credit?"

"I think, when the change in business occurs of which I spoke, I will give you an order for fifty or a hundred thousand."

The stranger left.

What was the astonishment of Hamer and Conlon, when the stranger appeared in the afternoon, and stated that he had been authorized to look over the books of the concern; but told them to go on with their sales as usual.

"By what authority?" demanded Hamer. "I have received no orders to that effect from Smythers."

"The one who gave me orders did not think it best to consult Smythers."

Hamer and Conlon gave each other nervous glances. A messenger was at once sent to Aiken, a private conference held, then a messenger despatched to the Astor House, who returned immediately, informing them that the explicit order of the physician was, that no one could see Smythers. It was finally decided that this man was some heavy creditor, of whom they knew nothing, and that they must strike immediately, as they had the night before proposed.

This had just been settled upon, when a rough-looking customer came round and demanded if Smythers had come from his hiding-place.

"Such a thing does not often occur," replied Joe.

The stranger stepped from behind the desk, and politely asked the man what he wished.

"Why, I sold this house the mere pittance of five thousand on thirty days, supposing it was good. I have called three times. I think an establishment like this must be hard up if it cannot raise five thousand."

"Show us your bill, sir."

"What right have you to doubt the account?"

"Do not doubt your account, but if you expect bills paid, you must present them."

"I think," replied Joe, "you are meddling with what does not concern you."

"Will you hand me your bill, sir?" said the new business manager.

"If you propose to pay it, I will."

"That is what I propose to do, sir."

The bill was paid. Hamer turned pale. He and Conlon stared at each other wildly, but "gold wins." The payment of five thousand dollars established the supremacy of that man in the house of Smythers. Something was up, they did not know what, nor did they dare to ask questions, and had they done so they would not have been answered.

Things went on quietly. The new bookkeeper kept his eyes steadily on the pages, but all the while attentively listening.

The same graceful woman now entered who had paid the twenty thousand dollars. She approached Joseph Hamer, and desired to get a small order filled.

"We do not sell at retail," said Hamer, "but the gazelle who can break hearts will cause me to break some of these packages."

"Would not ask you to break your rules of sale by breaking packages for me. Will you direct me to a retail house?"

"Could not allow you to go under any consideration. The trouble is a hundred times paid by your charming presence. Hope you may call often."

"Will you take this certificate of deposit? I am a stranger, and may desire to send instead of coming."

"Never mind," at the same time reaching for the certificate. Joe's love of money was even stronger than his admiration for a pretty woman. He looked it over carefully. He knew the bank, but all the names were strange. He was sure it was right, and would not ask the woman's name, fearing she might be sensitive.

He deposited this certificate, not in the safe, but in a locked drawer with a false bottom.

"Is that Mr. Smythers behind the office desk?" asked the lady.

"Oh, no! It is an old codger I picked up this morning to help a little. I have so much to do, and finding he had a little knowledge, I set him to work; but I am obliged to watch everything he does."

"What is his name?"

"Well, really, I never asked him his name, but I have every

reason to believe he once belonged to an importing house; lost his position by intemperance, probably, or something of the kind."

"Good afternoon, sir," said the lady.

"*Au revoir*: hope you will call often," responded Joe Hamer.

Hamer spoke one side to Conlon:

"She is a charmer, and, what is better, has got the rocks. I wonder where her fairy craft hails from? By the way, you may not know that I was a sailor once; that accounts for my sailing directly into fortune. I am a sportsman, too; and I will wager a pair of canvas-backs that said prima donna is somewhat struck with me."

"Moon-struck," replied Conlon, who, though in league with him, could not endure his insufferable vanity; for he had an idea that as far as the ladies were concerned, he was something of a man himself.

They were here interrupted by the stranger:

"Mr. Hamer, can you give me a little light on some of these business transactions?"

"I am busy, sir, and cannot be interrupted."

"The books of a house, sir, are of the first importance. They should be attended to even before sales. You cannot wrong a person with whom you have never transacted business, but you can cheat a man by incorrectly registering a transaction made."

"Would you infer, sir, that I cheat the customers of this house?"

"I infer nothing; I am speaking only in general terms. There seem to be great discrepancies."

"Those books, sir, are well understood between Smythers and myself. It is quite possible, and very probable, that I know as much of the rulings of this house, after having been in it five years, as you, who have only been here a day. I should like to know, sir, by whose authority you are here, any way. Only this morning, Smythers was perfectly insane; and if he sent you, it was only a freak of his insanity."

"Then you do know where Smythers is?"

"Of course I know. I was not going to inform a stranger that Smythers was insane."

"I shall take measures to overhaul the transactions with all these debtors and creditors."

"Would you infer, you scoundrel, that I have had double dealings with men?"

"Keep your temper, young man. I infer nothing, only that these bills will be paid, and those past due presented."

"In what name will you present the bills?"

"In the name of the house of Smythers, not of Arthur Walton."

Hamer again turned pale. What did this man know of Arthur Walton? Who, in the name of Heaven, was he?

Certain looks, which it would take one most skilfully versed in human nature to decipher, passed between Hamer and Conlon.

At five o'clock, the stranger demanded the keys of the safe. Another significant look passed between Hamer and Conlon.

The stranger looked surprised when they were delivered without a word. He waited and saw every door and shutter securely fastened. As he passed out, he drew his hand across the bottom of the stained glass in the door, and a small piece fell out. This was a singular transaction.

At midnight, the muffled steps of two disguised men touched the walk in front of Smythers' store.

A key clicked in the lock, the massive door swung on its hinges, and was relocked. A dim light was struck, their disguises thrown off, and there stood Hamer and Conlon.

"Well, Conlon, this has been a day of mystery, but it shall end in triumph."

"I feel rather mixed in this matter. I can understand nothing about this mysterious stranger. He has the rocks. He has paid out one hundred thousand dollars to-day of his own, and deposited in the bank all he took in. Lucky he did not know about this eight hundred thousand dollars. How did you happen to leave any gaps in your accounts?"

"It is a very critical matter to keep them straight while abstracting so much money. As soon as the safe was robbed, and all the money gone, then we could have covered. This man

talked as though he knew how much we had taken in to-day. Again, you, Aiken and myself were to buy the concern, before which I should have made all accounts balance. You see each clerk keeps account of his own sales, and I am compelled to book their reports. This old sneak, whoever he may be, has dropped upon us like the plague, giving no chance to set to rights; but it will all come out right after all. I shall probably get my discharge to-morrow; Aiken will leave, and we can take the money and go. Eight hundred thousand is no mean base on which to build a fortune—but I wonder who this man is?"

"I can't imagine. I have been at every hotel in this vicinity, have spent every minute since we parted in trying to get some clue."

"So have I; even went to the Astor House and looked over the register, and at last tried to get into Smythers' room, on the plea of urgent business, but no one is admitted. Smythers will die, certain; and if it wasn't for that old devil prowling around here, I could manage things to my liking. The old cuss thought he had us when he took the keys, but keys are my forte. I would like to see the door through which I could not pass, or a prison that I could not unbar."

The money was taken from the safe and placed in the false bottom of the drawer.

"Had we not better take the money away?" asked Conlon.

"No; the last place they would look for it would be here. We might get caught if we placed it elsewhere."

"Suppose they should accuse us?"

"Did not the old man take all the keys? I would have him arrested instant. I believe he is an impostor."

"It would be hard to make him look like an impostor. He pays all claims out of his own purse, and deposits all he receives in the bank. You may treat the matter as lightly as you please, but I believe he is the man I saw in the hall last night in Brooklyn. I feel uneasy—hark! did you not hear that noise?"

"You are a coward, Conlon."

"Not so much of a coward, after all; you may have always succeeded, Hamer, but there is an end of success sometimes. No one but a dare-devil would have undertaken what you have.

I have surmised that Smythers suspects you. He can do nothing when sick and delirious, but when well, he is one of the sharpest men I know. I would rather run opposition to ten ordinary men; and still I must say he is just and liberal. I would not mind beating a villain, but I dislike to go back on one so noble and generous. I believe he would divide his last penny."

"How did you ever happen to be out of the sanctuary, Conlon? If the Pope knew what a saint you were, he would send for you to receive holy orders. If we take this money, I shall expect your conscience will smite you, and you will go to Smythers and inform on us. I am not afraid of Smythers. I know one woman whom I fear more than ten men."

"Who—Mag Meldron?"

"Yes."

"Why do you fear her?"

"For many reasons. One is, everybody tells her everything, while she divulges nothing. No one is any wiser as to who are her informers. She is everywhere present. She is a perfect dare-devil. I would not be disappointed to see her come up through this floor."

"I have heard it said she was one of the smartest women in America."

"She might be if she would keep a woman's place."

"I do not like what you said to me a minute ago. God knows I am not much of a saint. I am only advising caution. Recklessness never accomplishes anything in the end. Melvin Smythers is a shrewd, sharp business man, and can accomplish more in the same time than any other business man living. He reads dishonesty intuitively; could detect a thief in a crowd. He knows very quick if men try to beat him. His sympathies often overrule his judgment, through which men sometimes get advantage of him. If he were not ill you could not enter this room to-morrow without arousing his suspicions; but as it is, it can make no difference."

"Holy mother! I should think you had joined the church already. Here, Conlon, do you see this?"—drawing his revolver—"should you go back on us, one word from the mouth of this is all I have to say."

"It is strange you cannot see the difference between caution and treason. But what we do must be done quickly. I am ready."

The slow match was put in the safe, a trap-door opened, and the two passed out.

As soon as they were lost in the darkness, the counting-room door again swung on its hinges, and the mysterious stranger, accompanied by a policeman, entered. The safe was at once relieved of powder and match, and both put in plain sight on the counter. Drawer A was then relieved of the contents of its false bottom. During this time not a word was spoken. Lights were extinguished, and a policeman was left on guard.

These two men in disguise went across the ferry, and shortly after three armed men followed. The same scene was duplicated, and then a bank in which Aiken was familiar was robbed, and the money deposited in a false drawer. Attempts were then made to open other places—more for sham than with intention of robbing them. They thought in this way to throw the detectives off the track.

Leave the bank-robbers, and see what this woman they so hate is at the same time doing. She had spent a weary day in plotting for good. About the time Hamer and his comrades were scouring the city, to ascertain if possible who the mysterious stranger was, she started on her mission of reconciliation, to counteract, if possible, some of the evil workings of the dark ring into whose circle she had unwillingly been admitted—a star in the clouds of night. She never looked for evil in anything, but from her earliest remembrance, through circumstances, she always obtained an undisguised knowledge of it. The reader is already acquainted with the manner in which she was constantly receiving revelations.

She now understands every intrigue used to urge each actor on to mad acts, and knows that all standing between the means and ends of the conspirators will be sacrificed. Incendiary statements fabricated to order were mysteriously worked into the hands of Fisk and Stokes, intended to deepen and hasten the combat between them, and if possible to get both out of the way.

Magnora's first thought was to go to Fisk, and frankly tell him that on account of jealousy Count Andrassay was seeking his life; that this bogus Count was enraging him against Stokes, in order to bring about a fatal encounter between them, that he might win Josie. But what if Fisk did not believe her story? and if he did, it might hasten the very thing she would avoid.

She knew the whole must culminate in tragedy, but she determined to manage in some way that Hamer and the Count should be the ones disposed of. Act immediately lest the innocent suffer, was constantly forced upon her mind, but in spite of all efforts she could see the end written in blood. Some one must fall, it might be herself; nevertheless she would not be a coward.

Magnora did not believe that God designed the innocent to suffer for the guilty. She would not acknowledge that there was much of intentional wrong in the world, or that evil reigned supreme in the hearts of any, without one desire of good. Although she denounced the intrigues of Mansfield, Fisk, and all the members of the various plots, still she threw around them the broad mantle of charity, believing that none could understand the full power which circumstances have to draw persons from the path of rectitude. She would trace evil back to its root, lopping of a circumstance here, and one there, until all was gone, and she had proved that even the seeds were sown by some innocent mistake. It would seem that the numerous lessons she had received in personal meanness might awaken her from her sweet, life-long dream of charity and forgiving love, and it were strange should not the experience of the next hour shake her confidence in humanity forever. Possibly she does not let observers know how accurately she weighs the sins of others, making them appear light by raising that side of the scales of justice on which the sins of humanity are laid, in order to counteract the world, which always lays a heavy hand on the balance, to make the sins of each weigh as heavily as possible.

Magnora at length resolved to make a personal call at the private office of James Fisk, ostensibly on business, as she often sent freight over the road, but really to warn him of the various plots.

She drew no plan for broaching the subject, but concluded to let the interview take its own course. Whatever might happen on account of this interview could be no worse than what must inevitably happen without it. She knew Fisk by sight, but he did not know her.

After the shades of night were drawn, Magnora took her carriage for the Erie office.

Although she had fashioned Fisk's inner self from the elements of benevolence and honor, wrapping him in the cloak of charity, a peculiar instinct made her feel that for herself he was only to be known in the distance; therefore it was courage tempered with a sense of justice that brought her to his door.

There was never romance equal to reality. The action of mind upon mind, or mind upon matter, cannot be fully conceived until such action has taken place, therefore cannot be accurately described without a previous knowledge; for this reason no fiction can be as strange as truth.

Magnora, it would seem, is constantly passing through an almost impossible succession of happenings, for in addition to the many strange coincidents in this pending tragedy, the first word she heard spoken as she advanced towards the office-door was her own name.

She bent forward, pressed her hand upon her brow, standing motionless, as she often did when some important subject weighed upon her mind. She distinctly caught the sounds of threats and expostulations. A familiar voice said:

"This man is not worthy of your notice. I should have more fears of the woman."

"Count Andrassay, I know nothing of this woman, but you mistake the ability of this man. If, as you say, he threatens to shoot me, he will dare to do it. Edward Stokes is a bold adventurer, one to be feared; and unless stricken down at once, is bound to rise. I have reasons to fear him. I believe him to be at the bottom of all my troubles. He would, if he could, rob me of all I hold dear. He is the instigator of this libel suit coming off to-morrow at Yorkville, and should that be pushed and he appear as a witness in the prosecution and carry this suit, he is a dead man. It can only be settled with his blood."

"I would shoot him down like a dog, in the face of the whole world."

"You would not put your noble life against a worthless one like his? One day of your valuable life spent in prison would be more loss to the world than threescore and ten of his years. You are a necessity in this land. Why, Colonel, in my country you would be crowned a Prince Right Royal."

"In prison—loss of my life—do you suppose if I should go forth this moment and shoot this vile wretch in the open street, that I would be made to pay the forfeit with my life? Were there an hundred witnesses, I could not be proved guilty of murder. I have to learn that there is one in a hundred above bribery. In consideration of a few hundred or a few thousand, they will see as you desire. Every man has his price, and the price of the highest is within my reach. Should they refuse gold there are other means of bringing them to time. When Eaton refused my gold, he thought the matter ended; but if money will not buy a man's principle, it will wield a deadly weapon in the hands of him who has already sold his principles. But the end of Stokes shall never be left to the uncertainty of strangers."

"Again, Colonel, I repeat, you have more to fear from this one meddlesome creature, Magnora Meldron, than from the whole world beside."

"Gold or love will rule all women, Andrassay; it will rule all men as well. There is not a being, from the lowest order of creation to the highest, but that has a price. The fish is baited with a worm, the lion snuffs the bleeding lamb, the child is bought with a toy, and man sells himself for gold, and woman is powerless when bound in the chains of love. Such a magnificent man as you ought to bring Magnora Meldron, aye! any woman, to your feet."

The Count stammered, but finally said:

"I could do it, nor would I despise the act; but I hate the woman too much to have anything to do with her."

"I think, Count, I will see this woman myself. Either gold, affection or intimidation will conquer anything. You say she has lost her fortune."

"Yes; but she is still as vain and aristocratic as before."

"So much the better; she may be anxious to get money with which to keep up appearances."

Magnora had learned not to be surprised at anything. She simply asked herself: "And can this be the Prince of Erie, the friend of the poor? I must be in the wrong place, for he who is capable of so much good, who is so kind, can never utter words like these. If it is he, then, what but Satan clothed and sent to rule this island city? Can it be that this powerful, revengeful man is so completely bound, so racked with torments on account of one woman? And is this woman my girlish friend?"

The past scenes of Magnora's life swept through her mind in wild confusion, meeting coming events, all growing darker and darker, till every act was stained with crime, and she a living witness.

This must not be; but what could she do? Even if she were found in that hall she might be suspected of being a spy. It would be evident that she had heard, and with her life the tragedy would doubtless end. She heard a rustle in the office, and then a light step behind her. As she turned hurriedly away, her foot became entangled, she tripped and fell, her head striking the floor, stunning her so as to render her unconscious. She was aroused by hearing some one say, "A woman had fainted." She looked and saw that Colonel James Fisk was standing by her. He spoke to her as kindly as a brother, offered to order his carriage to take her home. She told him her own carriage was waiting, that she had called to see the comptroller of the road, but would come another time. Fisk replied, "I am the comptroller, and will be most happy to serve you."

The Colonel returned to his office in wild excitement.

"Good heavens, Count! I was never thrown into such a flutter in my life. I went out expecting to see a beggar, some object of charity, and was thunderstruck; for who did I think was fallen before me but Josie? The same form and outline in every respect. I bent down to raise her up when I discovered my mistake, and still she was like her. I wonder who she is?"

"She must have been attractive to have so interested you. How did she look?"

"She had a profusion of dark brown curls falling naturally over her shoulders and around her face, and such a forehead and eye one seldom sees. She smiled sweetly, and I half wished she had fallen into my arms. She has every look of honesty and fidelity, and whoever she may be, she is a true woman. I like true women. I only wish it had been my fortune to find one with all the charms of Josie."

"I am particularly interested. How was she dressed?"

"Tastily. Had it not been for a solitary red rose in her hat and another on her bosom, I should have taken her for a recluse, for she was otherwise in full black."

"Zounds! Colonel, I would bet my life that woman was Mag Meldron. It is in every way like her, and further, I might have expected this witch of Endor would be around if there was anything said about her, or if we had any new scheme on foot." A blank line would better grace these pages than the fearful oaths of the enraged Count.

Fisk continued. "This could not be the woman you describe, for such an one as I saw was on no mission of evil. She appeared in every respect a lady."

"And so does Mag, as for that. She is a woman that might please the most fastidious if it were not for her patent Christianity. I feel uneasy about her being in the hall. Have not the least idea she was fainting. It was only a dodge, because she was caught listening."

"Whoever she may be she was no common woman; but I am getting tired of women, so let us drop this subject."

CHAPTER XXII.

January 6th, 1872, an eventful day—For once the villain knew not what to say—He levelled a pistol at the head of the stranger—Yorkville Police Court—Magnora's note to Fisk inviting a meeting at the Grand Central, at four o'clock, January 6th, at parlor 207—Hortense Minthorne Montrose bowed to Stokes—The tragedy on the stairs—Fisk shot—"It is finished, the plotters have done their work," exclaimed Magnora—The shadow in the hall—The strange influence that stood back of Stokes and his counsel—The end—The writer has studied justice in every particular.

THE day following the attempted robberies and Magnora's visit to the Erie office was one of the most eventful in the history of New York.

Hitherto the reader has not been troubled with dates, but he will remember that this day, which furnishes the tragedies for the two coming chapters, was Saturday, January 6th, 1872.

The morning was clear, and colder than usual, on the sea-breeze-fanned island. Everything in nature wore a genial look. At seven o'clock the heaving, swaying, massive body of New York was not awake, but the working population—the life-blood of the city—had begun to circulate, and was emptying itself into the great arteries. The day-laborer was going to his toil, the mechanic was entering his shop, and now and then a faithful clerk was dropping into his place of business. The hour wore on. The eight-o'clock clerks in the houses of Smythers came regularly in. Curious glances were cast around them, but no questions asked. At half-past eight, Conlon entered and stepped behind the counter. As the bell struck nine, Joseph Hamer walked in, looking neither to the right nor left, and took his accustomed place. Not a word was spoken. Joe drummed uneasily on the desk, looked out of the window, whistled a soft air, glanced at Conlon, gave a side-glance at the stranger and the two policemen, and looked a little nervous as he saw the powder and fuse on the counter just where the policemen were sitting.

Not a syllable was yet uttered. The silence began to be painful, and still the three men sat like statues. Just as it seemed positively unbearable, the door opened, and the same graceful lady entered who left the thousand dollars on deposit. She approached Hamer, purse in hand, proffered the amount of her purchases, asked for the thousand dollars left as security. If Hamer were breathing his last breath, and gold were proffered, he would involuntarily have reached for it. He took the money; then putting it on the counter, in a flustered manner began to apologize:

"Really, my dear young lady," said he, in a tone too low to be heard by another, "there was a burglary committed here last night, and it pains me to state that the draft was stolen. You step in this afternoon, and if it is not found, I will give you the money. I do not like to interrupt these men, who are looking up the matter. The extent of the loss is not known."

"Why! who could have had the heart to rob the sick and dying Smythers?" said the lady.

"It must have been a fiend. I would like to have the handling of him for a while." Then, still lower in tone: "My suspicions rest on the old man in the corner."

"Young woman, what did the young man say to you?" asked the stranger.

"What business is that of yours? what right have you to meddle with the conversation of customers?"

"Lady, what did Homer on say to you?" demanded one of the officers, advancing.

At the sound of his name spoken in this familiar voice, Hamer winced. He had not noticed till this time that he was a Philadelphia policeman.

"He said there was a burglary committed, and that my one thousand dollars were stolen."

"Was that all he said?"

"It is none of your d——d business what I said," angrily replied Hamer.

"Remember, sir, you are in the presence of gentlemen and ladies, and not your own gang."

"What else did Hamer say to you, if Hamer I call him?" demanded the policeman.

"He said, sir, that very likely this old man did it."

"James Homer on, how did you know there had been a burglary committed?"

For once the villain knew not what to say. There was so much mystery he dared not speak. A look of fiendish savagery settled upon his brow, as the three men stood coolly before him. He again looked at the fuse which had never been allowed to burn. He knew now he must have been watched the night before, and that this stranger had done it. One officer put a hand on his shoulder, saying, "You are my prisoner," while the other secured Conlon.

"Your prisoner!" growled Homer on between his teeth. "By what authority? Has New York established a lynch law? Are innocent persons to be taken and judged by strangers, cowards, thieves, assassins?"

He drew a pistol from his pocket and levelled it at the head of the stranger.

The young woman sprang forward, shrieking, "My father!" and snatched the weapon from his hand.

Hamer was sullen, and answered no questions. He, with Conlon, were lodged in jail, as was Aiken an hour later.

While the above scenes are being enacted in the counting-rooms of Smythers, return to Magnora. The terrible secrets she possessed which should not be kept secret, the knowledge of so much that led to ruin which she was unable to prevent, harrowed her mind. She well knew that woman cannot meet a low class of intriguers as squarely as can man.

If she attempt to work through their better natures, thereby gaining an influence over them, the unscrupulous assassinate her reputation; if she expose criminality her life is in danger. In this case the parties, many of them, moved in high life, and would be believed as quickly as she. It was dangerous to go to these parties clandestinely, lest she suffer from blackmail. She finally concluded to watch the slander suit before Justice Bixby in the Yorkville Police Court, and if it apparently was to be decided against Fisk, she would at once seek an interview, and

tell him if Edward Stokes was assassinated that she must, under the circumstances, appear against him. Thus Magnora Meldron resolved to save the life of a man who knew nothing of her, even at the risk of her own life, proving there is such a virtue as the pure love of justice.

On this, the morning of January 6th, 1872, the continuation of this suit was heard. Stokes was present, but Fisk was not. None watched the proceedings more closely than Dean Carlton, sent there by Magnora Meldron. At two o'clock the Court adjourned, and if the suit was decided according to testimony, it must go against Fisk. The awful threat of the night before, that if this suit went against Fisk, Stokes was a dead man, haunted Magnora, till the following private note was dispatched:

"NEW YORK, Jan. 6th, 1871.

"Col. JAMES FISK, Jr.—Sir:—I am a stranger to you, but am unwillingly in possession of knowledge that is of vital importance to you. I seek a private interview, such as can in no way sully your honor. I give you the strictest assurance that it is not with intentions of blackmailing. I will repair to parlor 207 of the Grand Central, at precisely four o'clock. As you do not know me, I will give the most explicit description of myself, that you may avoid mistake. As you enter the door, I will advance to meet you, wearing full black, with red rose on hat and neck, hair in curls, unbound, and will hand you a card on which is written the name of Magnora Meldron. There can be no possibility of mistake, as so much cannot well be counterfeited. I shall recognize you, for to see you once is to remember you forever."

This last was an unusual sentence for Magnora, a woman honest above all others; but it was just the one to flatter and arouse the curiosity of Fisk, and the remembrance of the woman of the night before who bore the same description, and the conjectures of Andrassay, all conspired to make him decide—though quite ill—not to let such a romantic invitation pass.

As Magnora was entering the carriage for the Grand Central,

her friend Hortense Minthorn—now Mrs. Montrose—arrived. It was near four o'clock, and no time was to be lost. She took her friend into the carriage, and drove hurriedly to the Grand Central, where they arrived still a few minutes before four o'clock. They placed themselves at a window in the parlor, in order to command a view of approaching parties, when Magnora was startled with this pleasant ejaculation from her friend:

"Why, Maggie dear! if there is not the stylish Edward Stokes, whom I met three years ago at Saratoga. He bowed, and is coming over."

Usually, Magnora coolly gave a reason for everything she did; but now she took her friend by the arm, and led her away, at the same time saying:

"You must not meet him here at this hour. My reasons are imperative. The result might be his death. I will duly explain."

Her astonished friend implicitly obeyed, without asking why she was to be imprisoned, as Magnora showed her into an unoccupied room, locking the door.

Magnora had returned as far as the hallway, and stepped out of sight as she saw Stokes pass to the parlor entrance along the hall, then back and along the dining-room hall, then to the private staircase, through which she had just taken Hortense. She closely watched his movements, expecting every moment Fisk would enter. When Stokes turned, Magnora advanced, looked after him, and saw Fisk below. She next saw Stokes jump to one side, heard a pistol shot, and then another, caught sight of Fisk apparently in the act of shooting, then of falling, holding something in his hand, and she exclaimed:

"It is finished! Hamer, Andrassay and Jameson, poison, jealousy and revenge, have done their work," and she retreated as the curious rushed to the scene of action.

A number affirmed that they saw the shadow of some one flitting through the hall, disappearing through some secret passage, and some at first thought this might be the perpetrator of the fatal deed. Much was said at the time about this mysterious disappearance, but it is now no longer a mystery. Magnora Meldron was the shadow in the hall, and it was through

the secret workings of this woman that the truth was eventually so nearly established.

At first, the populace was wild in favor of Fisk and in denouncing Stokes; nor was this altogether unnatural; for the whole world is taught to sympathize with a dead man, to bury his faults and perpetuate his virtues. This is well as far as it can be practised without injustice to the living. Magnora was aware of this, and touched every secret spring to cause delay, knowing that time would do more than anything else towards setting the world aright in regard to this matter. Give a villain time and good opportunity, and he will confess his own misdeeds. Give an innocent man time, and he will prove himself guiltless.

Stokes' counsel hardly knew what influences stood back of the different forces brought to bear, by which they fought so hard for delays and new trials. The underground wires were worked by a woman who personally knew neither Fisk nor Stokes, but who was acting, as she ever acted, from the love of truth and justice.

It is presumed that every reader knows the end—the death of Fisk, the imprisonment of Stokes. The secret and romantic windings of this case have been shown, proving the power of jealousy and heart affairs on business. In giving this pen-picture from life, the highest aim has been truth to the subject, administering justice to all.

CHAPTER XXIII.

No more drafts dishonored in the house of Smythers—Melvin's recovery—Is mystified by being carried to his office in his former carriage—His surprise at entering his office—Exclaims, "Take me away, I am again delirious!"—His financial preserver.

No more drafts were dishonored in the house of Smythers.

The physician told him that business was more prosperous, to which he replied:

"I am glad of this. I begin to think it was my imagination that led me to suspect that Hamer, Aiken, and Conlon were all villains. Conlon would do well in good company. They all did remarkably well before I was ill, unless they were the ones that robbed me. I did think they were. If they are honorable now, I will banish all suspicions."

"Everything is really prospering," said the doctor, and passed out to avoid further questions. As he closed the door, it immediately opened, and in walked Helen Brandon, but where from none knew. At sight of her, Melvin remembered the box with the picture of Katrina Swarts in it, which he resolved to compare with her face as soon as he recovered; and without passing even the courtesies of the day, he asked her to go to his room, and take from his private drawer a small box, take a large bunch of keys from a certain till, and bring them to him.

Without a word the strange woman started on her mission, returning in an incredibly short time, walking in again unannounced, and, as if divining his purpose in regard to its contents, she unlocked it, handed it to him open, and left without a word.

As she passed out Melvin said to himself:

"Truly a strange woman! It would seem she knew I wanted that, and came for no other reason than to bring it to me. Where did she go? Will she return? What a world is this!"

With trembling hands he unlocked the inner box, and drew

forth the picture. How beautiful! The deep black eye, as though gazing into night; the sad, pleading look, as though sorrow was in the heart; the pale brow—all told a story but too often told. On the back was written, "Let this plead for Gardner when I am gone."

"Can it be that the blood of a man who would desert such a woman runs in my veins? From my mother, I inherited sweet sympathy. Wonder if my poor dying mother knows of my illness? Here is the same marriage contract."

In opening it, his hand trembled, letting the inner box fall over. On its bottom rested a paper. A thought flashed across the brain of Melvin; he seized and read! Behold, it was the lost certificate for the three hundred thousand dollars, over which his father raved and committed suicide, with all its long years of interest. The black financial cloud that was hanging o'er him at once burst asunder. Bankruptcy no longer stared him in the face.

Could it be possible? Was there relief? Was some good angel watching over him? He turned his eyes to the window that he might look at the blue heavens, half expecting to see angels flying in air, when his eyes fell upon a mirror hung in such a manner as to reflect persons from the adjoining room, and watching him stood the most lovely woman he had ever seen. She looked in reality what the portrait appeared in shadow. The same beautiful form and face. Before he could get a second sight she had vanished, and he caught a hurried glimpse of a gray-haired man. Was this the spirit of Katrina? Was it the spirit of his father? Were they the congenial spirits which we read exist in after life?

Melvin's recovery was now speedy. Only a few days more, and he was to visit his counting-room. He requested that Aiken should be there, as well as Hamer. He resolved, as soon as his means would allow, to reward them; for well he knew that the power which could save him was almost supernatural. He censured himself for having ever doubted the honesty of these men. He could not, in his present weak state of mind, imagine how they could have kept him from sinking.

The hour came. As he entered the stylish carriage it looked

strangely familiar—like the one he had sold but the day before his illness—and the horses he would have sworn were the same; but he was too thankful to ask any questions of the doctor, who was with him. Perhaps the doctor had bought them.

Melvin trembled as he neared his place of business. It might have been the thoughts of what he had passed through that caused it, or perhaps some great surprise awaited him. It might have been some one of a similar name who married Jameson instead of his own Jennie. She might now even be true to him. It all might have been.

As he entered his counting-room leaning on the arm of the doctor, he was struck dumb. As his eyes shot wildly to every corner of the room, he gave a faint groan, and turning to the doctor, said:

"Take me away! I am again delirious!" and at the same time, half fainting, sank into a chair. Before him, in the office chair, sat Donall O'Donald. Behind the counting-room desk stood Arthur Walton and Della Hamer. At the desk of Hamer stood Magnora Meldron, and behind the chair of O'Donald stood the same fair picture he had a few days before seen in the mirror—Grace O'Donald. Not the fair young girl he had rescued from death, but a beautiful woman.

When Melvin began to realize he was no longer delirious, and that all was reality, and when he listened to the story of the past, tears coursed down his manly cheeks in spite of all his efforts to restrain them. He felt the spirits of better days come back to him, warming his thankful heart, and he exclaimed:

"Truly, acts of charity, deeds of love, and faith in God will sooner or later be rewarded."

CHAPTER XXIV.

Melvin Smythers marries the woman who took him to the Astor House—Walton and Della Hamer are united—Helen Brandon marries—The world's mysteries—What about Magnora?—Hamer, Aiken and Conlon are working for the State—James Fisk sleeps—A monument marks the spot—Let the dead rest—Edward S. Stokes in Sing Sing—Its romance—Helen Josephine abroad—Strong men humbled—Purity the stronghold of woman—Tragical end of Dan Jameson—Smythers takes care of him.

AS one climbs the rough and rugged hill of success, there is always some hand outstretched in joyous welcome, but at the first step downward, a ready foot gives him a kick, and he is goaded on, pierced by the thongs of persecution, till weary and worn he hides from his persecutors in the black cave of despair. Some heartless adventurer next lures him from his dark hiding-place by the Jack-o-lantern of intrigue. Following the flickering light ahead, he descends into the dusky valley of distress, cheered now and then by a glimmering ray from the star of false hope. At length he finds himself in outer darkness, surrounded by fiends who only love torture. They cast him hence, and while lying helpless, without strength to rise, they tantalize him with every torment in their power.

An honest man, at the foot of the hill in business success, crouching in the miry ditch of debt, surrounded by greedy, penurious spirits, with gold in their coffers, and jewels glittering on outstretched hands, ready to snatch the last morsel of manna rained down from heaven, endures the worst agonies of hell. There is no punishment greater, no torture more severe, than is felt by a conscientious but unfortunate man hunted down by gold-thirsty creditors.

His only hope lies in the fact that as long as he has integrity and keeps the love of God in his heart, he can never be kicked so low but that he may climb again.

God will send some one, like an angel of mercy, to raise him

up, and guide him to the foot of the hill, and help him to take the first step upward; then hosts will stand ready to help him on.

His past experience will enable him to judge between false and true friends, helping him to avoid the pitfalls dug by enemies. Kicks and blows are the gymnastics of business life. If he stoutly resisted them while going down, he will now have strength to climb higher than before, and remain fixed beyond the power of intrigue to again make him fall.

* * * * *

This drama ends. Drop the curtain and follow the characters as they dispose of themselves.

Melvin Smythers marries Grace O'Donald. The world says the end is well, for with the majority marriage is the chief end of man and woman; therefore, when the majority reads that Magnora Meldron acted her part to the closing scenes and left the stage alone, unmarried, it will say she did not fulfil her mission.

God stands even to-day in an almighty minority as regards the right. He loves a soul that can contain enough of His power and wisdom to consecrate itself to the good of all, and He threw garlands of blessings down when Magnora Meldron renounced the worldly doctrine that the chief end of woman was marriage.

She believes there are women entrusted with higher missions than simply to act the part of mediums, by which souls are put into human forms, which too often ends only in the propagation of an ungodly race. She believes that she who trains a soul, be she mother or philanthropist, performs a higher mission than she who begets the body in which it dwells, which too many times is the offspring of mere animal instincts; believes that she who can pick up an outcast waif, and tenderly take it to her bosom, giving to it a mother's care and an angel's love, performs a higher duty than does a mother whose love is based upon the selfish consciousness that she is protecting a part of her own being.

Again she believes that she who can take unknown but erring brothers and sisters by the hand, and lead them gently, kindly, carefully along the rough pathway of human life without one

selfish motive, only the love of doing good, shows more of the spirit of Christ than the mother, wife or daughter in all their efforts to bring back to virtue their loved, erring ones, incited to the act to shield home and family from disgrace.

So few in the world have the true Christ within them, that the majority are compelled to take upon themselves selfish ties, binding them to take care of their own to save the world from destruction, but the highest good performed by any child of God is where self is forgotten.

Magnora had had an experience far beyond her years. If she had faults, they came from a too great charity for humanity. She could read a villain as if he were an open book, detect wrong at a glance, but charity in her own heart covered a multitude of sins in the hearts of others.

She had never confided in man in a way that she could be seriously deceived at heart, therefore she had not learned from experience that a man who outwardly possessed every semblance of virtue and true manliness could wear it as a cloak. Her aims had been of that nature that she always felt compelled to reject proffered love, therefore could not tell whether it had been false or true; still her extended and varied experience, with an observation of others, made her a good judge between the real and counterfeit.

When souls of men passed before her in review, clothed in pretended honor and virtue, in her own mind she stripped them of these false garbs, beholding the charred mass of infidelity, base design, vanity, and puffed-up pride over vain conquests, and thanked God that He had thus far divested man of the power to deceive her.

She believed that one man and one woman, as far as love is concerned, should form a perfect link in the great chain of human life, cemented to other perfect links of the same kind only by God's love. She believed the man or woman that could love one to-day, another to-morrow, and then cast both aside some other day, to be but a corrupt design of the image in which man was first made.

If she ever truly loved man he would be the one loved by her forever. If all were like her, then there would be no heart infi-

dels; only happy, loving twains, instead of the long chains made of love and infidelity linked together.

Then would there no longer be upon us the taint of original sin, and the millennium have come.

You ask, "Did not Magnora love Seranus Barton, and loving once, will love him forever?"

Sensible woman will not love with her whole soul without securities on which to base her faith; and with the best security, which is the pledge of heart for heart, she will always reserve enough, so that if securities are false, she will have left sufficient that she be not bankrupt in love, but able to regain her affections.

There is no true and complete love without the blending of two souls as one. If she find man is false, she will shake out and off the dead mass of corruption. It is only morbid and diseased love natures that carry around the dead carcass of another's love after the soul has flown.

If Seranus Barton desired to see a bleeding heart photographed upon the great retina of the world's eye, he missed his aim as far as Magnora was concerned; for she so fully controlled her own heart that it gave not one less or one more beat for the man who proved to be incapable of love; and whether there was ever the semblance of love between herself and Barton, is left for the reader to solve. Their paths have ever since diverged, neither having married.

Magnora Meldron leaves the stage the same mysterious woman she was when first introduced upon it. She lives, and will read this story told of her, and can best judge whether or not the author has delineated fairly.

Helen Brandon married a doctor and went West. Whether the remembrance of a grave on Southern battle-fields, or the forms of loving children cluster in the memories of this strange woman is not known. She had her faults, had her virtues, as is the lot of all.

Old Dr. Cunningham still thinks women no better than they should be. He may still be seen watching the dark alleys of our city, where live just such creatures as men like himself have created. His hair has turned a little whiter, his smile is a

little less satisfactory, because he could not learn whether Magnora Meldron was ever in love with Seranus Barton ; if not, all his plotting against her was vain.

Dean Carlton married Leonora Wright Swarts, the beautiful wife of the mourned Gardner Swarts.

Count Henri Vassi, Magnora's coachman, left the scenes unmarried. Whether from remembrance of the dead, or dreams of the living, is not here told.

Hamer, Aiken and Conlon are now working for the State.

Walton married Della Hamer, and is doing business on his own account.

James Fisk sleeps under a monumental grave. Better to let the dead rest than to tell all his faults without his virtues. He had his virtues, and many still live to revere him.

Edward Stokes is now serving his time in prison, little dreaming of the woman who worked so earnestly to help establish his innocence of intent to murder, and also to prove the great truth, that it is only time here and eternity hereafter that will prove the true characters of all.

"Get all the time you can," was this woman's constant advice, "for there is still hidden important testimony in favor of this man."

Her acts were purely unselfish on her part, for to this day she has not spoken to the man she labored so hard to save, and her only recompense lay in establishing the fact that he was the subject of the blackmailing persecutions of a half-dozen scoundrels ; that his sin lay not in the unjustness of their punishment, but in the overt act of taking the law into his own hands, though 'twere hard not to strike in self-defence.

Helen Josephine Mansfield has since spent much time abroad. Let the heart of true woman plead in sympathy for misguided woman, nor deem her also vile who withholds casting the stone, but rather takes her by the hand, bidding her go and sin no more, herself avoiding the example that surely leads to death.

With this ends Josie's chapter in this book.

A little startling romance may not be uninteresting here.

In the haunts of gayety at a European watering-place reigned

a fair American belle, not more noticeable for her bold beauty than for the devoted attentions of a distinguished cavalier. He was tall, and darkly handsome, with a long black beard, a graceful and genteel carriage. Nothing strange in this ; but should Magnora Meldron look upon this twain, she would say :

"Truly, the mysteries of this world are great."

Soon the woman comes upon the scenes under the worshipful attentions of another cavalier, and to which she is now exclusively devoted. Retribution can be read in her countenance.

Behind the scenes a tall man stamps in rage. At last he feels a woman's power. The rivals meet. Shot dares shot, blood flows for blood, the rivals die. Baron, General, Count—he that was all things to all men, at last gave his life for woman, whom he would destroy. These men lie low, while this woman goes, not sorrowful and sad, but smilingly, free. Strong men have been made to bite the dust. Some say 'twas their desert ; it might have been ; but what of the soul of woman clothed in strength but not in purity ? Purity should be the shield of woman, the armor of man ; had it been so, this tragedy had been untold.

The father of Dan Jameson died suddenly, and to the chagrin of Dan he found his estates bankrupt. In a few weeks Dan's wife also died, and he was now a lone, penniless wanderer in the world. These sudden deaths were thought strange, but Dan without money was of too little account to bring into notice.

Edith Jennie, known in the West as Jennie Edy, the one so humanely treated by the O'Donalds, led such a pure and spotless life, that none questioned her ; and let not men and women, whose best virtue is but sin cloaked with gold and labelled virtue, hold up their hands in holy horror when they learn that the sweet and virtuous, but wronged and deceived, Edith Jennie married a divine.

Her early home was the same as the former home of the Smythers, Jamesons, Wrights and O'Donalds. After her marriage she returned to seek her friends, who thought her dead.

With a bright young lad by her side, she was one day wend-

ing her way through a by-street, when she came face to face with Dan Jameson. Recognition was mutual. She shrank with horror from his sight. The first thought of Dan doubtless was, that she was there to criminate him, and in an instant a revolver was levelled at her heart.

The boy screamed, "That is my mother!" and rushing headlong against Dan, tripped him in such a way that the revolver struck some object with sufficient force to discharge its contents in Dan's body, inflicting a fatal wound.

Melvin Smythers was on business in his childhood's home. Noticing some men carrying the limp form of a wounded man, and ever seeking to be of service to the distressed, he offered his assistance, and beheld his deadly and blood-thirsty enemy in the jaws of death.

Now comes the final test. What will Melvin do? Ever true to his noble nature, he ordered Jameson taken to the best quarters the place afforded, and secured the best nurses and most skilful physicians. He watched over him with the solicitude of a brother. Though insane, Dan shrank from the sight of Smythers. While death was loosening the cords of life, he raved about Edith Jennie; was haunted by the spirit of his father, while he heard his wife's father accuse him of murdering himself and child. He incoherently murmured about Gardner Swarts and the poisoned cup, and still unheard-of crimes troubled his wandering mind; and thus ended his life. Smythers had him buried as he would a friend; and, kind readers, for the sake of your own souls, cast the flowers of forgetfulness upon his grave, and leave him with a just God, who doeth all things well.

Horace Greeley, the philosopher, died. For him, the whole nation dropped a tear and put on weeds of mourning.

THE END.