

## LADY BOUNTIFUL.

A STORY WITH A MORAL FOR SOCIAL THEORISTS TO ACT UPON.

## CHAPTER XLII.

NOT JOSEPHUS, BUT ANOTHER.

The attractions of a yard peopled with ghosts, discontented figureheads, and an old man, are great at first, but not likely to be lasting if one does not personally see or converse with the ghosts and if the old man becomes monotonous. We expect too much of old men. Considering their years, we think their recollections must be wonderful. One says, 'Good heavens! Methuselah must recollect William the Conqueror and King John, and Sir John Falstaff, to say nothing of the Battle of Waterloo!' As a matter of fact, Methuselah generally remembers nothing except that where Chesapeake now stands was once a green field. As for Shakespeare, and Coleridge, and Charles Lamb, he knows nothing whatever about them. You see if he had taken so much interest in life as to care about things going on, he would very soon, like his contemporaries, have worn out the machine, and would be lying, like them, in the grassy inclosure.

Harry continued to go to the carver's yard for some time, but nothing more was to be learned from him. He knew the family history, however, by this time, pretty well. The Coppins of Stepany, like all middle-class families, had experienced many ups and downs. They had been church-wardens; they had been bankrupts; they had practiced many trades; and once there was a Copin who died, leaving houses—twelve houses—three apiece to his children—a meritorious Copin. Where were those houses now? Absorbed by the omnivorous Uncle Bunker. And how Uncle Bunker got those belonging to Caroline Copin could not now be ascertained, except from Uncle Bunker himself. Everywhere there are scrapers and scatterers; the scrapers are few, and the scatterers many. By what scatterer or process of scattering did Caroline lose her houses?

Meantime, Harry did not feel himself obliged to hold his tongue upon the subject; and everybody knew, before long, that something was going on likely to be prejudicial to Mr. Bunker. People whispered that Bunker was going to be caught out; this rumor lent to the unwilling agent some of the interest which attaches to a criminal. Some went so far as to say that they had always suspected him because he was so ostentatious in his honesty; and this is a safe thing to say, because any person may be reasonably suspected; and if we did not suspect all the world, why the machinery of bolts and bars, keys and patent safes? But it is the wise man who suspects the right person, and it is the justly proud man who strikes an attitude and says: 'What did I tell you?' As yet, however, the suspicions were vague. Bunker for his part, though not generally a thin-skinned man, easily perceived that there was a change in the way he was received and regarded; people looked at him with marked interest in the streets; they turned their heads and looked after him; they talked about him as he approached; they smiled with meaning; Josephus Copin met him one day, and asked him why he would not tell his nephew how he obtained those three houses and what consideration he gave for them. He began, especially of an evening, over brandy and water, to make up mentally, over and over again, his own case, so that it might be presented at the right moment absolutely perfect and without a flaw; a paragon among cases. His nephew, whom he now regarded with a loathing almost lethal, was impudent enough to go about saying that he had got those houses unlawfully. Was he? Very good; he would have such law as is to be had in England, for the humiliation, punishment, stamping out, and ruining of that nephew; ay, if it cost him five hundred pounds he would. He should like to make his case public; he was not afraid; not a bit; let all the world know; the more the story was known, the more would his contemporaries admire his beautiful and exemplary virtue, patience, and moderation. There were, he said, with the smile of benevolence and blush of modesty, which so well become the good man, transactions, money transactions, between himself and his sister-in-law, especially after her marriage with a man who was a secret scatterer. These money matters had been partially squared by the transfer of the houses, which he took in part payment; the rest he forgave when Caroline died, and when, which showed his goodness in an electric light, he took over the boy to bring him up to some honest trade, though he was a beggar. Where were the proofs of those transactions? Unfortunately they were all destroyed by fire some years since, after having been carefully preserved, and docketed, and indorsed, as is the duty of every careful man of business.

Now by dint of repeating this precious story over and over again, the worthy man

came to believe it entirely, and to believe that other people would believe it as well. It seemed, in fact, so like the truth, that it would deceive even experts, and pass for that priceless article. At the time when Caroline died, and the boy went to stay with him, no one asked any questions, because it seemed nobody's business to inquire into the interest of the child. After the boy was taken away it gradually became known among the surviving members of the family that the houses had long before, owing to the profligate extravagance of the sergeant, as careful a man as ever marched—passed into the hands of Bunker, who now had all the Coppin houses. Everything was clean forgotten by this time. And the boy must needs turn up again, asking questions. A young villain! A serpent! But he should be paid out.

A very singular accident prevented the 'paying out' quite in the sense intended by Mr. Bunker. It happened in this way: One day when Miss Messenger's cabinet-maker and joiner in ordinary, having little or nothing to do, was wandering about the Brewery, looking about him, lazily watching the process of beer-making on a large extensive scale, and exchanging the compliments of the season, which was near the new year, with the workmen, it happened that he passed the room in which Josephus had sat for forty years among the juniors. The door stood open, and he looked in, as he had often done before, to nod a friendly salutation to his cousin. There Josephus sat, with gray hair, an elderly man among boys, mechanically ticking off entries among the lads. His place was in the warm corner near the fire: beside him stood a large and massive safe: the same safe out of which during an absence of three minutes, the country notes had been so mysteriously stolen.

The story, of course, was well known. Josephus's version of the thing was also well known. Everybody further knew that, until the mystery of that robbery was cleared up, Josephus would remain a junior on thirty shillings a week. Lastly, everybody (with the kindness of heart common to our glorious humanity) firmly believed that Josephus had really cribbed those notes, but had been afraid to present them, and so dropped them into a fire, or down a drain. It is truly remarkable to observe how deeply we respect, adore, and venerate virtue—inasmuch that we go about pretending to be virtuous; yet how little we believe in the virtue of each other! It is also remarkable to reflect upon the extensive fields still open to the moralist, after all these years of preaching and exhorting.

Now, as Harry looked into the room, his eye fell upon the safe, and a curious thought occurred. The fragment of a certain letter from Bob Coppin (in which he sent a message by his friend to his cousin, Squarotose Josephus) quite suddenly and unexpectedly returned to his memory—further, the words assumed a meaning.

'Josephus,' he said, stepping into the office, 'lend me a piece of paper and a pencil. Thank you.'

He wrote down the words exactly as he recollected them—half destroyed by the tearing of the letter.

'... Josephus, my cousin, that he will ... 'nd the safe the bundle ... for a lark. Josephus is a square toes. I hate a man who won't drink. He will ... if he looks there.'

When he had written these words down he read them over again, while the lads looked on with curiosity and some resentment. Cabinet-makers and joiners have no business to swagger about the office of young gentlemen, who are clerks in breweries, as if it were their own place. It is an innovation—a leveling of rank.

'Josephus,' Harry whispered, 'you remember your cousin Bob Coppin?'

'Yes; but these are office hours. Conversation is not allowed in the Juniors' room.'

He spoke as if he was still a boy—as, indeed, he was, having been confined to the society of boys, and having drawn the pay of a boy for so many years.

'Never mind rules—tell me all about Bob.'

'He was a drinker and a spendthrift—that's enough about him.'

Josephus spoke in a whisper, being anxious not to discuss the family disgrace among his fellow-clerks.

'Good! Were you a friend as well as a cousin of his?'

'No, I never was—I was respectable in those days, and desirous of getting my character high for steadiness. I went to evening lectures and taught in the Wesleyan Sunday-schools. Of course, when the notes were stolen, it was no use trying anymore for character—that was gone. A man suspected of stealing fourteen thousand

Pounds can't get any character at all. So I gave up attending the evening lectures, and left off teaching in the school, and going to church and everything.'

'You were a great fool, Josephus—you ought to have gone on and fought it out. Now then, on the day that you lost the money, had you seen Bob—do you remember?'

'That day,' the unlucky junior replied, 'I remember every hour as plain as if it was to-day. Yes, I saw Bob. He came to the office half an hour before I lost the notes. He wanted me to go out with him in the evening, I forget where—some Gardens, and dancing, and prodigalities. I refused to go. In the evening I saw him again, and he did nothing but laugh while I was in misery. It seemed cruel; and the more I suffered the louder he laughed.'

'Did you never see Bob again?'

'No; he went away to sea, and he came home and went away again; but somehow I never saw him. It is twenty years now since he went away last, and was never heard of, nor his ship—so, of course, he's dead long ago. But what does it matter about Bob? And these are office hours; and there will, really, be things said if we go on talking—do go away.'

Harry obeyed, and left him; but he went straight to the office of the chief accountant and requested an interview.

The chief accountant sent word that he could communicate his business through one of the clerks. Harry replied that his business was of a nature which could not be communicated by a clerk—that it was very serious and important business, which must be imparted to the chief alone; and that he would wait his convenience in the office. Presently he was ushered into the presence of the great man.

'This is very extraordinary,' said the official. 'What can your business be, which is so important that it must not be entrusted to the clerks? Now come to the point, young man—my time is valuable.'

'I want you authorize me to make a little examination in the Junior Clerks' room.'

'What examination, and why?'

Harry gave him the fragment of the letter, and explained where he found it.

'I understand nothing. What do you learn from this fragment?'

'There is no date,' said Harry, 'but that matters very little. You will observe that it clearly refers to my cousin Josephus Copin.'

'That seems evident—Josephus is not a common name.'

'You know my cousin's version of the loss of those notes?'

'Certainly—he said they must have been stolen during the two or three minutes that he was out of the room.'

'Yes—now,' Harry wrote a few words to fill up the broken sentences of the letter, 'read that, sir.'

'Good heavens!'

'My cousin tells me, too,' he went on, 'that this fellow Bob Coppin was in the office half an hour before the notes were missed. Why, very likely he was at the time hanging about the place, and that in the evening, when his cousin was in an agony of distress, Bob was laughing as though the whole thing was a joke.'

'Upon my word,' said the chief, 'it seems plausible.'

'We can try the thing at once,' said Harry. 'But I should like you to be present when we do.'

'Undoubtedly I will be present—come, let us go at once. By the way, you were the young man recommended by Miss Messenger. Are you not?'

'Yes. Not that I have the honor of knowing Miss Messenger personally.'

The chief accountant laughed. Cabinet-makers do not generally know young ladies of position; and this was such a remarkably cheeky young workman.

They took with them four stout fellows from those who toss about the casks of beer. The safe was one of the larger kind, standing three feet six inches high, on a strong wooden box, with an open front—it was in the corner next to Josephus's seat. Between the back of the safe and the wall was a space of an inch or so.

'I must trouble you to change your seat,' said the chief accountant to Josephus; 'we are about to move this safe.'

Josephus rose, and the men presently, with mighty efforts, lugged the great heavy thing a foot or two from its place.

'Will you look, sir?' asked Harry. 'If there is anything there I should like you who know the whole story, to find it.'

The chief stooped over the safe and looked behind it. Everybody was now aware that something was going to happen; and though pens continued to be dipped into inkstands with zeal, and heads to be bent over desks with the devotion which always seizes a junior clerk in presence of his chief, all eyes were furtively turned to Josephus's corner.

'There is a bundle of papers,' he said. 'Thank you.'

Harry picked them up and placed them in his hands.

The only person who paid no heed to the proceedings was the most concerned.

The chief accountant received them (a rolled bundle, not a tied-up parcel, and inch-deep with black dust). He opened it and glanced at the contents—then a strange and unaccountable look came into his eyes as he handed them to Josephus.

'Will you oblige me, Mr. Coppin,' he said, 'by examining those papers?'

It was the first time that the title of 'Mr.' had been bestowed upon Josephus during all the years of his long servitude. He was troubled by it, and could not understand the expression in his chief's eyes; and when he turned to Harry for an explanation he met eyes in which the same sympathy and pity were expressed. When he turned to the boys, his fellow-clerks, he was struck by their faces of wondering expectation.

What was going to happen?

Recovering his presence of mind, he held out the dusty papers and shook the dust off them.

Then he began slowly to obey orders; and to examine them.

Suddenly he began to turn then over with fierce eagerness. His eyes flashed—he gasped.

'Come, Josephus,' said his cousin, taking his arm, 'gently—gently. What are they—these papers?'

The man laughed, a hysterical laugh.

'They are. Ha! ha! they are—ha! ha! ha!'

He did not finish, because his voice failed him; but he dropped into a chair, with his head in his hands.

'They are country bank-notes and other papers,' said Harry, taking them from his cousin's hands—he had interpreted the missing words rightly.

The chief looked round the room. 'Young men,' he said, solemnly, 'a wonderful thing has happened. After many years of undeserved suspicion and unmerited punishment, Mr. Coppin's character is cleared at last. We can not restore to him the years he has lost, but we can rejoice that his innocence is established.'

'Come, Josephus,' said Harry, 'bear your good fortune as you have borne the bad—rouse yourself.'

The senior junior clerk lifted his head and looked around. His cheeks were white. His eyes were filled with tears; his lips were trembling!

'Take your cousin home,' said the chief to Harry, 'and then come back to my office.'

Harry led Josephus unresisting home to the boarding-house.

'We have had a shock, Mrs. Bormalack. Nothing to be alarmed about—quite the contrary. The bank-notes have been found after all these years, and my cousin has earned his promotion and recovered his character. Give him some brandy and water, and make him lie down for a bit.'

For the man was dazed—he could not understand as yet what had happened.

Harry placed him in the arm-chair, and left him to the care of the landlady. Then he went back to the brewery.

The chief brewer was with the chief accountant, and they were talking over what was best to be done; said very kind things about intelligence, without which good fortune and lucky finds are wasted. And they promised to represent Harry's conduct in a proper light to Miss Messenger, who would be immediately communicated with; and Josephus would at once receive a very substantial addition to his pay, a better position and more responsible work.

'May I suggest, gentlemen,' said Harry, 'that a man who is fifty-five, and has all his life been doing the simple work of a junior, may not be found equal to more responsible work.'

'That may be the case.'

'My cousin, when the misfortune happened, left off taking any interest in things—I believe he has never opened a book or learned anything in all these years.'

'Well, we shall see.' A workman has not to be taken into counsel. 'There is, however, something here which seems to concern yourself. Your mother was one Caroline Copin, was she not?'

'Yes.'

'Then these papers which were deposited by some persons unknown with Mr. Messenger—most likely for greater care—and placed in the safe by him, belong to you; and I hope will prove of value to you.'

Harry took them without much interest, and came away. In the evening Josephus held a reception. All his contemporaries in the brewery—the men who entered with himself—all those who had passed over his head, all those with whom he had been a junior in the brewery, called to congratulate him. At the moment he felt as if this universal sympathy fully made up for all his sufferings of the past. Nor was it until the morning that he partly perceived the truth—that no amount of sympathy would restore his vanished youth, and give him what he had lost.

But he will never quite understand this and he looked upon himself as having begun again from the point where he stopped. When the reception was over and the last man gone, he began to talk about his future.

'I shall go on again with the evening course,' he said, 'just where I left off. I

remember we were having Monday for book-keeping by single and double entry; Tuesday for French; Thursday for arithmetic—we were in mixed fractions; and Friday for Euclid. Then I shall take up my class at the Sunday-school again, and shall become a full church member of the Wesleyan connection—for though my father was once church-warden at Stepany church, I always favored the Wesleyans myself.'

He talked as if he was a boy again, with all his life before him, and, indeed, at the moment he thought he was.

(To be Continued.)

IN A BANK'S "SWEATING" ROOM.

To the major portion of the commercial community, the Bank "Sweating" Room is happily unknown. To the prosperous tradesman or flourishing professional man, whose bank book at the half-yearly making up invariably shows a balance on the right side, the dreaded chamber is more or less of a pleasant fiction. To the harassed and struggling shopkeeper who has fallen behind with his payments; to the anxious merchant with rapidly maturing bills; to that numerous class to whom the fourth day of the month is a constantly recurring terror, the Bank "Sweating" Room is a place of mental torture of a particularly acute and humiliating kind.

To explain the working of this nineteenth century Star Chamber, but few words will suffice. A large proportion of the huge profits of banking is made by lending money at seven and a half per cent. interest, for which depositors are allowed one and a half or perhaps two per cent. It is an everyday practice to permit customers whose capital is locked up in business to overdraw their accounts, the amount of such overdraft being left largely, but by no means entirely, to the discretion of the local bank manager.

The position of a bank manager, more especially in small country towns, is, in many respects quite unique. He knows everybody. He knows everybody's financial position. He is the depository of more secrets than the lawyer in his office, the doctor in his consulting room, or the priest in the confessional. He knows the precise proportions of the "monkey" which surmounts Brown's newly purchased house, and that Jones, who carries his head so high and is universally regarded as a man of substance, is trembling on the verge of insolvency. With the tell-tale record of the bank ledger open before him, he watches the course of his customers' fortunes, and years before the actual crash takes place he is often able to foresee it.

Let us suppose, as frequently happens, that a bad season, an unfortunate speculation, or inability to collect his accounts, has upset the calculations of a bank customer. His current balance is exhausted, his overdraft, if he is allowed one, has run out, and his acceptances are falling due. The crisis has arrived. A junior bank clerk, armed with a letter written upon official notepaper, and with the word "Private" in big letters across the top of the envelope, makes his appearance. The unhappy customer is forthwith bidden to attend upon the manager.

The man who can set out upon such an errand without a sickening feeling of apprehension must needs have nerves of steel. Upon the result of the forthcoming interview will depend his credit, his prestige, his ruin, or perhaps even his life. The first act of many tragedies takes place a few yards from the busy counter of a bank.

To say that the unfortunate individual who is ushered into the parlor feels more like a convicted felon than a free man is to assert no more than the truth. For half an hour, or perhaps longer, he has to undergo a cross-examination of the most severe kind, and he is absolutely at the mercy of his questioner. All the details of his business are laid bare; the various items of his expenditure are commented on; his future liabilities must be revealed. His ledger is overhauled, his relations with his creditors reviewed; his financial status thoroughly gone into.

If he is fortunate enough to be in a position to convince the manager that a palpable margin between liabilities and assets still exists, he is taken off the rack and respited, or, in other words, the bank consents to honor his engagements. A manager endowed with tact may do much to mitigate the sting of this most trying ordeal, but few customers quit the "sweating" room without a pallor on their cheeks and a deep sense of humiliation.—London Tit-Bits.

Bobby (whispering)—Didn't I hear Clara tell you, Mr. Featherley, that she was sorry, but she really couldn't give you a look of her hair? Featherley—Sh—Bobby—er—yes. Bobby—Well, you just wait a day or two and I'll get some for you when she's out.

He went to a restaurant and modestly called for beefsteak. When it came he tinkered at it for ten minutes, and then he said, Waiter! Sir. What is this? Beefsteak, sir. Thank you. Do your diners usually try to cut them? Yes, sir, unless they've extra good teeth. Yes. Well, I haven't; so you just take that steak back to the cook, and you can tell him I haven't hurt it; I've only bent it a bit.