

Nell. She was probably about nineteen, but her figure was so womanly, and her air so self-possessed, that she looked considerably older. The fancy of Nell chaperoning her anywhere was a neat satire on society. She was a brunette, with large black eyes and full eye-brows, and with that rich carnation color that makes, under an olive skin, so grand a complexion. Altogether a very handsome young lady, and *distinguée*.

Nelly and she had evidently a vast store of mutual confidences to interchange, and so, leaving them a few minutes later over their meringues and coffee at the central *buffet*, I strolled upstairs and through the long picture gallery, marvelling hugely, if anybody ever paid the ticketed prices there displayed. Towards the middle of the room I met Fred Lockyer whom I had last seen battling for Oxford at Lord's and hitting away for fours beyond the pavilion. Fred was a jolly pleasant fellow, and we used to be pretty intimate in our younger days, so that, although I had long lost sight of him, the *rencontre* was of the pleasantest. He had rather a contempt for the arts, and we presently picked our way across the terrace and between the fountains down among the pre-Adamite Saurians, absorbed in reminiscence and partagas. At the bottom of a bowery *cul-de-sac* a very hideous ichthyosaurus effectually stopped the way. I turned to retreat, but Fred detained me, pointing to the grotesque monster.

"Just look closely at that reptile. He is the image of old Leadenhall. The same long acquisitive snout, the same dull cold glare of the eyeball, the same altogether inhuman, anti-human, rapacity of figure and expression. I know plenty of men like enough to him in a single particular, but Leadenhall is the only living crocodile who seems to resemble his *ensemble*. By the way I never told you about Leadenhall, did I? He's here to-day I know, and if there's a chance, I'll point him out. Oh! you'll admire him—as a curiosity."

"You are to be congratulated on the circle of your acquaintance," I laughed. "And I should really like to see the arch-object that combines their loveliness. What is he—a money-lender, an attorney, a betting man,—what?"

Fred's tone became graver as he answered. He is an exceedingly rich city-man; Mincing Lane and indigo, and all that sort of thing. And of all the men or allegators in town, he is the most important to me this moment. I'll tell you all about it presently. Look out! I thought I saw his white hat down among the rhododendrons. No, it's not his, Strange too, that there should be anybody else so reckless as to wear a white hat. We'll come across him guzzling inskile I dare say. Time enough."

"Then its not an appointment that has brought you here? And what