

he was the smaller of the two) commended by the gentleman in the Wellington boots, who vowed he had been just such another at the same age. Joseph wondered to himself if he had worn at that time little Wellingtons and a little bald head, and when, in bed at night, he grew tired of telling himself stories of sea-fights, he used to dress himself up as the old gentleman, and entertain other little boys and girls with cake and wine.

In the year 1840 the thirty-seven were all alive; in 1850 their number had decreased by six; in 1856 and 1857 business was more lively, for the Crimea and the Mutiny carried off no less than nine. There remained in 1870 but five of the original members, and at the date of my story, including the two Finsburys, but three.

By this time Masterman was in his seventy-third year; he had long complained of the effects of age, had long since retired from business, and now lived in absolute seclusion under the roof of his son Michael, the well-known solicitor. Joseph, on the other hand, was still up and about, and still presented but a semi-venerable figure on the streets in which he loved to wander. This was the more to be deplored because Masterman had led (even to the least particular) a model British life. Industry, regularity, respectability, and a preference for the four per cents. are understood to be the very foundations of a green old age. All these Masterman had eminently displayed, and here he was, *ab agendo*, at