

## THE WINSTALLS

OF  
NEW YORK

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## A TALE OF LOVE AND MONEY

BY  
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## CHAPTER IV.

## BEAUTIFUL BEHAVIOUR OF THE BULLS.

When Mr. Erwin awoke in the morning it was with a sense of great peace. Yes, he had the consciousness of a strange happiness before he had the consciousness of its cause. But when he recalled the events of the night before, both his judgment and conscience approved the resolution he had taken. So his resolution never weakened with the cool reflection that the morning generally brings. If he was calmer he was even stronger. Indeed, the peace that had come to him quite overshadowed for the present his anxiety as to what this eventful day might bring. He was surprised that the anxieties that racked him the night before were so dissipated now. But that is part of the reward that comes of doing right. Mr. Erwin knew that in one thing at any rate he was like Paul—he had not been “disobedient to the heavenly vision.” That one conviction gave him great peace and strength. Then with a sense of duty done came a greater degree of hopefulness as to the impending crisis in his affairs. There might be a better issue to-day than he had feared. The tide might even turn in his favor, and give him a happy escape. And even if the worst came to the worst, he had a new faith in Providence that somehow all would be well. Surely the divine wisdom and strength that had so signally aided him to take this new departure would justify the course he had taken, and open up his way.

Mr. Winstall had risen some time before his friend appeared. He was struck by his changed appearance and manner.

“Ah, my friend,” said he, “You seem to have slept off all your worries of last night. Has some good spirit whispered in your dreams that this is not going to be the fateful day you feared?”

“Indeed, something not very unlike that,” said Mr. Erwin, “but it was you who began this transforming process. Don’t think I shall ever forget that. But there were other influences that followed. At another time I will tell you all about it. Somehow I do venture to hope that there will be a rift in the cloud even today. And there is one thing I must speak to you about before going down town.”

“Well, it will keep till after breakfast,” said his friend, cheerily. “We are rather late already. Come to breakfast now and we can talk after.”

Breakfast over, the two gentlemen at once repaired to the library. “Now,” said Mr. Winstall, “I suppose you will want to be going soon. And if you have no objection I am going with you. I have to go down town anyway. So we will see this thing through together. Had we not better defer our talk till some other time. I presume there is nothing urgent.”

“On the contrary,” said his friend, “there is something urgent. Thank you most heartily for volunteering your services. That is the very thing I could have wished. But there is one thing I must mention first, and I do not see how I can do that without mentioning other things that will necessarily take a little time.”

“Well, go ahead,” said Winstall, “if you can wait I can. And it may be just as well not to hurry. You need not be exciting your mind unnecessarily before the time. There will probably be no chance of our doing anything for an hour or two yet, whatever way the wind blows.”

Thus encouraged, Erwin proceeded to tell as much as he thought judicious of last night’s struggle and victory. Into the details of that spiritual struggle he did not go, and that for two reasons. First, it was too sacred an experience to be retailed to any human ear; and further, he realized that this friend—good as he had been to him—would not be the man to understand such a crisis, or appreciate the course to which it led. And Erwin’s instinct was right. Winstall had never had any deep spiritual conflict of his own; he knew nothing of the joy of spiritual victory; and he had never felt the enthusiasm of any high spiritual resolve. He was generous and kind, a man of fine impulses and many good deeds; but such depths of experience as Erwin hinted at were entirely beyond him. So he could not approve the new line of conduct which Erwin had marked out for himself. Of course he was too polite, and really too kind, to blankly disapprove. But he saw no wisdom in such a course. He saw instead a great deal of risk. Such walking by faith he did not understand. And for such hardship and poverty as his friend was willing to face he saw no compensation. Besides, was not Erwin throwing away twenty years of useful experience in business? If he would only go on for a little longer, with increasing knowledge and experience he might soon be a rich man. All this and more passed through Winstall’s mind as Erwin told the story of his experience. Of course Winstall did not say all he thought; but between what he said and what he looked Erwin knew his mind well enough. But he was not disappointed. He would have avoided the story altogether, had that been possible; but he had in honesty to speak of the repayment of the twenty thousand dollars, and the way in which he proposed to refund the money if the worst came to the worst. And it was at this point that Winstall appeared to the best advantage. He was almost offended for the moment that Erwin should bring up that point at all. A moment’s reflection, however, showed him that Erwin was right. But he would hold to the original contract. That simply called for repayment when Erwin found it convenient. In fact, Winstall had put it down in his own mind as a loss from the start. He had too much delicacy of course to give any hint of that. Well, it was only a loss after all. In the heartiest and frankest way he refused to modify the terms; Erwin was simply to pay when he was able. Ah, there were worse men in the world than Winstall.

This point duly settled, the two friends repaired to that place of destiny that has made or marred so many fortunes. It was rather late, and business was in full swing. They were intent on one question only. And soon that question was answered. Oh, joy! The stocks had recovered all they had lost for two days before; and the tone was firm, even buoyant. We may well suppose that the

two friends were excited. They were; but they did not show it. Erwin was by far the most excited, but there came to him such self control as he thought he had never known. He turned to Winstall with a calm face and words whose strange emphasis told that they came from the right place, said, “Thank God.”

An interesting question in ethics is here suggested. Was Mr. Erwin a hypocrite in thanking God for this prospective ill gotten gain? Or, if he was not a hypocrite, was he not highly presumptuous in thanking God for aiding a fraud? No; he was not a hypocrite, and he was not consciously presumptuous. We must remember that man is a bundle of inconsistencies. This is mainly owing to the fact that our conscience is not equally educated in all directions. We may be very sensitive in regard to some duties, and very obtuse in regard to others. Mr. Erwin was very sensitive to the evil of unfaithfulness in not giving himself to the ministry. He knew that he had not been obedient to the heavenly vision. But his conscience was by no means sensitive to the evils of the stock exchange operations. And this was not surprising. His own father had operated on the stock exchange; many of his respectable acquaintances were doing the same thing; whatever of wrong there may be in that business was for the most part justified or condoned by a Christian community. Mr. Erwin was not likely, therefore, to have many qualms of conscience about his ill gotten gains. Even Mrs. Erwin, who was of a finer spiritual calibre than her husband had only glimmerings of the evils of the stock exchange. To all this may be added that Mr. Erwin’s extreme sensitiveness in regard to one line of duty precluded in some degree his recognition of another line. Mr. Erwin, then, was perfectly sincere in thanking God for his good fortune. We are writing the story of a real, not an ideal man.

Whether Winstall acquiesced in that sentiment he did not say. If New York operators in stocks are in the habit of thanking God, as we hope they are, they certainly don’t do it like the Pharisees, by saying long prayers at the corners of the streets. So when Erwin uttered his pious ejaculation, Winstall simply said:

“Well, what will you do? Will you sell now, or take your chance for a rise?”

“What do you think?” asked Erwin. “You have operated in these stocks before. I am willing to be guided by your advice. Will you complete all your kindness by taking the responsibility, or at least of sharing with me the responsibility, of our action just now? Would you sell now or wait?”

“I would wait a little,” said Winstall. “I have heard a thing or two just now from a friend who is on the inside track. I don’t think we need hurry.”

This was magnanimity indeed on the part of Winstall. He might have counselled an immediate sale, for the price that ruled at that moment would have saved the necessity of any advance on his part. And the price might go down and let him in for the loss he seemed now in a fair way of escaping; but whatever Winstall was he was not mean. Nor was he wanting in courage, especially in business operations of this kind in which there was a large element of risk. Had he only had the ambition he would probably have become a multi-millionaire. But as we have seen, he had no such ambition. Partly from aversion to taking too much trouble, and partly from a shrewd insight into the real value of a vast, unwieldy fortune, he was well satisfied to quit when he had simply enough. But now for a moment the fever of specula-