

Lawton. The only sentence in it that was alarming was in these words: "It may, and probably will be necessary to ask a little indulgence from a few of our largest creditors. Collections have been so backward and shrinkages so heavy that we cannot hope to meet our next maturing obligations promptly."

"Perhaps the case is not so desperate, Mr. Pinch," said I as I gave back his "private" note, "but I can tell better after I see their books. It is urgent enough to demand prompt action, however, and I will do the best I can. Good evening, sir."

While I rattled along over the Hudson River railroad that night I worked out the problem: "Mr. Pinch is frightened. The dread of having it said Pinch & Pluggett had been 'picked up' by a new customer to the extent of twenty thousand is a stunner. Perhaps this Mr. Lawton is frightened at nothing. Well, I shall go to sleep now, and be fresh in the morning."

So I turned over in my berth, shut my eyes and dreamed of the corner-seat and the Little Angel who had slipped away from it.

IV.

I am compelled to say my first impressions of Rochester were the reverse of favourable. It was hot and dusty, the lavatory arrangements on the train were not perfect, and the hotel accommodations suffered by comparison with my home surroundings. But I managed to get a bath, and then a breakfast; then I sallied out in search of Messrs. Jones & Co.

A very nice-looking establishment indeed—everything in order, a good stock on shelves and counters, and no customers. Mr. Lawton would be in presently; would I take a seat in the office? Very dull at present—no trade to speak of. Was I a stranger? Going to the Falls, probably? I would find the morning paper on Mr. Lawton's desk. Mr. Jones was absent from the city, and Mr. Lawton was going to the Falls this afternoon. Mr. Blinker, the book-keeper, was in the office if it was a business. Ah! wanted Mr. Lawton? Well, I should not have long to wait for him. The glazed door on the right.

"I am waiting for Mr. Lawton," said I as I entered the office; "they say he will return presently."

"Take a seat, sir," said Mr. Blinker, "unless I can transact your business."

"Thank you," I answered cautiously, "but I think Mr. Lawton can give me all the information I need. Very dusty. Ah, this is the paper. May I sit here? Thank you, no, I don't smoke; have never been able to learn the accomplishment. I do not object to the odour, however."

While I read the Rochester *Daily Eagle* I took some bird's-eye views of Mr. Blinker. He impressed me disagreeably. His diamond pin was too big, and he had waxed the ends of his mustache. He was in his shirt-sleeves, and his sleeve-buttons were gorgeous. Confound the man! I was book-keeper for Pinch & Pluggett, and I could not afford such adornments. And Jones & Co., could not afford to pay Mr. Blinker a fourth of my salary. No doubt about the reality of that diamond. What a hang-dog expression on the fellow's face!

"Holiday yesterday," observed Mr. Blinker, throwing his half-smoked cigar out of the window. "I was on a sort of frolic with a lot of fellows—fishing party, they called it—and to-day I feel like the devil. Champagne, you know, and the hot sun. He! he! It's a good thing the old man is away."

"You mean Mr. Jones," said I pleasantly. "Yes, nothing to do, though; got my balance-sheet off first pop. Finished on the third."

"Balance-sheet?" said I.

"Yes. You probably don't know what that means. Well, it is only a sort of proof that my books are all right. We close up twice a year, December and June. Lots of work up to the end of the month, and if there are no blunders, I have an easy time. Here comes Mr. Lawton; I know his step."

I had never met Mr. Lawton, and when he opened the door I suddenly decided to say nothing about Pinch & Pluggett until I had him alone. My mission was very unsatisfactory to me, as I had no line of action marked out, and as there was a kind of confidential "temporary embarrassment" in the affairs of Jones & Co., I might do great mischief by an incautious word. Perhaps the festive Mr. Blinker did not know of the "temporary embarrassment." I remembered that expression in Mr. Lawton's letter, which was "private and confidential."

"Papers ready, Blinker!" he said, as he entered. "Ah, all in this envelope!—Good morning, sir. Keep your seat; I have a few minutes to spare. What can I do for you, sir?"

His face was careworn, but there was an off-hand honesty of manner that pleased me; he would tell me the truth, anyhow.

"My business is not urgent, Mr. Lawton," I said, taking my hat, "and if you will allow me I will postpone it until—I meet you on the train. You are going to the Falls, I hear; may I join you in the cars?"

"Thank you," he answered promptly; "I am a little behind this morning. I shall take the noon train—smoking car. Good morning, sir."

The train was not crowded. The larger part of the excursionists were going the other way, having had their "Fourth," and there were not a dozen men in the smoking-car when I entered

in search of Mr. Lawton. I reversed the unoccupied seat before him, and began business at once: "My name is Granger, Mr. Lawton, and I represent Pinch & Pluggett, of New York. I came out here in response to your letter to our senior."

"Indeed!" he replied, startled; "and why did you not say so at my office? I could have shown you my books there, and Mr. Blinker, my book-keeper, could have explained—"

"But there is time enough for that, sir," said I. "Your note was marked 'confidential,' and I did not feel authorized to refer to the matter until I had some private conversation with yourself. May I ask if any one knows of your note to Mr. Pinch?"

"Nobody—that is, nobody except Blinker. My partner is in Chicago."

"And I infer from your note that you have made similar application to other houses?"

"No," he answered; "yours was the only one."

"May I talk with perfect candour, Mr. Lawton?"

"Undoubtedly."

"Well, then, I happen to know that your affairs were thoroughly investigated by our house when you bought, and I know your firm was solvent at that date. It is only two months ago."

"I hope, Mr.—Mr. Granger," said he, drawing himself up, "that we are still solvent. This temporary—"

"Excuse me, Mr. Lawton," I interrupted, "but this must be far more serious than you intimate. It is not credible that a firm in good credit—like yours, in fact—would ask an extension on a closely-sold bill on the first transaction with Pinch & Pluggett, who have the name of hard creditors, unless some very serious trouble made it necessary. Have you made any important losses?"

"None. I have the last balance-sheet in my pocket, and the previous sheet of December, and I was going to spell them out to-night. It is a mystery to me how we should be in this place."

"May I help you in your investigation?" said I; "I am an expert, and may see something that might escape you."

"Certainly; and many thanks, too. You will go to my hotel? My wife and niece are there, and we will not bother with these papers until after dinner."

While the waiter was taking my valise and duster in the wide hall of the hotel, and while I was still stupified by the muffled roar of the cataract, two ladies were greeting Mr. Lawton very impressively.

"Mrs. Lawton," said he at last, turning to me, "and Miss Arden. My friend Mr. Granger."

It was my Little Angel!

V.

While I sat at dinner that afternoon, Mrs. Lawton on my right and Little Angel on my left, I suppose I presented a fine picture of abject imbecility. I had appalling fits of trepidation induced by the reasonable dread of awakening from a dream. When I looked at the placid face of my left-hand supporter I felt my heart bound up against my ribs, very much in the style of jumping-jacks of my infantile days, and then I felt my brain-buzzing very much like the rattle of the main-spring of a watch, or rather the internal machinery of a watch when the main-spring breaks. The edibles were of excellent quality, and the waiters were very pressing in their invitations, but I cannot recall any portion of the bill of fare. I was never so stupid; I had positively nothing to say. When the ladies spoke of the weather, or the rumble of the great cataract I endeavoured to make proper replies, but I cannot remember what I said. My voice sounded harsh and strange. Did you ever address an audience of five hundred people suddenly and for the first time? I have, and I distinctly recollect that I could not recall one sentence of my oration when I sat down, though I had talked twenty-five minutes.

After dinner Mr. Lawton proposed a walk to the falls. And while he and his wife were a little distance ahead I began to absorb the consciousness that Little Angel knew me—knew that I was the man that had been stealing looks at her—knew that I had selected the seat in the car that gave me the proper position for stolen glances. Had I fancied that she took an unusual colour when I was introduced? Was it mere imagination that saw the rosy glow on her face when we went into dinner?

During the short wait, which came to an end when Mr. Lawton's cigar was finished, I did some considerable stealing in the old style. But I was too bashful and too much absorbed in my present blissful companionship to make the slightest reference to the past. I found out that she had big brown eyes, but I did not get one straight look into them. I did not dare. I knew my eyes would tell her everything if she caught them once, and I could not risk the loss of the present delicious intercourse. Not just yet.

"Suppose we go in, Mr. Granger," said Mr. Lawton, "and look into that business a little?"

"Ready, sir," I answered.

"We shall rejoin the ladies at tea-time. Shall we leave you here, my dear? It is cooler than the house. All right!"

As I parted from her I took one more theft, and met the brown eyes with an appealing glance in them that nearly took my breath away.

"May I offer a suggestion, Mr. Lawton?" I said. "Let me take the papers to my room, and do you remain with the ladies. I can get along a thousand times better alone; you know I am accustomed to this sort of work. If I need explanation I will make memoranda and consult you after I finish. Besides, it might excite comment if you and I closet ourselves together. Only answer me one or two questions; first, have you lost much by shrinkage in value?"

"Nothing to signify. We always deduct ten per cent. from the inventory. But the gain on the December valuations will balance the June deduction."

"Thank you. Then, second, do you owe any borrowed money, or have you any debts of a confidential nature?"

"Not a dollar."

"That is all. Now let me have the envelope. Ah, here are some letters."

"Yes. I forgot them—one for Mrs. Lawton and one for Lucy. You are very kind, and it is a great relief to me to have a gentleman of your ability investigate my affairs in so kindly a way. I'll have another cigar and wait your re-appearance."

There was quite a formidable array of "statements," and as the package contained the corresponding statements of the previous half year, I was soon immersed in a maze of comparisons. As I proceeded with my work I became more and more interested. The books were well kept, evidently, and Mr. Blinker grew upon my admiration as I followed his figures from one paper to another. Once and again I came to a result that startled me, but once and again I found a memorandum in his beautiful penmanship that seemed to explain the difficulty. The firm was clearly solvent last December. Why should it not be solvent now? Well, I would make a statement of liabilities and assets from the two balance sheets and see where the difference appeared.

I heard the gong roaring, announcing tea, while I was engrossed in this work. I had made some blunder and must check back. Ten thousand dollars error somewhere. I checked back carefully. All in vain. Then I added the balance sheet for June 30. Ten thousand dollars excess on the credit side. I added again, taking it in sections. No possibility of a doubt; Mr. Blinker had made a mistake of ten thousand dollars in getting off his June balances, "first pop." Then some one tapped at my door: I stuffed the papers in my valise and admitted Mr. Lawton.

"Tea ready," he said. "Dear me! what a time you have had up here! You have been here four hours. Found anything?"

"There is an apparent error in the balance-sheet of last week," I replied; "I will look over it again after tea."

"Error! Why, Blinker is a very prince of accountants. Luckily, he is here—came down in the late train to spend the night. We'll have him up here after to explain. Let us go down now."

"Does Mr. Blinker know I am looking at the papers?" I asked as we descended the stairs.

"Oh, no."

"Then oblige me by saying nothing at present. You see, an accomplished book-keeper is always sensitive about his own work. Let me look a little more before you tell him anything about me."

"Have it your own way," said Mr. Lawton, "I have so great confidence in Blinker that I am sure he can explain in a minute. Why, he has our power of attorney. Mr. Jones' nephew, you know, and very sharp; too much of a spend-thrift, though. But I shall say nothing about you until you give me leave."

The ladies were already at the table, and Mr. Blinker had my seat. There was an old lady on the other side of Little Angel, so I took my place by the side of Mr. Lawton. Mr. Blinker was very attentive to Little Angel, and did not see me at all. I scalded my throat with hot tea, ate some berries with cream, and then slipped away and back to my room.

I took up the December balance sheet and tried the additions. Six thousand dollars too much credit, that made sixteen thousand dollars exactly. I put the papers in the envelope, walked downstairs and out under the trees. Mr. Blinker and Little Angel were promenading, in sight, but out of hearing. Mrs. Lawton was talking to the old lady whom I had envied at the table. Mr. Lawton was on a bench a little apart enjoying his smoke. I placed the envelope in his hand and sat down by him.

"Mr. Lawton," I whispered, "some one has been robbing you. Some one has stolen \$10,000 from you in the past six months, and some one stole \$6,000 in the previous half year. The deficiency of debt is in your cash account; and no book-keeper could pass two errors of such dimensions if he were sober. They are not errors, they are thefts."

VI.

The result of a private interview between Mr. Lawton and Mr. Blinker was the prompt departure of the latter for the Canada side, while his employer was looking for me. Immediately after my announcement, as recorded in the previous chapter, Mr. Lawton called Little Angel's escort from her side, and taking him to his own room in the hotel, locked the door and opened his case.

"Will you accept me as a substitute for Mr. Blinker?" I said, taking the absent Blinker's place. "I am probably going back to New York to-morrow. May I offer you my arm?"

She laid her hand on my arm without answer, and I led her down the path to the bridge.

"I have not seen the falls yet," I remarked, "let us go across. The moon is full and the view must be grand."

"You saw them this afternoon," she answered.

"No; I only saw you. I missed you from the train, and have been unhappy ever since. You did not know me, but I was a daily passenger, and I used to watch you every morning. I did not know your name until you disappeared. You do not remember seeing me, of course?"

"Oh yes, I do," she replied. "Oh, Mr. Granger, uncle told us—Can you do anything? It is dreadful! I did not know I had an uncle then, when I rode in your train. And now, when I have learned to love him so dearly—"

"Let us sit here," I said, leading her to a bench. "See! there are ten or twelve couples in full view, but they cannot hear. How came you to leave—me? I do not know how to tell it, but when you were gone, and when I could not find you, I thought I must die. I had been loving you so ardently, and I did not know it. I went to Mrs. Hunter and begged her to tell me only yesterday, and I told her why I sought you. Do not interrupt me please. I am going straight back to New York, and I know you cannot say a word to me yet. But I begged Mrs. Hunter to make enquiries, and your uncle can easily find out all about me. And I will wait as long as you say; only let me write to you and tell you once a day how I love you. And you need not answer my letters; I would not dare to ask that. You think I am drunk or mad. No wonder. But while I seem so utter a stranger to you, I seem to have known and loved you all my life. Now I will not say another word. Please tell me how you came to teach music, and how your uncle found you."

"I am English," she answered turning her placid brown eyes upon mine. "I came to New York six months ago as governess for Mrs. Pinch—"

"Mrs. Pinch?"

"Yes; and she found music scholars for me when her daughter was married; and Uncle Lawton found me by accident in the house of a New York friend where I had a pupil; and my mother was his sister. That is all."

"And why would not Mrs. Hunter tell me all this?"

"Because I had told her about you, sir," she answered shyly.

"About me?"

"Yes, sir. I knew Mr. Phillip Granger. Mr. Pinch told me a dozen stories about you before I went to Mrs. Hunter's; she is Mrs. Pinch's cousin. And I saw you looking at me on the train every day, and Mrs. Hunter and I talked about you. And I have a letter from her to-day—uncle brought it when you came—and she tells me all you said to her yesterday. And she says you are too old for me, sir."

"Oh, Little Angel," I said, stupefied "maybe you will love me some day?"

"Maybe," she answered, gravely. "But tell me about this dreadful business. Ah, when I saw you coming with uncle I thought you—"

"Do not stop, Little Angel."

"I thought you had—come to look for me."

Because you have been saying all these things that Mrs. Hunter writes when you peeped at me from behind your paper, I thought you would find me some day."

"Do you know you are setting me crazy?" said I. "If you talk in that way I'll never go back to New York. Oh, Little Angel—"

"Why do you call me that?" she said, pouting. "My name is Lucy."

"I saw your initials on your music-case. I did not know your name; I could not bear to ask. I could not attract another man's attention to you; I could not speak of you to another man. And so I filled up the initials, and just loved you all by myself. Too old! I am thirty."

"And I am twenty-six," she whispered. "You are squeezing my hand, Mr. Granger, pretty hard."

"Forgive me," I answered penitently; "I did not know it. I will not transgress again, Miss Arden, if you will pardon me. And let me hold your hand a little while; you know I am going away to-morrow—before you are awake, perhaps. It is only bidding you good-bye."

"And Uncle Lawton?" she said anxiously.

"I am greatly interested in him for his own sake; I am doubly interested for yours. I will do all I can to save him from trouble or loss."

"Then all will be well," she said joyfully.

"Mr. Pinch told me many times that you could do anything. And if you undertake uncle's affairs I shall feel entirely happy. And you may write to me—sometimes."

"Do you think you will love me a little some of these days?" I whispered. "Of course not for a year or two. But if I only thought I had a mortgage on you I could do—anything, as Mr. Pinch says. When you know me better—"

"I know you better than you know me, already. Ask Mrs. Hunter. She says you—But I cannot tell that."

"Please, Lucy. May I call you Lucy?"

"Of course. She says you are an old maid. There!"

"Well," I replied, stunned, "I am eager to change my condition. I will marry as soon as you will take me—to-morrow. I have a pretty little cottage—"

"Yes, I know; it was Mr. Clasty's, I have seen it—from the car window."

"I will give you a deed of it, Lucy, if you will take it with an encumbrance."