

Works, to see about an order for iron that we are to advance on when delivered," he replied, crossing over and shaking hands with me at the same time. "By the way, I think I may guess where you have been. Dempsey is president of your coal company, I see. You could not have a better man. I received your prospectus this morning; it looks first rate. I guess you have got a good thing there. Good morning!"

Here it was again! One revulsion succeeds another. The words of my acquaintance had an intoxicating effect on me.

My other angel whispered, "John Brant, you will learn by-and-by not to be chicken-hearted. Everybody thinks well of this scheme, why not think well of it yourself? As to these four eminent gentlemen who have consented to act as trustees, why, let them alone and 'bank' all you can on their reputation. Meantime, courage, keep trying and the right man will be found."

I walked on to Deams' office. He rose as I entered, as if expecting to hear some very good news.

"I have been to see Mr. Dempsey," I said.

"Good gracious!" exclaimed Deams, sinking suddenly back in his chair as if prostrated by the intelligence. "How could you commit such an imprudence?"

"What do you mean?"

"My dear Brant, you should not have gone near him without consulting me."

"I discovered as much very soon. In one word, there is no harm done. I did not come to talk about that."

"Well?"

"Deams?"

"What is it?"

"We must commence delivering coal to-morrow according to our prospectus."

"Bah, don't be so facetious."

"I am not joking, I am only carrying out the promise made by our shipping agent at Shawnee."

"Now don't be severe on me, Brant, I had to make the promise. Old Dempsey pushed me so hard I could not help it."

"It is quite right," I said, "just right. Do you go at once to Essex and Lee—they are the largest coal dealers in the city—and make an arrangement with them to fill any orders that may come in, and charge us the wholesale price. I have no doubt this can be done so that we shall not lose more than fifty cents a ton, and that we must manage to stand somehow."

"Take my hat," said Deams in great glee, "You are worthy of it. That is a brilliant stroke of policy, and no mistake. I wonder I had not thought of it. I will fix the matter to-day, and report to our President to-morrow."

"The sooner the better, Deams."

#### CHAPTER XV.

The advertisement that the Hope and Anchor Mutual Coal Company were ready to deliver coal to the shareholders at cost, created considerable excitement among boarding-house keepers and economical family men. A score of melancholy-eyed women presented themselves at the attractive counter of Masterman, Coldbrook and Pope, each eager to secure a winter supply of coal for her establishment. Small men with large families crowded the passage way, all anxious for coal at cost. Somehow most of them were under the impression that it was sufficient to be a stockholder—that is, the owner of one share, price five dollars—to enable them to receive all the coal they should desire; and they were greatly disgusted when informed by little Mr. Pope that they could have one ton at cost only for every share of stock subscribed and paid for.

Meanwhile, the advertisements were continued in the daily papers, attracting much attention.

Leaving to Masterman, Coldbrook and Pope the management of the various applicants for coal at cost, and to Deams the delivery of coal to the poor (an extraordinary employment that, for Deams), I bent all my energies to the task of securing some one to take up our company. Day after day passed by and found me no nearer my object. I had applied to two or three different

brokers of the first class, but without success. Stokes was right when he told me I would find no one to undertake it as it then stood.

It is true I did not commit myself to explanations as fully as I had to him. I had grown more wary and discriminating; but I said enough, and ascertained enough to be satisfied my case was hopeless.

I think at this time I should have abandoned it had I not met Mary Worth one day as I was walking homeward. She was in company with a gentleman, a rich young blood, who had nothing to do but to dress and drive, and be agreeable to the ladies. I had frequently heard Bellamy's name in connection with Miss Worth's—indeed, as her admirer, if not her suitor. I did not credit the reports, for, with all my doubts and fears, I could not make myself believe he was at all to her taste.

A pang of jealousy darted through me as I saw the two sauntering leisurely along the grand promenade that fine October afternoon; he all gallantry and devotion, she receiving his attentions, as it seemed to me, with an interested air.

I thought at first I would pass without appearing to notice her; but I was ashamed of such weakness, and, as we met, saluted her formally, as usual.

Could I be mistaken? Was the wish father to the thought? It seemed, positively it seemed, as her eyes fell upon me that she perceived my pained look (for I could not have concealed it), and cast on me a glance which said, as I thought, "you need not feel alarmed, I am merely amusing myself. I don't care for him a bit."

Perhaps it was in my imagination, but it sent the blood dancing through my veins.

I stopped and gazed after her. I looked at the miserable fop—so I was ready to call him—who was walking at her side. What right had such a jackanapes to be rolling in wealth and enjoying all that is desirable on this earth, while I, his superior every way, was slaving on in this degrading manner?

With clenched hands and set teeth I pursued my way.

The next morning brought a new plan and a new party to light.

#### CHAPTER XVI.

Just around the corner of Wall Street, in William, near Exchange Place, is a large building filled with offices. These rooms are occupied by brokers, money-lenders, railroad companies, speculators and lawyers.

It would be curious enough if, Asmodeus-like, we could take off the roofs that cover the heads of all the different occupants of this same building, and witness their busy workings. A strange mixture it would present, interesting to the student and the philosopher, but conveying no new impression to the denizen of the "street" who is already entirely familiar with the subject in its every possible phase.

There is a small room in this building furnished with a pine-table, two chairs, and a large safe. A small tin sign, on which is painted "J. STYKES," announces correctly the name of the tenant.

Every one knows John Stykes, so it is scarcely necessary for me to describe him. However, for the benefit of those who reside out of town, I will say that he is a man a little past middle-age, with delicately curved features, a finely chiselled Roman nose, large gray eyes and pale face, almost approaching the cadaverous. His hair is jet black, his height medium, his person slender. There is nothing disagreeable in his manner or conversation. He is well-educated and well-informed; and with his family goes into the best society, where he spends money without stint. In a sense, he is trustworthy, never breaking a promise, and always living up to his agreement. But he is unscrupulous in carrying out his plans, ready and quick to take advantage of the weakness of another's position. Exorbitant in his claims, he is pitiless and remorseless to any one in his power. Exacting, unrelenting, cold, he sits, and takes in, not with his ear, as it would seem, but rather with his large serpent eye, all that you say to him. Then he replies quietly

and in measured tones, and from what he says you need make no appeal.

This man deals in money, and in operations which require the immediate use of money. As I have described him, as he is now, so he was at the time of my engaging in the Hope and Anchor Company.

To this man I resolved to go!

I had met him two or three times, in the office of an intimate acquaintance, and was, to an extent, fascinated by his peculiar appearance and extraordinary language. I soon gathered the particulars which I have given to the reader, and which no one will venture to contradict.

I had met Mr. Stykes on my return from Long Branch. He came into the place where I was taking lunch with a friend. Two or three were speaking of my adventure, and passed many encomiums on what they were pleased to call my heroism.

Just then I happened to raise my eyes and encountered those of Stykes, who had entered quietly and was a silent listener to the conversation.

I can scarcely say why, but it sent a chill through me to look at him. If any expression could be gained from his countenance, it was one of subdued contempt.

The moment he saw I was looking at him, however, he changed his position, and asked in an indifferent tone: "Did you know whom you were rescuing?"

"No," I replied.

"Indeed," he said. The subject was dropped.

That morning I called on Mr. Stykes. I found him in his office alone, carefully scrutinizing a document which he held in his hand.

He looked up as I entered, and nodded to me in token of recognition.

"Mr. Stykes," I said, "I want a half-hour's conversation with you."

"On what subject?"

"About the Hope and Anchor Mutual Coal Company."

"I don't advance money to new companies."

"I know it. I don't want you to advance money. I want a half-hour's talk with you. You can probably tell in five minutes whether you wish me to proceed or not."

"Are you an early man?"

"Yes."

"Call in to-morrow morning at nine o'clock."

"Good-day."

Mr. Stykes vouchsafed no response to my parting salutation. I was content, however. The rest of the day I devoted to a careful consideration of the position I was in, and of how best to approach the subtle man of money.

The result of my cogitations was, I had to admit to myself, that in the combat of wits which was to come off, Mr. Stykes had the advantage anyway. He was older, richer, more cunning and more unscrupulous than I. Besides, I was the seeker, not he.

What should I do? How should I manage? That was the question.

On due deliberation I resolved not to manage at all, but tell Stykes the whole story and give him at the start the making of the terms which in the end he was sure to dictate. Precisely at nine o'clock I was at his office.

Not to weary the reader with repetition, I will only remark that I gave Mr. Stykes a minute and faithful account of the Hope and Anchor enterprise, so minute and faithful that, when I had concluded, he knew as much about it as I did. I wound up as follows: "Now, Mr. Stykes, are you willing to take the thing up, and on what terms?"

During the recital, Mr. Stykes' large stone eyes were slowly rolling so as to take in my whole person, my face being his central point. In spite of me, it seemed as if I were undergoing a certain Anaconda process preparatory to being swallowed whole, along with my coal company.

"You think the coal is there?" said Mr. Stykes, after a long silence.

"Yes."

"It probably is there," he continued, "the Shawnee region is a good one."