

# MC2465 POOR DOCUMENT

## THE GRANITE TOWN GREETINGS

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(Daily, Sunday Excepted.)  
On and after Monday, Dec. 2nd, 1907,  
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Leave St. Stephen . . . . . 7.00 a.m.  
Arrive St. John . . . . . 11.45 a.m.  
Leave St. John . . . . . 2.00 a.m.  
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Special Ticket Office, 97 Prince Wm.  
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FRANK J. McPHEE,  
Superintendent,  
St. John, N. B., Jan'y 1st, 1908.



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WEST SIDE, ST. JOHN.

## Courage of Effie Drood

It was an account worth much effort  
and some sacrifice of dignity to get hold  
of. All the three bank managers in Bel-  
lington understood that; the respective  
general managers at the respective head  
offices understood it even better, and  
wrote emphatic letters on the subject.

"You must offer Sir Julian every pos-  
sible inducement to give up his business  
now that he has definitely decided to do  
it all in Belington. If necessary, all  
commission on the account may be  
waived, and interest allowed at bank rate.  
The directors look to you to do your best  
in the matter, and you will feel greatly  
disappointed if you allow yourself to be  
out-manuevered by your rivals.

So said the general manager of the  
South Midlands bank to Mr. Grundy  
manager of the Bellington branch.

Mr. Drood and Mr. Steel, local  
managers of the National United Bank,  
and the Royal Bank, were hammered  
at by their chiefs in much the same tone  
especially Mr. Drood. The great "King  
account" was at present with Mr. Drood's  
head office at Sheffield, and his directors  
were determined to keep it "in the  
family." Sir Julian King, himself  
meanwhile seemed enchanted to sit on  
the fence and let the three worried gentle-  
men bid against each other for the  
privilege of his custom.

The host of chimneys of the King  
Iron Works, blast furnaces and rolling  
mills, smoked hard in the lowlands  
beneath Bellington, and the matter  
hadn't advanced at all in a month—  
And now once again Sir Julian called  
on Mr. Drood. He stepped into Drood's  
private office with smug triumph on  
his fat face, as if he looked forward to  
the enjoyment of another bout of wits.

"I want to tell you," he said, straight-  
out, "that Steele's people are disposed  
to allow me half per cent above bank  
rate, and Grundy says he won't be  
beaten by anything they can do. I  
thought I'd let you know.

Drood shrugged his shoulders. It's  
an awful business Sir Julian," he said,  
and there won't be a penny profit in  
it, but I'll go a quarter per cent better  
than that. Assuming your credit balance  
keeps at about thirty thousand pounds,  
we will give you a quarter per cent  
over bank rate, and charge you no  
commission on a three months' agree-  
ment. Sir Julian seemed surprised.

"The deuce you will, Drood?"  
"Since you say it, Sir Julian, the  
deuce I will. And I'll tell you why  
I'm rather ajar with my authorities,  
and I'm afraid they'll remove me from  
Bellington if I fall in this."

"Ah!" said Sir Julian. Don't dust  
their boots for them quite as they  
like, eh? "I expect that's it. I  
can't today to them or any one."

The great man laughed.  
"You're too independent for your  
job, I can see, Drood," he said. Well,  
thanks. I'll make note of your  
amended terms. By the way, how's  
your pretty young wife?"

Mr. Drood winced ever so slightly.  
"Thank you, she is well, he replied.  
Sir Julian didn't notice the wince. He  
smiled as he lit a cigar. He knew Drood  
disliked tobacco; also that a bank man-  
ager's sanctum ought not to be sullied  
with a taproom reek. But though he  
was a baronet, the second of the name  
he was no gentleman, only a man en-  
riched by the sweat of his thousands of  
operatives.

"Well, look here, Drood," he said,  
after a puff of smoke, "you can tell her  
if you like that if I transfer my account  
to you it'll be more for the sake of her  
pretty face than—Hullo! what's up?  
Drood had risen sharply. "I won't  
have your account!" he exclaimed; "I  
withdraw my offer and wish you good  
afternoon."

"Bless the fellow!" said Sir Julian,  
sitting still; "you're too touchy. They'll  
kick you out of your berth here to a  
certainty, if I say the word.

"I don't care what they do. I'll thank  
you to leave my office." Sir Julian jump-  
ed to his feet. "Me! Leave your office?  
Are you out of your senses, man?"

"Well, sir," said Drood, hesitating  
before the fate he was challenging.  
"Perhaps I am a little out of my senses.  
I've had a good deal to put up with of  
late. If you will apologize for bringing  
my wife into the matter—"  
Apologize for mentioning your wife!

Me apologize to you, Drood? I'll see you  
hanged first. Go to the devil your own  
way, my friend. Such a first! He strode  
from the room into the general office,  
turned and gave poor Drood the finish-  
ing stroke of humiliation in the presence  
of his own clerks. "I'll see your folks  
at head office tomorrow, Drood," he said  
waving his hand with the cigar in it.  
"They'll be deeply interested, I warrant  
Good-day to you!" Drood made no  
reply. He and his staff watched the  
rich boor strut through the door held  
open for him by the porter.

"We have lost his account, Bridge,"  
said Drood simply to his cashier, as he  
returned to his own room.

So it seemed. Straight from the  
National United Bank, Sir Julian King  
drove to the South Midlands bank.  
Here, after very little parleying, Mr.  
Grundy offered the same enhanced terms  
as Drood.

"I'll let you know tomorrow," said  
Sir Julian courteously, and he made for the  
third bank in the town.

With still less parleying, Mr. Steele  
was also ready to allow the great iron-  
master the same exceptional facilities to  
do his business.

"I'll decide in the morning and finish  
it," said Sir Julian.

As hour later the banks shut for the  
day; and, a little later still, Drood went  
upstairs to his wife, and—well, he  
couldn't keep the depressing news to  
himself.

"It's all up with us, Effie, girl, he said  
afterwards. "We must make up our  
minds for a move downhill somewhere,  
I'm afraid."

But Effie was a brave little wife.  
"The coarse wretch!" she declared,  
with a beautiful flush, when her husband  
came to the source of the trouble. "He  
always was like that, Adam. Father  
used to say he was horrid as a young  
man, and such a coward. If he hadn't  
all that money he wouldn't dare hold his  
head so high."

"Yes," said Drood; I dare say he is  
just a common bully. But I couldn't do  
anything else, could I?"

"Yes," said Effie. You might have  
kicked him out. That's what I would  
have done, I truly believe.

Drood tried to smile.

"I believe you would, Effie," he said.  
"Yes, and I'd like. I've half a mind—  
No, no, I don't mean that, Adam."

She laid her pretty head on her hus-  
band's shoulder.

"I'm a tomboy still at heart, you  
know," she whispered. "I would dearly  
though, like to—to punch his head.  
That's what comes of growing up with  
eight brothers, Adam."

"And being a champion at hockey, eh,  
Effie?"

"Oh, yes, all that kind of thing. But  
don't let's see red before red comes, old  
boy. We'll have some tea, and bye and  
bye a nice little dinner—with oyster  
paties, and—oh! that tiresome tele-  
phone!"

Adam patted her loved head and went  
to the tube.

The general manager himself was at  
the other end, and soon Adam rejoined  
his wife with a particularly glum ex-  
pression.

"Mr. Severn must have heard some-  
thing already," he said. "He says I am  
to move Heaven and earth to keep the  
account. My salary will go up to fifty if  
I do it."

"And did you tell him, Adam?"

"No, I hadn't the courage. I just  
thanked him. That's all."

Effie nodded. Her eyes had suddenly  
become very bright, but she didn't seem  
eager to meet her husband's gaze. She  
turned rather towards the fireplace.

"Do you mind, dear," she said gently  
if I cycle out to old Mrs. Forrest's before  
dinner? I shan't ask you to come with  
me. Have your tea by yourself, old boy,  
and then just potter about in the garden.  
Will you?"

Effie was still too new a wife to have  
much difficulty in making her husband  
behave as she pleased in small things.  
She rewarded his obedience with a kiss,  
ran upstairs, and was soon riding for  
Hooten.

Old Mrs. Forrest lived at Hooten, and  
so did Sir Julian King.

Effie's father had been vicar of Hooten  
and Mrs. Forrest had nursed her as a  
baby. Mrs. Forrest's cottage was close  
to the lodge gates of Hooten Hall. Little  
that went on in the Hall escaped the  
dame's eyes and ears. She was won't to  
watch the comings and goings as if they  
were as precious a part of her life as the

geraniums on her window sill.  
"No, dearie," she said, "Sir Julian  
isn't home yet, but he's due. It's half  
past 5, and he hasn't been later than that  
any day this week. Fine and pert he  
keeps for his age, too."

"That's all right," thought Effie. She  
engaged the old woman with her rheu-  
matism and topics of equal interest for  
ten minutes. Then the rush of a motor  
car was heard, and Sir Julian flashed up  
to the Hall gates.

"There he goes, dearie!" cried Mrs.  
Forrest. "What a dust he do leave be-  
hind him, to be sure! There's no keep-  
ing one's curtain clean for it."

Effie rose to leave.

"Poor old curtains!" she said gayly.  
"I'll go and tell him about it."

She sped up the Hall avenue as if that  
really was her intention. Mrs. Forrest  
shook her head at the sight. She had  
never known such a wild, determined  
and yet lovable child as Miss Effie in the  
old vicarage days.

"I do believe she's going to do it,"  
she whispered.

Some 20 minutes passed and Effie re-  
turned with glowing cheeks. She paused  
at the cottage to leave half-a-crown for a  
new set of window curtains.

"Didn't I tell you?" she said. "Sir  
Julian thinks you're an old silly to live  
in his dust, though, and so you are—a  
beloved old silly."

She was on her bicycle and away before  
Mrs. Forrest's tongue had a suitable  
reply ready.

So back to the bank, where Drood was  
smoking a thoughtful and rather melan-  
choly pipe in the greenhouse.

She came to him with laughter on her  
lips and in her eyes, and gave him a  
letter.

"Read that, old boy," she whispered.  
Drood recognized the great man's  
handwriting on the address, frowned,  
and opened the envelope.

Hooten—Dear Sir: I have pleasure in  
informing you that my account will be  
transferred to your branch from head  
office on the proposed arrangement of  
three years ago, by which you allow me  
one-half per cent. interest above bank  
rate on my credit balance with you and  
charge me no commission. Yours faith-  
fully,  
Julian King.

There was also another note:  
I hereby apologize to Mr. Drood for  
my rude reference to his wife this after-  
noon, but hope he will do me the favor  
to destroy this as soon as it is read.

Julian King.  
Drood stared at his wife's laughing  
face. "What does it mean, Effie?" he  
stammered.

"Mean! Why, that you've got a cap-  
able wife, my dear. Look at this.  
Don't say a girl is no good at business.  
I bushranged him in his own study.  
The fun of it, Adam, too, once I  
persuaded myself that it had to be done.  
He stood it splendidly. He's not half a  
bad sort of brute. But I promised to see  
this burnt, so let's do it. Fifty on to  
our salary, old boy. Hurrah.

She herself struck the match which  
burned Sir Julian's apology. Drood  
meanwhile fingered the revolver she had  
produced after the letter.

"You—dared, Effie he asked.  
"Dared! Why rather! And now, old  
boy, I'm going to see to the paties.  
Cook has a lot to learn from me about  
oyster paties."

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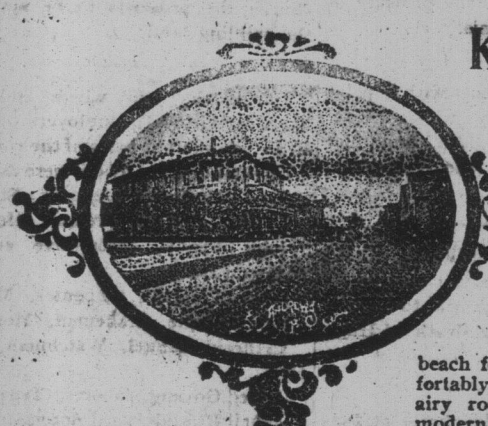
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mountain air. It has been properly roasted  
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