

THE WINSALLS OF NEW YORK

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he beats the old Methuselah; for the old one I think, was not very good at accounts."

"Oh, and there is more, too, about our Methuselah that is worth knowing. He is a strictly religious man, and he acts out his religion in his life. He is a leading man in the colored Shiloh Methodist church on Duke street. We hear that he holds forth in grand style in the prayer meeting. I believe it is great to hear him when he gets excited. Then, as he says, 'the fire burns.' His way of saying that is, 'the fish burns.' They say he then falls back on the vernacular of his childhood, and pours out wonderful torrents of eloquence. And when a negro gets wrought up in that way he coins new words on the moment. He just dashes on like a cataract; nothing can stop him; he is never at a loss for words like a white man, but coins new words on the instant, and throws them off hot like hot coins from the mint."

"Or perhaps like hot cakes from the griddle," said Miss Pearce. "That is delightful. We must hear him. Have you heard him? When can we go?"

"We must consider that," remarked the less impetuous cousin. "You see, Methuselah does not speak always, and still more seldom is he likely to rise to such intensity. Besides, if he saw us there, that might perhaps make him feel constrained, or silence him altogether. No, I have never heard him, but papa tells some good jokes about him."

"Couldn't we disguise ourselves?" said Miss Pearce, full of romantic love for such adventures.

"Well, I don't know," replied her cousin, "perhaps we might. But I don't like to encourage Methuselah's vanity, though I do not say he is much inclined that way. You notice that in speaking to him I give him his full name, Methuselah. When I was a child I called him Toozey, but that was because I could not pronounce the longer name. My sister Grace and brother Alfred always call him Toozey. To me is sounds rather familiar. So I call him Methuselah. Now we must go to lunch. You know the carriage was ordered for two-thirty. I hope we shall have a pleasant drive."

And so indeed they had. It was a beautiful afternoon in early May. They drove through the park, and around some of the finer residential parts of the city, calling in a few of the up-town stores for a change. On their return home they found Mr. Winstall already there, together with a gentleman whom he had brought with him to dinner. Mr. Winstall looks like a man whom we would like to know. Perhaps we shall get acquainted with him during the evening.

CHAPTER II.

RUFUS WINSTALL, MILLIONAIRE.

If you knew Miss Winstall you could have identified her father anywhere in a crowd. He was tall and straight like her, had the same blue eyes and the same profusion of yellow hair. He had an aristocratic bearing too, like his daughter, but without any tinge of imperiousness. He beamed with more good nature, was gracious and affable, and easily approached; yet there was in him—felt rather than seen—a boundary line of reserve, which one felt not at liberty to pass. His most attractive quality was a certain graciousness and good humor which proclaimed him to be on good terms with himself and all

the world. He seemed to take life kindly, and to delight in seeing others happy. That his hand as well as his heart was open to help a brother in need, not a few down town merchants could testify. All this and more was Rufus Winstall. Yet with all this he had a certain luxurious, mental indolence which did not take kindly to bother. He would open his hand and do a good turn to a friend, if it could be done offhand and without effort; but he was wanting in that sympathy that takes a man out of his way to do good. There is one phase of the benevolence of the old patriarch Job very much to be admired, and one that is rather too rare in the world. Job tells us that the cause he knew not he searched out. In this grace of taking trouble Mr. Winstall was signally deficient. He would not search out a case to see if it was worthy of his help. He would help or not help very much in proportion as the case was easy or not easy to be helped. In a word he was rather indolent. His impulses were good but he had not the energy to give them the best effect.

It was probably this constitutional indolence, together with an underlying gleam of true wisdom, that took Mr. Winstall so early out of business. He was only forty-five now and he had been out of business for the last three years. He had been a speculator in stocks too, and such a business is usually so fascinating that it lures a man out to fortune—or ruin. It was not so with Mr. Winstall. He was a millionaire, but he was nothing more. When he had amassed a million he simply stepped out of the ring. Twitted as he was by many of his friends for want of courage and enterprise to go on amassing other millions, he would reply that one million was better than ten or a hundred millions. His idea was that a million gives a man all he can really enjoy, and that the millions that are gained beyond the first bring only worry and care, without any increase of enjoyment. Many a man in New York to-day could endorse that sentiment, and with bitter regret that he did not learn it a few years sooner. So we may congratulate Mr. Winstall for stepping out of the ring when he did. He had a great deal more luxurious ease than if he had stayed in, and luxurious ease was one of the main attractions in life for him.

But he did not stop his occasional benevolences. His fortune was ample enough for reasonable profusion for his family, and gave him the means of doing many kindnesses to others. This gentleman whom he brought home to dinner was one of his oldest friends. They had been schoolfellows together and later college chums. Then in after years they had come into contact in business quite often, so that the early friendship was still kept alive. This friend Mr. Winstall had met today by accident, and found him in a state of racking anxiety on account of the precarious position of certain stocks on which he had embarked his all. So he invited him home to dinner, that they might talk the matter over, and see if there was any way out of the difficulty.

When the two gentlemen appeared in the dining-room the contrast in their appearance was very marked. They were about the same age; but while Mr. Winstall was stately and fair, and bearing, and still looking very young, his companion was stooped, and dark, and haggard, and looked old; the world seemed to have been giving him a hard time. Mr. Winstall introduced his friend as Mr. Albert John Erwin, and then the dinner proceeded. It was an elegant and sumptuous dinner, and Mr. Winstall was in a gay humor, but his friend's low spirits

damped the general enjoyment. Mr. Winstall drank a glass of wine, as was his wont, but Mr. Erwin would touch no liquor, intent evidently on the critical state of his affairs. Very soon, therefore, the gentlemen excused themselves, and repaired to the library where they might discuss the business at leisure.

It was a cosy apartment, suggestive both of comfort and refinement. The evening being rather chill, a bright fire burned in the open grate. Mr. Winstall produced cigars, and drew up two armchairs near the fire. "Now, then, Erwin," said he, "I hope this affair is not so bad as you think. Surely you will pull through. I have known you having close shaves before, and you came out all right. I hope this case is no worse."

"Ah, my friend," said Erwin, "I am afraid this is the worst box I have been in yet. Certainly there is a chance that I may still come out right. But I think it is a small chance. The fact is that if those stocks go down two or three points more, I am ruined."

"Ruined, do you say?" replied Winstall. "You don't mean to tell me, Erwin, that you put all your eggs in that one basket." This was one bit of unwisdom that Mr. Winstall had always avoided himself.

"That's just it," said Erwin, with a despairing groan. "I put every dollar I could raise in those stocks. Many a time you warned me against such a folly. But I was sure of a rise; and before long there was a rise. What a fool I was not to unload just then. But I was too greedy. The stocks went down, and to-morrow may see me a bankrupt. Worst of all, part of what I invested was borrowed from friends who will suffer terribly if they lose it."

Mr. Winstall gave a genuine sigh of pity at this recital. He was more moved by his friend's distress than perhaps he had ever been by a tale of woe. There was a pause in the conversation.

"Well," said Mr. Winstall at length, "do you see any way out, in case of this collapse of prices? Or can you suggest anything that I can do to help you? I admit there is a possibility of a fall to-morrow. At the same time I am not quite without hope that the movement may be the other way. But we ought to be prepared for the worst."

Oh what a delicious sound there is in that little word *we*. "WE ought to be prepared for the worst." It meant sympathy, that heavenly balm for want of which so many hearts are breaking. The little word fell on the heart of this anxious man like rain on parched soil. He did not see what his friend could do in the case, but the sympathetic word gave him a new, undefined hope. Therefore, when he spoke again it was in a softer and mellower tone.

"My dearest friend," he said, "you have ever been a kind and faithful friend to me. I do not see any way in which you can help me in this difficulty; but your genuine and hearty desire to aid me is a comfort to my heart, and whether I sink or swim I shall ever think of you with gratitude and affection."

This outburst of feeling was becoming serious for Winstall. He was more moved than he could have supposed possible. He became more and more anxious to get his friend out of this difficulty. One way would be to endorse some paper for him. But that was a thing he had ever steered clear of, for as we have seen he had some streaks of wisdom under his easy and sometimes gay exterior. No, he would not do that for any man. He could not take any such risk. No; but he could