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### CHAPTER XVII. RUINED.

The astute man of the city leaned forward, as if in breathless dread. "No, I have seen no letter."  
"What! no letter telling you that—but stop, we must be dreaming!"  
He rose, and, snatching up his letter-book, read out, in an agitated voice:

"My Dear Sir Edwin: Things are looking queer in the city, and especially with the Great Eastern Bank. I have sold out this morning, and should advise you to do so. I am sorry also to hear that the mine shows some signs of water. While you are writing to the broker, get rid of the mining shares. Perhaps it would be better if you could run up to town. In great haste. Yours sincerely,  
John Verner.

"To Sir Edwin Seymour, Bart., Bingleigh Hall."

Sir Edwin sank back in his chair with a groan.

"Do you mean to say that you have not received that letter?" asked John Verner, pale and breathless.

"No, I have not received it," said poor Sir Edwin.

"Merciful Heaven! then you have not sold out the bank or mining shares?"

Sir Edwin shook his head.

"What?" demanded John Verner hoarsely. "You still hold them?"

"Yes—yes," said Sir Edwin.

"Great Heaven! The bank went yesterday, and the company is insolvent."

Sir Edwin's head sank upon his breast.

"I am ruined!" he exclaimed.

"But the letter—where is that? How does it happen that you did not get it?" huskily demanded John Verner, his hand trembling, as he held the letter book, and his steely eyes shifting from his victim's face to the door.

"I can't say," muttered Sir Edwin. "I only know that I have seen no such letter, and that I am ruined!"

"Heavens! It cannot be true!" gasped John Verner. "That letter I

sent—by whom? Why, by Normanby. I would not trust it to a servant, and Normanby was here and offered to take it himself. Is it possible that he can have forgotten to post it?"

The small electric bell chimed, and John Verner hastened to the door.

"Ah, good morning," cried Mr. Normanby's cheerful voice, as he sauntered into the room. "Ah, Sir Edwin—

Why, what is the matter?"

"Come in," said John Verner, as he closed the door. "Come in, for Heaven's sake. Normanby, do you remember being here three days ago?"

"Yes," said Normanby, "of course I do."

"I gave you a letter to post."

"Yes, you did," rejoined Normanby, "and I posted it. Ah, by Jove! I forgot it! Here's the confounded thing." Plunging his hand into his pocket, he drew out a slightly soiled letter.

John Verner stared at it, and sank into a chair with a groan. Sir Edwin, who seemed to be quite stunned, looked up with a sickly smile.

"Is that it?" he asked, holding out his hand.

"Yes, that is it," said Normanby. "I hope—"

Sir Edwin opened the letter and read it mechanically, then laid it on the table.

"Written three days ago!" groaned John Verner.

"Too late now!" said Sir Edwin, rising and dropping into his chair again, as if he did not know what to do.

"Oh, yes, too late—too late!" repeated Verner.

"What is the matter? What has happened? I do hope that nothing serious has resulted from my stupid forgetfulness," said Mr. Normanby anxiously.

"Read that," said John Verner.

"No, no, why should he?" said kind-hearted Sir Edwin. "He is a young man, Verner, a young man, and careless. He meant no harm, and did not know the importance of the letter. No, he shall not read it."

"But I insist," said Normanby, and gently but firmly he took the letter from Sir Edwin's hand. Normanby read it through and through, and then looked from one to the other. "I am sorry," he said. "But—pray forgive me—I don't quite understand what has happened now."

"You don't!" exclaimed Verner, with a fine assumption of angry impatience. "Was there ever such gross ignorance! Don't you see, sir, that that letter was a warning to Sir Edwin to get rid of his responsibility in the Great Eastern Bank and the Grand Mining Company."

"Yes, yes, I see," said Normanby. "But they are all right."

"They have broken, and—and Sir Edwin is liable for an immense sum of money."

"I am ruined!" groaned Sir Edwin.

Normanby stared at them blankly for a moment, then sank into a chair, with a look of trouble and perplexity on his face.

"And all my fault!" he exclaimed, in a broken-hearted voice.

Sir Edwin rose and laid his hand upon his shoulder.

"No," he said gravely, and with a

wan, kind smile that would have touched the heart of any one but the men with whom he was dealing. "No, not at all; the fault is greatly mine, I, who had sufficient, thirsted after more, and this is my punishment. But, oh! my Olive—my Olive!"

With a moan, he covered his face with his hands. All else was forgotten in the agony of his discovery, all thoughts of Reuben and his delocalizations were swept away.

Sir Edwin had come to London, believing himself to be a rich man, and a powerful one. He returned a ruined man; all his private means gone; even his very home would have to be mortgaged up to the hilt, to pay for the shares he had so blindly bought at John Verner's instigation. But no suspicion entered the baronet's mind that his ruin had been deliberately planned by his sympathetic friend and neighbor.

Though Olive, when the bad news was broken to her, secretly blamed the Verners for the trouble, she could give no proofs, nor could she in any way mitigate the shock to her father. She herself mourned the loss of Reuben far more than her position as heiress to Bingleigh. Indeed, if Reuben had not been lost to her, it is not hard to believe that she would have rejoiced, inasmuch as, by losing the money, she would have fallen nearer to his level.

That night joy reigned supreme in the hearts of the Verner family, joy occasioned by the success of their malicious schemes.

John Verner had seen Sir Edwin return to Bingleigh, with words of the deepest sympathy on his lips; while so gratified was he by the success of his scheme that he could scarcely keep the smile from his face. Normanby, too, was no less pleased, for he meant to get Sir Edwin into his clutches in his capacity as money lender, though under a false name.

Down in Reave Hollow, old Griley chuckled and mouthed as he saw how neatly he had disposed of Reuben, his hated foe; he was thankful that his beloved Master Morgan had reached London safely and unsuspected. Morgan, though quite unaware of his father's financial plots, was just as satisfied with the result of his night's work, when once he had got over the first shock. In the first place, he was genuinely in love with Polly Styles, and, secondly, he had triumphed over Reuben in his love affairs and had driven him from Bingleigh; for, in spite of Polly's blushing assurances to the contrary, he was convinced that he had snatched her away only just in time. To a certain extent, Polly herself had created this belief, thinking—like the foolish girl she was—about to hasten her marriage; whereas she had but brought herself more quickly to her ruin.

Morgan was at first in a state of violent terror as regards the burglary at Bingleigh; but after he had received old Griley's letter, telling him of the success of his plans, his nerves steadied themselves; and he turned his attention to lulling any suspicions that might have risen up in Polly's mind.

Needless to say, he had no intention of marrying her; on the other hand, he did not want to see her natural wild-rose prettiness all stained with tears, and his life made unendurable by her reproaches. Accordingly, he established her in a pretty flat, not far from the park, and loaded her with presents, clothes, and jewelry, sufficient to have turned the head of a wiser girl than simple Polly. He only bargained with her for one thing: that she should hold no communication whatsoever with Reave Hollow; and he frightened her half out of her wits by telling her that her father had sworn to kill her, if she set foot in the place again.

This was more than sufficient to

make Polly promise to do anything he wished; and she threw herself into the enjoyment of London life with all the freshness of an unsophisticated country girl, and with the enthusiasm that only comes to youth and inexperience.

The only point which remained to be settled was the question of marriage; and at last, unable to parry her questions any longer, Morgan took his troubles to Mr. Normanby, who, as usual, hit upon a brilliant plan. He bade Morgan bring Polly to his office one morning and provide himself with a ring. Morgan winked, and did as he was told, for once without a scowl.

Polly, in all the bravery of white muslin and pink ribbons, accompanied him, as she thought, to the registrar's. Dazed by wine, which Morgan had insisted upon her drinking before they started out, she timidly answered Normanby's gruff questions as to her age and parentage, signed her name in big, unformed letters in a large brass-bound account book; and, with the ring on her finger, sailed happily away on Morgan's arm, believing herself to be Mrs. Morgan Verner. As such, too, she was shortly afterwards introduced to that young gentleman's ribald acquaintances, who knew and enjoyed the joke. It was not until some months later, when the wild rose had faded in the London air and its vicious surroundings, that poor Polly, pretty no longer, awoke to the true state of affairs, and awoke too late!

## N. I. W. A.

The attendance at the N.I.W.A. meeting last night was the largest on record. In the absence of the President, who is ill, Vice-President Gillis presided. Among the many communications received was a letter from the Shipwrights' Union endorsing the Association's action as to the eight-hour day petition. The petition which is being circulated has been well received, and in some cases 90 per cent. of those approached have signed the petition. The matter of the Association being represented in the forthcoming election was discussed and will be further dealt with at next Friday night's meeting. In the meantime the Executive will formulate plans to be submitted to the meeting for financing candidates if such are selected. The following report was then submitted, viz.: In the matter of the N.I.D. Express Company's Teamsters' strike, the Executive directed the deputation which first had the matter in accordance with the instructions given at the last meeting of the Association. All the matters agreed to in the first interview the deputation had with the Supt. of the Reid N.I.D. Co. were satisfactorily arranged, with the exception of one point. The deputation were under the impression that, when it was agreed to take back the striking teamsters and place in other departments of the Company those who every year are laid off for the winter, teamster Colford, whose name headed the petition for increased wages, would be put to work in his old position. The deputation, therefore, did not specifically make this demand at the first interview. The Supt. of the Express Company interpreted the agreement to mean that he was allowed to choose any of the men, provided he took back the regular number of the winter crew. The Association, however, took the stand that this would be a virtual breach of the agreement not to discriminate against any employee who draws or presents a petition. On the subject being brought to the attention of the company by a letter from the Secretary, the matter was satisfactorily arranged and Mr. Colford is now working for the Express Co. One of the teamsters who would have been laid off in regular course, has, we understand, been offered a better job outside the Reid N.I.D. Co. The Secretary of the Association will explain that the notice in the advertisement that the Association might be called upon to vote on the question of a strike, was placed there by direction of the Executive so that the Association might be free to vote on this question, in accordance with the rule of the Constitution which calls for a notice. The insertion of the notice does not in any way bind the Association, and it is the opinion of your deputation that strikes ought to be resorted to only when all else fails, and that even then, sufficient notice should be given to allow of the matters being satisfactorily adjusted. Extreme measures should only be taken in extreme cases and where great principles are at issue. Your deputation desires again to warn members that they will not be upheld except where they are in the right, and it is felt that no member will presume upon his connection with the Association to do what is not fair and just. We are banded together to help one another, not merely to use one another.

EDWARD WHITTY,  
SARWICK SMITH,  
WAMUEL MERLIS.

## Win-the-War Concert.

Never before were St. John's public treated to such a novel and exceptional form of entertainment as they were tonight at the Municipal College Hall by the returned soldiers from the Naval and Military Convalescent Hospital. It was very attractive and of the highest quality. The entertainment was under the patronage of His Excellency the Governor, Sir Sheppard, who were present. His Excellency and the returned soldiers were received on reaching the hall by a guard of honor of volunteers and on entering the auditorium the C. L. B. Band rendered the National Anthem. All the performers acquitted themselves creditably. The singing, dancing recitations and selections by the C. L. B. Band were of a high order. Perhaps the most interesting item of the evening was the trench scene—'Somewhere in France.' The stage settings were made as realistic as possible, under the circumstances. In the gas attack sulphur was used as the soldiers had their helmets donned. The pathetic and humorous sides of trench life were cleverly depicted in the 'Bringing up of the ration' and the arrival of the proverbial 'spot on the cracker'; the receiving of the mail from home; the spinning of funny yarns, the cracking of side-splitting jokes and the changing of sentries. The singing of 'The Soldier's Song' and Wheeler rendered appropriate songs during the scene, the latter singing 'Take me back to dear old Bingleigh' as he was carried off by stretcher-bearers, having been wounded while on sentry-go. Others who took part in the scene were: Corporal Mansfield, LeMee, Hackett; L.-Corp. E. Volsey; Privates Payne, Gulliver, Crane, Hillyer, Gleason, Coombes, Higgs, Coyne and Bishop. The production of the humorous farce, 'Miss Kirkland's Money' in which two young officers bring disgrace to their fathers by trying to win the heart of a lady for her money. The love scenes were excellent those taking part, namely, S. M. Pooleman, Corp. LeMee and Privates Coombes and French, giving faithful delineations. The last named would do credit to a professional troupe by his performance in

## CHAPTER XVIII. PROSPECTING FOR GOLD.

MEANWHILE, on the other side of the world, Reuben, or "Jack" Wynter, as he preferred to call himself, was rapidly finding out the truth of the proverb, "All is not gold that glitters." For he found gold not only difficult to get, but difficult to keep, since the diggings swarmed with thieves. Furthermore, he proved the truth of another proverb: "Absence makes the heart grow fonder." No matter how far from Bingleigh he was, he could not put the image of Olive from his mind. Night and day her fair face haunted him.

It was a clear, Australian night, and the stars of the Southern Cross twinkled in a cloudless sky. In a mountain gorge, there lay encamped some half dozen men. A fire burned in their midst, and threw fantastic shadows upon the diggers, now intent upon their supper. Their life was rough and hard, and often difficult to maintain all night; yet they were in good spirits. Laughter rose at intervals, and at times, the snatches of a song.

Chief among the sturdy figures were those of the three men with whom Reuben Wynter had thrown in his lot—Ned Brown, the sailor; Jim Smith, and George Wilson. Their talk was of past finds, and the losses which they had endured at the hands of thieves.

"If it hadn't been for Jack Wynter, I should have lost my life as well as my gold," said Jim, as he pulled out an old briar pipe. "One of the right sort, he is; I always did say it was a lucky day when we knocked up against him."

"Hush! Here he comes," said Wilson. As he spoke a tall figure was seen approaching, and a moment later Wynter stood in the midst of the group. The flickering flames lit up his sun-tanned, well-cut features, from which the eyes shone with a sad serenity that showed the traces of a constant inward struggle.

The rest of the camp greeted him joyfully. He was a great favorite with the men, rough and ready as they were. His grave, silent ways, his calm manner of speaking, were all new to them. They found him, too, a willing worker—no laborer, however difficult, was ever shirked by him. The only fault they had to find with him was his reticence as to his own former life, and his utter lack of courtesy regarding theirs.

"Hello, Wynter!" said Ned; "you're late—supper's nearly over."

"Doesn't matter," was the indifferent reply, as Reuben threw himself down.

"I thought you'd say that, old man," said Jim, in a good-natured grumble. "Food ain't much trouble to you, is it? But I looked after you." With a hearty laugh, he handed him over a cup of hot tea and some bread and bacon.

(To be Continued.)

## War Menus.

TO SAVE WHEAT, BEEF AND BACON.  
(Prepared by Committees of the W. P. A. at the Request of the Food Control Board.)

SUNDAY.  
Breakfast.  
Baked Apples Fish and Brewis  
Toast Marmalade  
Coffee or Tea Sugar Milk

Dinner.  
Cream of Celery Soup  
Roast Beef Potatoes baked in pan with meat.  
Stewed Tomatoes Mashed Turnips  
Snow Pudding  
Crackers Cheese

Supper (or Luncheon).  
Potato Salad Bread and butter  
Preserved Fruit Cookies  
Tea Sugar MILK

## Week of Prayer.

The coming week is to be observed by the Methodist, Presbyterian and Congregational Churches of the city as a week of prayer. The services begin at 8 o'clock. The programme is as follows:

Monday: George Street. Subject: Intercession, Confession and Thanksgiving. Speaker, Rev. Gordon Dickie, M. A.

Tuesday: Cochrane St. Subject: Church Universal. Speaker, Rev. D. B. Hommon.

Wednesday: Gower St. Subject: Christian Missions. Speaker, Rev. N. M. Guy.

Thursday: St. Andrew's (Presbyterian). Subject: The Home and the School. Speaker, Rev. Dr. Bond.

Friday: Wesley. Subject: Nations and their Rulers. Speaker, Rev. Dr. Curtis.

Congregational. Same subject. Speaker, Rev. T. B. Darby, M.A.

## Masons and Carpenters Take Notice.

The following has been received by the Secretary-Treasurer, City Council, respecting the selection of masons and carpenters for Halifax work:

Those who want to go can now call on Mr. Slattery, at City Hall, and arrange if terms are suitable.

COPY.  
John L. Slattery,  
Secretary-Treasurer,  
City Council.

We are paying forty cents per hour for carpenters and fifty for masons. There is at least three months work and probably more. Would be glad to have foreman, rates for capable men are from sixty cents an hour and up according to the man's ability. We can handle two or three hundred carpenters, if able to secure same. Thank you very much for your query. Send them along addressed to me Halifax Hotel, and provided with transportation and get receipt from Railway people and we will refund you the money. When can we expect the batch of ten men that you speak of? We will pay railway fares both ways providing they stay with us at least three months. Please reply if this is satisfactory.

(Sgd.) R. S. LOW,  
Colonel Mgr. Reconstruction.

## Successful Entertainment.

A very large audience was present at the Variety Entertainment given in the Lecture Room of Cochrane Street Church on Thursday evening. The programme consisting of old-time melodies and the latest patriotic songs with solos by the following young ladies: Mrs. H. Gordon Christian, Miss G. Peters, D. Vincent, E. Peckford and W. Pike were faultlessly rendered. The comic dialogue, Aunt Matilda's Birthday Party, made a great hit with the audience. The part singing by the Circle Girls was very fine, and the energetic President and Organist are to be congratulated upon the success of the entertainment. Part of the proceeds will be handed to the Red Cross Society, and it is reported that it will be repeated at a later date in aid of the Halifax Disaster Fund, when all should make an effort to be present.

## Here and There.

SMALLPOX SPREADING. — The Signal Hill hospital where the small-pox patients are being sent is nearly filled up, owing to the rapid spread of the disease. It is not yet known the exact number of cases there are in the eleven houses reported under quarantine for smallpox at Trepassey. Twelve cases of smallpox and one of diphtheria were reported in the city during the past week.

The C. C. C. Band will meet in their Band Rooms to-morrow (Sunday), at 2 p.m., for the purpose of attending the funeral of the late Sgt. Sheehan of Forestry Co. Nfld. Regiment. Full kit—Jan 5, 11.

CHURCH DESIGNER PRISONER OF WAR.—Lieut. Andrew Clouston of "Ours," prisoner of war in Germany, in a letter to his father, Mr. Walter Clouston, recently received, states that he met Mr. Dunn, the designer of the Cochrane St. Centennial Church who is also a prisoner of war, having been captured while fighting with the Canadians. Mr. Dunn, if we are correctly informed, was married a little over a year ago to Miss Burgess, daughter of Mrs. E. R. Burgess, proprietress of

His mingling of the latter in soft, refined voice was warmly applauded. Those city artists who took part were: Mr. and Mrs. F. J. King; Messrs. Ryan, Rondell, Hayward, Emerson, Reid, Gooling and Curtis; Messrs. Emerson, Ruggles and Trappell and the C. L. B. Band. Messrs. King and Emerson acted as accompanists. The concert was given under the management of Mrs. Baxter, who is deserving of congratulations. It merits repetition.

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The Druggist,  
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St. John's, Nfld.

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