

Helen Brace
with the best wishes of
the author

GEOFFREY HAMPSTEAD.

CHAPTER I.

I do not think
So fair an outward, and such stuff within,
Endows a man but he.

Cymbeline.

THE Victoria Bank, Toronto, is on the corner of Bay and Front Streets, where it overlooks a part of the harbor large enough to gladden the eyes of the bank-clerks who are aquatic in their habits and have time to look out of the windows. Young gentlemen in tattered and ink-stained coats, but irreproachable in the matter of trousers and linen, had been known to gaze longingly and wearily down toward that strip of shining water when hard fate in the shape of bank duty apparently remained indifferent to the fact that an interesting race was being rowed or sailed. This, sometimes, was rather a bad thing for the race; for the Victoria Bank had, immured within its cut stone and plate glass, some good specimens of muscular gentility; and in contests of different kinds, the V. B. had a way (discomforting to other banks) of producing winners. The amount of muscle some of them could apply to a main-sheet was creditable, while, as to rowing, there were few who did not cultivate a back and thigh action which, if not productive of so much speed as Hanlan's, was certainly, to the uninitiated, quite as pleas-