would argue; always laying down the law like a judge; one of those kind of fellows that saw so much of both sides of the question that he couldn't come down to the level of ordinary men, and so we used to call him 'Wise Willie.' But for all that," added Fraser, a little self-reproachfully, and apparently only for form's sake, "there were worse fellows than poor Billy Horseman."

In half-a-dozen words I had got more insight into the popular estimate of my character than I could have dreamed in a lifetime. And to my profound astonishment I learned for the first time that I had been hon-

ored with a nickname.

"Left any family?" I asked.

"Yes, a wife and one child, and a mighty good-looking woman, too," he added.

"Pretty well provided for?" I asked. "You see," I continued, by way of explanation, "I'm a connection of his, although I've never seen him."

"Yes, I believe he's left his widow pretty well fixed,' replied the Scotchman. "He was in three or four insurance societies I would'nt be surprised if it would tot up to a matter of eight or ten thousand dollars Say, Billy," he continued, turning suddenly to the Cockney, who had been digging out his pipe, and slapping it on the knee, "Say, Billy, there's a chance for you—a rich, handsome, young widow. I'll give you an introduction."

"No, thank you, no widows for me," replied the horrid little cad, with an upward toss of his pug nose.

I confess my fingers itched to throttle the fellow, and it cost me a real struggle to keep from plucking my disguise away. But having gone into the thing, I was bound to go through with it.

"Well, if there is no widow good enough for you, you little pot-bellied, bull-headed, pug-nosed, Cockney scrub, who have you got your eye

on?" asked the Scotchman, playfully.
"Speak for yourself, you great, lubbering, bullet-headed, whiskey-soaked, psalm-singing, goggle-eyed Scotch rebel," responded Billy, pleasantly.
"But you were talking about Horseman, weren't you. Do you want my opinion of him."

He gave a silent assent to the ques-

tion.

"Well, the man's dead and gone, and I don't want to say anything bad about him, but I always considered him a conceited, over-bearing, underhanded snob, who thought he had a mission to set everything right. And he was as full of low, sneaking tricks as—an egg's full of meat," he concluded, relapsing into one of the old-fashioned, stock illustrations of his early youth.

"Tut, tut, Billy, that's a little too rough on a dead man. And this gen-

tleman was a relation of his."

I hastened to explain that the re-

lationship was distant.

"Well, I'm sorry for it," said Billy, who was one of that common type of Englishmen who would have sooner had his tongue cut out by the roots than allow it to shape a retraction of anything, however lightly spoken. "I'm sorry for it, but it is'nt a tenth part of what I could say about the fellow."

Of the deep and deadly grudge cherished against me on the part of Nichols, I may say, I had never previously had the faintest suspicion. We had always been friendly and even cordial in our relationship, and although rivals in business, had never come, as far as I could remember, into direct collision. Little, however, had I dreamed of the volcano of hate that for years had slumbered in the little man's breast.

The train's starting to move put an end to our conversation. At the third or fourth station the two men got out. As at their entrance, they were fiercely arguing, this time, if I remember aright, on the subject of