

stupid secrets. You ridiculous Freemasons are *always* having secrets. And so there's no ball after all, and I can't wear my bracelet for a month, perhaps. I declare I have no patience with them, they are so absurd and aggravating."

"Never mind then, dear, whoever they are. You are quite right about letting Lockyer tell his own story. And, as to the bracelet, wear it to-night at dinner, or leave it in your drawer as you please; I shall admire the arm just the same."

The remonstrance with the gold-maniac elicited but a short, unsatisfactory reply, while subsequent letters remained wholly unacknowledged, so that, in the interest of our own affairs, I speedily ceased to concern myself greatly regarding him. The year was one of peculiar and intense excitement on both banks of the Murray; we called it the Wallaroo Year, from the splendid discoveries upon Yorke Peninsula. With the fortunes of two of these I had been lucky enough to identify myself, and the Wheal Ellen, together with No. 609, had absorbed a very large proportion of my available funds. The first mentioned stock had been purchased in the regular way, and at a heavy premium, and, though a little sluggish at the moment, was universally regarded as most desirable security. 609, however, was in another position. By force of keen watchfulness, dogged perseverance, and some slight assurance, I had managed to become a large subscriber to, and proportionate allottee, of a stock so jealously reserved as scarcely to be whispered on Change, and, as of course, never hinted at in the journals. An old acquaintanceship with Sir Asterisk Blank, then Governor, gave frequent opportunities of meeting the leading public men of all parties; and, to my great satisfaction, I discovered speedily that the majority, including all those most renowned for commercial success, were likely to be found on the 609 register. The directory was to comprise names of the very highest standing, and each successive report from the experts employed, brought up intelligence of fresh encouragement. These circumstances could not remain too long a secret, and upon the day of allotment the provisional scrip was eagerly enquired for at something like 280 prem. Its transfer was all the easier, as but five shillings of six pounds had been called, and transactions were so considerable as to give me the liveliest satisfaction with my success in getting on.

A satisfaction not the less lively from a painful contrast developing itself by-and-by. The Wallaroo year with us, was the Bolinda year with our neighbours. Of all the gross swindles ever hatched at the Criterion, Master Fred's pet had proved the basest and most destructive. Its collapse, and that of scores of its peers, were spreading a wholesale ruin to which Overend Gurney's or the Albert's never offered a parallel. Mingled with my self-gratulations, therefore, was a sincere concern for Lockyer; for whose safety there was only the faintest hope that he had