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INCORPORATED 1851.

Capital and Assets.....\$2,551,027 09
Income for Year ending 31st Dec., 1891..... 1,797,995 03

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to become the possessor of an improving book surprised Urquhart, but in his haste to make sure of the shilling, he handed over "Thoughtful Boys Make Thoughtful Men." Within an hour of the striking of this bargain a rumor reached Urquhart's ears that Cocky had resold the work for one and sixpence. Inquiries were instituted, which led to a discovery. At our school there is a youth called Dicky Jenkinson, who, though not exactly a thoughtful boy, has occasional aspirations in that direction. Being for the moment wealthy, Jenkinson had remarked, in the presence of Cocky, that one and sixpence would not be too much to give for Urquhart's copy of "Thoughtful Boys Make Thoughtful Men." Feeling his way cautiously, Cocky asked whether he meant that the book would be cheap at one and sixpence to anybody who wanted it, or whether he (Dicky) was willing and able to expend that sum on it. Thus brought to bay, Jenkinson solemnly declared that he meant to make Urquhart an offer that very day. Cocky

made off to think this matter over, for he was aware that the book had been already offered to Fleming Secundus for a shilling. He saw that by taking prompt action he might clear sixpence before bedtime. Unfortunately, he was not able to buy the book from Urquhart, for he was destitute of means, and he knew it would be mere folly to ask Urquhart for credit. In these painful circumstances he took Robbins into his confidence. At first he merely asked Robbins to lend him a shilling and Robbins merely replied that he would do no such thing. To show that the money would be returned promptly, Cocky then made a clean breast of it, after which Robbins was ready to lend him an ear. Robbins, however, stipulated that he should get half of the spoils. Cocky, as has been seen, got the book from Urquhart, but when it came to the point, Jenkinson was reluctant to part with the one and sixpence. In this extremity Cocky appealed to Robbins, who at once got hold of Dicky and threatened to slaughter him if he did

not keep to his bargain. Thus frightened, Jenkinson bought the book. On hearing of this, Urquhart considered that he had been swindled, and set off in quest of Cocky. That boy was not to be found, however, until his threepence had disappeared in tarts. I got to know of this affair through Robbins, backing up of Cocky, and telling Urquhart that nobody was afraid of him. A ring was immediately formed round Urquhart and Robbins, which I had the pleasure of breaking up. Since I sat down to write the adventures of "Thoughtful Boys Make Thoughtful Men," I have looked through the book. Jenkinson read several chapters of it, then offered it for next to nothing to anybody who had a fancy for being thoughtful. As no bidder was forthcoming, he in the end lost heart and presented it to the school library. A gentleman who visited us lately, and looked through the library, picked it up, and said that he was delighted to observe that the boys kept their books clean. Yet not so long ago he was a boy at our school himself.