

plunged madly over a stone weir into a sullen pool beyond. The danger thickened momentarily, and I dared not yet dash in! Still the knife was glittering in Mrs. Awdry's hand. I made up my mind to wait a few seconds more, and then leapt in at all risks; even then I might only hope to tow the boat nearer the shore before it took the dread plunge, and it was certain the knife would fall on poor Kate. I earned instinctively to look for help, and a large stone was flung over my head, and fell with a heavy splash beside the boat. Mrs. Awdry started, and the knife dropped into the stream.

"Well done, Hastings!" I cried, as that functionary came panting up. "Run to the top of the lasher and be ready to help."

"Now then, Kate darling! I will save you yet!"

As I plunged in, I saw Mrs. Awdry cower down beside Kate, but the sudden cold and the rushing of the water in my ears gave me no more time than to rise half bewildered to the surface and strike out wildly to the boat. Swiftly, swiftly was I drawn on to it; the yawning lasher was but ten yards farther on, and I saw the white, leaping waters dance like so many fiends in the moonlight. A stroke more and I had my arms on the boat's side, calling loudly over the hiss and swirl below me. Alas! Kate had fainted, and ere I could turn the boat, we were swept over! I sprang forward and clutched Kate's dress, and then was struck violently on the head by a post, and whirled round, blinded, and suffocated, and confused against the stones, and finally, after what seemed an age instead of an instant, lost my senses.

When I came to myself I was lying on my back on the grass with my hand still firmly grasping Miss Vandeleur's dress. Hastings and Jack were holding me, and the latter was dripping.

"Thanks, Jack," I feebly murmured, and turned to look at Kate.

"No grip like a drowning man's," said Jack.

"But what on earth does all this mean?" The wan figure beside me was raised as I loosened my hold, and Hastings sped off for assistance. "Good heavens," said I, "it's Mrs. Awdry!" In my hurry and confused state of mind I had seized Mrs. Awdry and saved her instead of Kate! "Oh, Jack Jack!" I said piteously, "where is Kate? Lift me up, let me go in again! Save her, and never mind me!" He held me in a vice, and said,—

"You don't go in again I can tell you. But what in the world brought Miss Vandeleur here too?" And in he plunged once more into the seething pool, dark as ink under the high pollards.

I jumped up, and in an agony was crawling to the edge, when what seemed an other drawing out a salmon on the other side revealed itself into Awdry, whose cheery voice soon rang out—

"Here she is, leavething yet, Tracy! Come over the bridge just below, and I will cross to my wife." Out came Jack again dripping like a Newfoundland, and speedily led me over the bridge, where we found Miss Vandeleur senseless on the bank.

But then came a crowd of domestics, and doctors, and hot-water bottles, and the two ladies were carried off to a neighbouring cottage.

In an hour poor Kate slowly revived, but Mrs. Awdry never breathed again. It was supposed that she had been struck against the stones with greater force than myself. As for Mrs. Arden, she knew nothing of what had occurred till the next morning. Mrs. Awdry had cleverly disarmed her fears, and sent her to bed. When Kate could converse on that dreadful night, she informed us that she lost sight of Mrs. Awdry in the park for some time, and it was plain that that lady had returned to lull all suspicions (during which time she had said Good-night to me in the hall), and then descended to the park, where Kate, once more seeing her, pursued her to the water's edge; and the sequel has been told. Such is the cunning of madness, and with such terrible frenzy does it sometimes blaze out after many years' quiet, at the sight of something or somebody that revives old associations. I need hardly say that Mr. Awdry had married the young lady dressed in blue, whose eyes had told their tale so readily on that long-distant evening of the ball at Lady L.—'s; and perhaps it is still less needful to add, that six months after the tragedy of that eventful night at Kilton Park, Miss Vandeleur gave me the office of ministering to her sadly shaken nerves by a much clearer title than that of your humble servant, M. D.

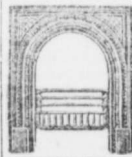
#### MONEY-LENDERS.

Sir Walter Scott located his usurer in a tumble-down tenement of Whitefriars; Mr. Ainsworth's miser vegetated in a wretched hovel in the slums of Westminster; but the modern money-lender is to be found domiciled in a handsome office in the City or in sumptuous chambers in St. James's. He delights in Morocco-covered easy chairs, Mahogany bureau, and gilt paper weights. He is a judge of pictures, wines, and horses; he wears a moustache, and would like to gain admission to Tatnall's or to a West-end club. He gives charming little dinners, and is frequently to be seen in the stalls or private boxes at the opera. He patronizes the ballet and drives a brougham. He calls bills "securities," and keeps a lawyer to sue his victims, a wine merchant to supply them with drugged and adulterated liquors, and a jeweller always ready with hundred-guinea brooches worth forty, and fifty guinea rings worth fifteen, as personal *attaches* to his great and glorious mission of lending money at as much as ever he can get per cent. He is quite the gentleman, and as punctilious as Don Pedro de Snavedra on the point of personal honour. If he does lend money at exorbitant rates of usance, it is because he loves his fellow-men—sympathizes with their woes, and burns to alleviate them. When he dies, there should be engraved on his tombstone this simple and touching epitaph, "Post obit."

In fact, the usurer of 1865 is like the age he lives in—eminently polite, genteel, and affable. He is the kindliest of creatures; it pains him to the soul to sell up his fellow-creature; it scathens his sentiments to be compelled to skin his brother man alive. It is harsh to regard him as a morose and churlish curmudgeon; he can smile—and he can murder while he smiles.

There are degrees in everything, as the French jurist told Alexander Dumas the elder, when that eminent book-manufacturer shrank from calling himself a dramatic author because Camille likewise wrote for the stage. There are degrees in the hierarchy of usurers. There is the man who only discounts for the peerage, and even then draws a line, and will have nothing to do with lords by courtesy. He must have a substantial coronet, and would prefer one with strawberry leaves round it. There are military money-lenders, and among these, too, distinctions may be found: A discounts for the Guards, B for the cavalry, and C for the line. It is said that when a certain notable discounteer was on his death-bed, he thanked Heaven, that although he had ransomed half the Household Brigade, his conscience was clear of ever having done a bill for a Woolwich cadet. And then there was the renowned X, who remarked of his fellow and rival Q, that he was sunk so low as to be obliged to do bills at 30 per cent. for the Royal Marines. There is another type of harpy who won't look at the *Army List* at all, but confines himself entirely to the clergy; and there yet is another—and a most pestilent nuisance he is—who concentrates the whole of his energies on the civil servants of her Majesty. He is great at the General Post-office; he knows Somerset House well; he would find his way blindfold about the Treasury and the War-office; but he does not care much for the Custom House. Perhaps Thames-street is too far east for him; perhaps the clerks in the Long Room have had their wits sharpened by the contagion of commerce, and think 60 per cent. slightly too much. Mr. A. W. Nathan and Mr. Swatton—*round-shoulders*, twin barries moulded on one stalk—who on Tuesday appeared to oppose the passage through the Bankruptcy Court of Mr. William Jackson, a clerk in the General Post-office, evidently do not consider 60 per cent. excessive.—The salary of the unlucky borrower is £231 a year; to Mr. Nathan he owes £256, to Mr. Swatton only £96. They opposed the granting of his certificate on the ground that he had contracted debts without reasonable expectation of payment, and it was asked that a portion of his income should be set aside for the benefit of his creditors. According to the bankrupt's statement, all his difficulties arose from his having become surety two years ago to Mr. Swatton for Mr. Hudson, a clerk in the same office. Gentlemen in the public departments very frequently owe the commencement of their embarrassments to similar circumstances. The victim, we will say, is unable to discharge his liabilities, and sends for help, he has given renewed. The usurer is willing to accede to his wish, but requires an additional name to tie the bill. He has no friend, he asks him, who will "jump up behind"—that is, endorse the acceptance; a fawning parasite between a bill of exchange and an omnibus. The Hudson finds a good-natured Jackson who "jumps up behind" and backs the bill, and in due course of time discovers that he is in the same predicament as his friend—that is to say, over head and ears in debt to a merciless creditor.

Mr. Hudson having become bankrupt before his "little bill" arrived at maturity, his friend was called upon to meet it, was unable to do so, and was fain to renew it from time to time, paying between 50 and 40 per cent. to the money-lender. The name of these persons about St. Martin's-le-grand would seem to be, comparatively speaking, legion; for Jackson describes six or seven of them as visiting the General Post-office, ordinarily choosing pay-day as the time for their call, to collect their usurious interest from their unfortunate clients. The bankrupt who now appealed from oppression to the law began to borrow from the opposing creditor in 1856, so that he has been in purgatory for nine years—a pretty long spell. Mr. Nathan usually charged 60 per cent.; and if on one occasion, in a melting mood, the lender only exacted 20 per cent., in another the promise given was to pay 100 per cent. "In my experience," concluded Mr. Jackson, "it is a very unusual thing for a Post-office clerk, once a borrower, to extricate himself from his difficulties; indeed, a money-lender has only to threaten an application to the Postmaster-General, and we are ready to give any amount of interest for forbearance; we would do anything rather than lose our appointments." To this plain statement we may add, that a Government clerk of any kind, or a poor curate, or a salaried in the army, experiences not less difficulty than the *employee* of the Post-office in extricating himself from a money-lender who has once got him into his clutches. The Commissioner in Bankruptcy appeared to be of a similar way of thinking, and, without calling on Mr. Sargood, who supported the defence, to reply to the arguments of Messrs. Nathan and Swatton's counsel, he granted the bankrupt an immediate and unconditional discharge. We wish the released gentleman joy of his deliverance; but we trust he will take warning thereby. He has escaped only by the skin of his teeth; and, if he be wise, he will have no more to do with money-lenders or their "little bills."—*Dy. Telegram, March 2.*



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