

You may depend on it, and if you will let me, I will make an independent fortune for you."

"Go on, Deams," I repeated. "I certainly shall not decide against the scheme until I have heard you through."

"Thank you, my boy, thank you," said Deams in a grateful tone. "Now let me have your attention to these figures."

Thereupon Deams placed a sheet of paper before me, and, drawing his chair near, pointed with his pencil to the schedule, which read as follows:

Capital stock\$2,750,000
Set aside for working capital..... 1,250,000

Remaining.....\$1,500,000

Masterman, C. and P., \$100,000

each.....\$300,000

Four other parties, \$10,000

each..... 40,000

For the press..... 100,000

Six benevolent clergymen... 60,000

Broker..... 100,000

Incidentals..... 100,000

700,000

To be divided between Deams and

Brant in stock..... \$800,000

To be received in cash in five instal-

ments..... 300,000

To be paid Wilcox..... 60,000

Cash to be divided between Deams and

Brant..... \$240,000

"What do you think of that? Say, now—what do you think of that, Brant?—Four hundred thousand dollars of the stock apiece! Eighty thousand shares! Why, I tell you they will go off like hot cakes at two dollars a share, which means a clear one hundred and sixty thousand dollars each, cash, besides our yearly cash receipt of sixty thousand dollars for four years, making—"

"What, Deams, do you wish me to do for being allowed to participate in this?"

"Always suspicious," said Deams, with entire good humour. "I have already explained that my name must not appear in this, because I am taboed financially. I want you to represent my interest and your own; besides, you are active, competent and can be trusted. There you have it."

I sat five minutes without making the least reply. Deams, meantime, was careful not to interrupt me.

My thoughts, if put into language, would run something in this way. "I have a sort of innate conviction that this affair is all wrong—I can't exactly argue it out either. I only feel it. Still, am I not too straight-laced in my notions—Deams' scheme is the ordinary one for speculative companies—which often pay well and do well, and finally become remunerative. I am sorry I have taken such a dislike to his three friends—I dare say, though, I do Pope and Coldbrook injustice. Deams says they are honest men. I hope they are. Masterman, I fear, is a hard case. I won't judge from appearances, at least not hastily. What is the necessity of judging at all? If such men as Dempsey, Peters, Stillhouse, and Brockaw have gone into this and endorsed the scheme to the public by consenting to act as trustees, why, John Brant, do you hesitate? Four first class New Yorkers lead the enterprise, not you. 'Be not righteous over much.' I don't exactly know what that means, but it must mean something. Doesn't it mean, John Brant, you can safely leave the morality of this scheme to those four excellent persons, and do your best to actively co-operate with them?..... Four hundred thousand dollars in stock..... One hundred and sixty thousand dollars in greenbacks..... Also, thirty thousand dollars a year cash for four years..... Wealth..... Commanding position..... Mary Worth!....."

"Deams?"

"What?"

"I will go in!"

"Good. I knew you would when you thought it over."

"Very well, I have thought it over. Now let me know what your plan is for raising the money—that's the first point."

"Of course it is. I will tell you my difficulty, and why I introduced you as the capitalist. The twelve thousand dollars which I have promised to these people, they are getting a little restive about. The fact is, Pope and Coldbrook have furnished the offices, and the concern has rented them, and the whole will count up a pretty figure. I have told them you would advance the twelve thousand as soon as you were satisfied, and so forth. Now you have entered on the examination you can take a little time for it—eh?"

"Deams?"

"What?"

"How much of the twelve thousand dollars goes to you? Recollect you are on the square with me."

"One-fourth of it—three thousand dollars," responded Deams, with the contortion of a man undergoing the extraction of an eyetooth.

"One-half of which is mine."

"Certainly"—another tooth drawn.

"Well, Deams, that was very thoughtful in you to provide for a little ready money."

"Wasn't it though?" said Deams still wincing.

"How do you propose to procure this twelve thousand?"

"I am a little uncertain. I did think you would raise it through the Bank of Mutual Safety, but I suppose there is no use asking you to do that?"

I shook my head.

"Do you propose anything?" continued Deams.

"I do. Let us put the matter into the hands of a first-class broker, and raise what money we want through him. We will double the amount of stock he is to receive, if necessary. I will speak to Stokes myself about it."

"Will you?" said Deams brightening up. "That is just what I was going to ask you to do. The whole thing is clear. Now I think we may call in our friends from the other room."

CHAPTER XII.

Aaron Masterman, Elton Pope and Philo Coldbrook were anxiously awaiting in the counting-room of their showy "banking-house," the result of my examination into the affairs of the new company. Each had a particular interest in this. Masterman was impatient to handle his share of the twelve thousand dollars, while Pope and Coldbrook were beginning to tremble (and well they might) for their investment in so much fine furniture, and for their liability on account of so much rent and clerk hire.

Deams proceeded to open the door, and in a trice the firm of "Masterman, Coldbrook and Pope" entered.

"I am happy to announce to you, gentlemen," said Deams, in a pompous tone, "that my friend, Mr. Brant, has made very considerable progress in looking into our matters. He authorizes me to say that he has no doubt he will bring the examination to a favourable conclusion. That done, I am further instructed to observe that the little sum you require, on passing the contract, will be forthcoming."

Here Deams looked toward me as if seeking some token of acquiescence.

The "three friends," at the same time, turned their ardent gaze in my direction, while breathlessly waiting a confirmation of the welcome intelligence.

"Gentlemen," I said, "I am not very rapid in such matters, but I think I have seen enough of your scheme to warrant me in saying, I have no doubt I shall take it up, and you will find me prompt in whatever I do undertake. I hardly think you can expect more from me to-day."

"Perfectly satisfactory," exclaimed Mr. Masterman, who acted as a sort of *clacqueur* for the other two, "perfectly satisfactory. Speaks like a trump!"

"Very satisfactory, truly," said little Mr. Pope.

"Indeed it is," echoed Coldbrook.

"That being the case," said Deams, "suppose we have lunch, Masterman, let Abram order

some lamb-chops, and a tenderloin, with the *et ceteras*, from Hinckley's, and seeing it is Mr. Brant's first visit to our offices, why two or three bottles of champagne won't come amiss."

Masterman bustled out to give the order, while Pope and partner manifested a very amiable assent, certainly,—considering the disbursements for the repeat were to come from their treasury.

Two of Hinckley's waiters speedily appeared, and very soon the table of the "Board of Trustees of the Hope and Anchor Mutual Coal Company" presented a very inviting appearance.

Deams was now in his element. Visions of a "splendid success" grew more and more vivid, as each successive bumper of champagne was tossed down. Masterman was no way behind Deams in his practical appreciation of the article. In fact these two worthies rather monopolized the three bottles. I think little Mr. Pope and lank Mr. Coldbrook were helped to a glass each only. For myself, I partook of the lunch and the wine with considerable relish. I had a good opportunity to judge of the company I was keeping. "In vino veritas," you know; and I was pleased to be able to reconsider the hasty judgment I had previously formed of Pope and Coldbrook. I was convinced they were honest fellows, who had been carried away with the hope of rapidly making a fortune, and who had really been made to believe, through the agency of Deams, that they were fitted for Wall Street operations.

As to Masterman and Deams, they simply developed, as they guzzled the wine, the characteristics I had given them previous credit for.

The hilarious occasion could not last forever. All things mundane must have an end. Our little company at length broke up. Every one, myself included, expressing the opinion that we were on the road to fortune, if not to fame.

"Possibly to *notoriety*," something whispered. I checked the mentor.

"I am in for it, and I will go through," I muttered, as I turned down the street.

CHAPTER XIII.

The next day, on coming down town, I stopped in to look at some offices which were to let in a central position in Wall street. These consisted of two small, but neat and handsomely furnished rooms, in the second story. The occupant had taken, originally, a five years' lease of them; and having been fortunate in business, was now going to Europe, leaving eighteen months of the term unexpired. I found the price reasonable, and I secured the rooms on the spot. I next proceeded to a sign painter, where I ordered a fine large sign, which should be placed over the room, running the whole width of the door. On this sign I directed to be painted in gilt letters:

JOHN BRANT.

Two or three small tin signs for the outside of the building and the passage-way completed the arrangements.

I made no specifications after my name, but stood before the public simply as "JOHN BRANT." It struck me that as long as I could claim no particular occupation, I had better let the name rest on its merits. "JOHN BRANT," standing by itself was rather imposing than otherwise. "John Brant, Stock and Note Broker," was altogether insignificant.

These arrangements concluded, I went to my old office, twisted off the tin sign—which was stuck on one side of the door, and in its place affixed a sheet of paper, on which was written:

"John Brant, removed to No.—Wall Street."

While I was inside collecting the few papers which belonged to me, Deams suddenly entered—consternation was pictured on his countenance—

"Good gracious! Mr Brant, what does this mean? What can it mean?"

"Deams, do you suppose that 'John Brant, Banker,' is going to take up with desk-room in this insignificant basement? Let me tell you, I change my office to suit my position—"

"For mercy's sake, no joking, but let me know, truly, the meaning of all this."

"Come with me, Deams, and I will explain."