

PAID ON THE DAY OF BURIAL.

CHARLESTON, S.C., Nov. 28th, 1898.

MR. R. S. PRINGLE,
District Manager,

Charleston, S.C.

DEAR SIR,

Will you please convey to the Company my best thanks for check handed me this day in settlement of policy of assurance on the life of my late lamented father, Thos. P. Wilson.

I have had no trouble whatever in connection with the matter, the claim having been paid on the day of burial.

I appreciate the kindness and promptness very much.

Yours very truly,

ROSA E. WILSON.

A GHOSTLY VISITANT.

I was a medical student in London, attending the lectures at dear old Bart's, and looking forward to being the possessor of a snug little practice, which, for family reasons, I could almost already call my own. It wanted but a few days to Christmas, 1874, and I intended to pass that season with an aunt in Huntingdonshire.

On the 22nd I packed my bag, and in due time arrived at Oakshott, as my relative called her house—regarding which Miss Betsy Frotwood might have inquired, "Why Oakshott?"—it being named on the *locus a non lucendo* principle, as there was not an oak within a mile of it. The old lady met me in the entrance hall and gave me an effusive greeting—so gushing was it that, although we were the best of friends, and I could always consider her home mine, I could not help fancying there must be some unusual cause for the delight she evinced.

After supper the truth came out. "Phil, dear," she said, "I am more than glad to see you this time. You know you are always welcome; but what you don't know is that either my intellect is failing or that there is a—a ghost in the house! Yes; don't stop me, or I shall break down; I know I shall. It is very, very stupid; but I can't help it. And O! Phil, Phil, my dear, dear boy—" and she burst into her flood of tears. I made some commonplace remarks to pacify her, wondering all the while what the deuce it could be, and whether it was really a case of "a bee in a bonnet." By-and-by her hysterical fit subsided, and my aunt was able to give me a rational account of her trouble.

It seemed that for some nights past, after she had gone to sleep, she had been awakened by something tugging at the bed-clothes. On one occasion the eider-down quilt, and the covering next to it, had been actually pulled off, and had fallen on the floor. Naturally Miss Rachael—that was her name—was very much frightened, but, nevertheless, each time she got up, lit her candle, and made a thorough search of the room, discovering nothing, however, to explain the mystery. Her door was fast locked and bolted on the inside, the shutters were securely closed, and there was not a crevice in the apartment that she had not carefully explored to see if a living bird or animal had been concealed there, but all in vain.

I should state that my aunt, though wealthy, had only a small establishment, consisting of two elderly female servants, and these I well knew could be entirely depended upon. They slept on the first floor at the back of the house, overlooking the garden, and the servants' quarters were on the story above. The front of the house, completely furnished should need arise, was almost always unoccupied, and, owing to the peculiar construction of the building, the only other room at the back on the same level as my aunt's was the plate closet, where some hundreds of ounces of silver, most of it antique and of great value, were stored. I had often endeavored to persuade her to deposit this at her banker's, but she always objected to do so, alleging that it was one of her chief pleasures to look after the various articles herself, and to see that not a speck was allowed to tarnish their elegance.

After Miss Rachael had told me her story, I fancied I could see clearly that no supernatural agency had been at work, and yet I was puzzled to account for the fact that her chamber had certainly not been entered, and that no living being had been "lying low" in it. The elucidation of the difficulty was, I felt convinced, to be found in connection with the plate closet, and I begged my aunt to allow me to pass the night in that retreat. After some hesitation she consented, and when bedtime came I made myself as comfortable there as I could, with the assistance of a sofa-chair, plenty of eggs, and a modicum of—well, not water alone. My only stipulation was that my aunt's door should be left unfastened.

I must have dozed, off and on, for a couple of hours, when I was aroused by a piercing scream; and "Phil! Phil!" in an agonizing