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J. E. LLOYD, Phone 23 Granville Street.

### The Manufacturers' Life

#### Record for 1908:

Net Premium Income	\$2,119,583.57
Interest and Rents	458,306.61
Total Income	\$2,577,890.18
Payment to Beneficiaries & Policyholders	\$663,047.22
Reserve for Protection of	\$9,428,591.00

Insurance in Force End of 1908 - \$54,287,420.00

No other Can. company has ever equalled this record at the same age

O. P. GOUCHER General Agent, Western Nova Scotia. OFFICE—MIDDLETON, N. S.

The E. R. Machum Co., Ltd., St. John, N. B. MANAGERS FOR MARITIME PROVINCES.

## Richard the Brazen

By... CYRUS TOWNSEND BRADY, Author of "For the Freedom of the Sea," "The Southerners," etc. EDWARD PEPLI, Author of "A Broken Rosary," "The Prince Chap," etc.

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jects which are not discussed between a gentleman and his servant. This is one of them. Please remember it. "Thank you, Mr.—I mean 'm' lord," said the valet respectfully. "Very good, sir."

In stating up his man the astute Bills had made a grave mistake, wherein he found much food for reflection regarding his future line of conduct. He had long since learned to manage his former master by various cunning little artifices, but this wide awake Texan, with his square chin and steely blue eyes, was quite another proposition. Although Bills had divined the object of this masquerade, it did not seem as if he would profit much by it, and yet there must be some way in which he could turn it to his own advantage eventually, he was sure.

Meanwhile the adventurer descended into the drawing room and was presented to several other members of the small house party who had arrived by the late afternoon train for the week end. First there was Miss Caroline Schermerly, half sister to Mr. Renwyck and belonging to the haute noblesse of old Manhattan. Flatterers described her as a lady of uncertain age, although there was little doubt as to her personal antiquity. She was tall, somewhat angular and incased in a formal coat of blue blooded steel, which had never thawed sufficiently to admit of a husband being warmed



"Stop right there!" commanded Richard sternly.

to her side. She approved of ears. They represented ease; therefore she promptly took Richard under her moving wing to the vast discomfiture of the gentleman thus appropriated. Then there was Miss Imogene Chittendon, a bosom friend of Miss Renwyck, newly released from boarding school and radiant in the glamour of her first season out. She was blond, flirty, girlish, enthusiastic, delivering her sentences in a short, jerky staccato, with a deal of unnecessary emphasis, until her conversation suggested some one playing a telegraph operator with a vichy siphon.

"She was so glad to meet a real live English boy!" Really, it was delightful. How did it feel to be a gentleman instead of just an ordinary American? But of course he couldn't tell, the difference never having been anything else, you know, and so on ad infinitum. In his heart Richard agreed with her (hearty), but was not in a position to make explanations.

It was now introduced to the last of the guests, Mr. Cornelius Van der Awe, an overjoying young man, said eyed, dark and in love with Miss Chittendon to the verge of melancholia. He said he was very much pleased to meet Lord Croylund and asked if they were having much fog at home. Richard had been posted on London fogs and was enabled to draw a picture sufficiently dismal to meet with the questioner's desire.

"Dinner is served," announced a tall butler, who fortunately chanced to be an Irishman. Otherwise there might have been whisperings over some of the strange earl's characteristics in the servants' hall. "All right," said Mr. Renwyck; "we won't wait for Michael. He never missed an opportunity of being late in all his life."

Richard, who against his every inclination was forced to take in the stately Miss Schermerly, was wondering vaguely who "Michael" might be when suddenly his heart stood still at the entrance of the gentleman himself, and again in his ears sounded the haunting echo of that doubtful compliment: "Very good seat for an Englishman, my lord."

Mr. Michael Corrigan was a merry, hearty little man, brother to Mrs. Renwyck, not ashamed of his immediate Irish ancestry and a thorn in his brother-in-law Jacob's side. The two gentlemen had never got on well together, owing to an utter dissimilarity of tastes and a bulldozing tendency to

crochety old lawyer who has never got over his bad habits. Tell me—honestly now—is there a statue of Napoleon Bonaparte in Hyde park at all?" "No," smiled Richard, greatly relieved at this turn, "there is not."

"Who is it, then?" "Wellington," sneered Richard, with triumphant carelessness, although he really did not know whether there was such a statue or not. But then neither did any one else at the table, although all but Miss Chittendon had visited England, some of them many times. The company laughed at Mr. Corrigan's discomfiture, while the victim himself seemed to enjoy it with the keenest zest. That dangerous incident was closed.

The dinner was finished at last, and Mr. Corrigan, pleading an appointment, departed, greatly to Richard's relief. The rest of the evening was spent in company with the ladies, for the young man's efforts to single out one in particular were invariably frustrated by the other three. It was not until nearly 11 that he had a short half hour with her alone, but in this he was repaid for all his tribulations. Miss Harriet was dressed in an exquisite pale blue gown, modestly revealing a neck and shoulders which to Richard were the most beautiful in all the world. They sat on the front veranda overlooking the river, she in a low wicker chair and he on the steps at her feet. Behind him were clusters of wistaria blooms, while beyond in the darkness the first of the fireflies twinkled like stars. To them came the night-time scents and the murmur of the wind across the mighty Hudson on its journey to the sea.

Miss Harriet told him of her trip to Texas and of the gallant cowboy who had saved her life, while Richard listened with a bounding heart. He longed to claim a hero's place, to confess his deception and tell her the plain, bare truth. And yet he paused. To confess would involve disclosing the reason of his flight, and he dare not risk the chance of losing her yet. She was young, romantic. The very daring of a lover's bold design might appeal to her; but, on the other hand, it was better to wait till he had won her heart than to ruin all by foolish precipitance.

"And what sort of chap was this cowboy?" he asked her presently. "Oh, splendid!" she answered, with enthusiasm. "He was tall and straight and strong. Why, he lifted me as though I had been a child and set me down as tenderly as my own mother might have done. It all came so suddenly and I was so bewildered that I scarcely even thanked him. I know he thinks me perfectly horrid, and I would give anything on earth if I could only tell him that I'm—that I'm not."

"And you saw all that in five minutes?" he asked eagerly. "In five minutes!" she exclaimed, surprised. "How do you know how long it was?" "Oh—er—a perfectly natural inference," he stammered, hunting for cover. "Well, it was a short time," she sighed.

"And yet you did not learn his name?" Miss Harriet shook her head. "No. We came away at once, and I had no chance. You see, I only saw him for a moment—that is, after he put me down—and—and he was in such a hurry to catch his cows."

Richard smiled into the wistaria haze and was silent for a time. "I suppose," he began presently, "that the young fellow was of the ordinary type of cowboy we see so frequently?" "No," interrupted Miss Harriet, with a decisiveness that pleased him to the quick; "he was nothing of the sort. Of course he was roughly dressed, as they all are, but a gentleman is a gentleman even in a flannel shirt, and 'chaps' don't they call them? Do you know, Lord Croylund, he reminds me in many ways of you. He—no, no," she added hastily, "I don't mean that. He was quite different. You see, he was an American."

"Lucky beggar!" observed the pseudo earl, with a heavy sigh. "Miss Renwyck, I, too, would love to become an American if—won't you teach me how?" "It's she laughed. "Yes, I will, if you promise to follow instructions implicitly." "Done!" he answered. "I'm ready for my first lesson. How will you begin?"

She thought for a moment, then looked down upon him implishly. "First I think I should like to destroy your monocle with—a croquet mallet."

Richard screwed it into his eye with renewed vigor and stared up at her through it with an excellent simulacrum of a wondering English incomprehension, stammering out with delightful vagueness: "D'ye mean while I am—ah—wearing it, Miss Renwyck?"

CHAPTER VIII. AFTER Miss Renwyck had retired Richard lighted a cigarette and sat alone on the veranda, turning over in his mind the events of his first crowded day and his plans for the future campaign. Mr. Michael Corrigan troubled him. This little fat man was nobody's fool, and no one could tell what sort of mischief was being hatched behind those piercing eyes, which, if they continued to twinkle about the Renwyck place, would shortly discover many things. Richard sighed and flicked the stump of his cigarette away. He rose and was about to pass into the house when he was met in the doorway by Mr. Renwyck.

"Croylund," said his host impressively, "there is a little matter which I should like to talk over with you, and I have purposely waited until the ladies retired." Richard fancied there was a certain

grimness in Mr. Renwyck's tone and jumped to a swift conclusion. He was found out. He wished to avoid a scene if possible, but from what his father had told him of Mr. Renwyck's "certainly" he answered evenly, rather relieved that the expected break was coming. "Shall we sit here on the porch?"

"No," said the old gentleman; "I don't care to be overheard by any of the servants. If you don't mind walking we'll move away from the house." Richard was convinced. He was sure that when Jacob Renwyck expressed a candid opinion of any one—especially an impostor—he would find it difficult to speak in whispers. It was just as well, on the whole, and Richard preferred to receive his malediction out of earshot of his ladylove. He rose with alacrity, therefore, and followed his host, who led the way across the lawn toward a little observatory or pleasure house on the crest of a bluff overlooking the moonlit Hudson.

At another time the young man might have enjoyed the view of the great calm river sweeping past the shadowy hills on the farther side, but under the circumstances the scene did not appeal to him. There were other thoughts which occupied his mind. Mr. Renwyck walked with his hands clasped behind him, and Richard watched his every move. Physically the Texan was more than a match for Mr. Renwyck, but the latter had probably armed himself for the occasion, a trifling precaution which would not have escaped the southerner. And Richard then and there resolved never again to put on a pair of trousers that had no pistol pocket in them. What did those eastern tailors know about the requirements of a gentleman anyway? But then it flashed into his mind that Mr. Renwyck was probably no better provided than he in that particular—reassuring thought!

Suddenly Mr. Renwyck unclasped his hands and transferred one of them to his breast pocket. Richard caught sight of a bulging projection—it was there then! He was on the point of seizing his host's wrist when the latter brought forth a brown covered case.

"Have a cigar," he said, with crafty cordiality, and Richard accepted, with his gaze still concentrated on Mr. Renwyck's hands. "Light?" "Thank you, no," the Texan answered. "I'll smoke it dry for awhile, if you don't mind."

The trick was an old one. He had seen it worked along the Rio Grande. A Mexican had presented a cheroot to a cow puncher, who, after lighting it, found himself looking into the muzzle of an overgrown Colt's—and a Texan learns to profit by observation as well as experience.

Mr. Renwyck now invited his guest to a seat beside him on a smooth flat stone on the edge of the cliff. Richard accepted, but cautiously slid his foot to a point behind Mr. Renwyck's leg, with the aim of overturning his enemy backward at the first sign of treachery.

"Croylund," he began abruptly, "I've taken a fancy to you somehow, and I'm going to prove it by putting you on the inside of a little business deal." "A business deal?" gasped Richard in unfeigned surprise.

"Yes," nodded the old gentleman, pulling thoughtfully at his cigar. "Of course I don't know how you are fixed financially, nor have I any intention of asking impertinent questions, but if you care to come with me in a transaction in which I myself have invested largely I can put you in the way of making quite a snug little sum."

Richard withdrew his foot from behind Mr. Renwyck's leg and in the darkness strove to kick himself. Conscience had made of him not exactly a coward, but a careful skater on thin ice.

"That's very clever of you, indeed," he answered, lighting his perfect and gazing across the Hudson. "Is it what you call—er—flier?" "Well, no," said the old financier. "It's more than that. It's a dead certainty, and I'm on the inside. Let me explain. To begin with, it is a deep water harbor enterprise in the state of Texas."

Richard pricked up his ears, and Mr. Renwyck continued: "A local company has been organized and styles itself the Houston, Matagorda City and Gulf Railroad and Improvement company." And Richard recognized the company with a thrill of excitement. "They're going to get an appropriation from the legislature for making a deep water harbor at Matagorda City. They own all the land in the vicinity and the right of way for a branch line to connect with the railroad systems of Texas at Houston. Now, this scheme, all else being equal, would be a sweet juicy plum for its promoters. But things are not all equal. I have learned its details, and I propose to smash it."

He spoke with a savage emphasis, which revealed his hatred and his determination. If he had no fury like a woman scorned, a friend turned enemy is almost as venomous. "How are you going to do it?" asked Richard, with growing anxiety. "There chances to be a rival company in the field, my boy, backed by money—influence—pull. In fact, I organized it to make a deep water harbor at Longmat, on San Antonio bay. I rather think the legislative appropriation will go there."

"Which means," suggested Richard, "that the legislature is doing business at the same old stand." Mr. Renwyck laughed.

"That sounds very American for a foreigner, but suppose we put it a little more delicately. The legislature through this committee can be persuaded." "And the other company does not know this?" "Not a whisper of it."

"But won't it find out from the legislature?" "It won't. I am certain of those Texas statesmen. They have been—fixed."

"But I thought"—began Richard, then stopped suddenly, remembering that he was not supposed to be up in American railroad affairs.

"Well!"—"that such matters required much time—red tape—and all that sort of thing, you know." "Not a bit of it," answered the old gentleman, rubbing his hands in anticipatory pleasure. "Now, listen. I have devised this opposition scheme myself and know what I'm talking about. In just two weeks from now the Houston, Matagorda City and Gulf Railroad and Improvement company's bill for a deep water harbor at Matagorda City will be introduced in the legislature with a great flourish of trumpets and referred to the railroad committee—my committee, that is. At the same time a small and unostentatious little bill substituting Longmat for Matagorda City will also be quietly slipped in by some of my agents. No one knows me in this connection at all, and of course you will respect my confidence."

"Certainly." "Well, this bill will be referred and forgotten by everybody until the last minute, when the original bill will be amended, and the large appropriation will go to Longmat, too near the end of the session for any change. The stockholders of the opposite company are so certain of success, that their first mortgage bonds have been issued, quietly taken up among themselves and are rising in value every day. But wait. When the Longmat scheme is assured the bonds of the company won't be worth a cent. I shall buy their right of way to Houston for a song, and—well, the state of Texas will be greatly benefited, while the other fellows pay!"

"Buy Texas?" asked Richard innocently. "Pay for the fiddler, my boy—that is, I," laughed Mr. Renwyck complacently. The old gentleman coolly flicked



"The old man's name is Bill Williams," the ash from his cigar, turned and looked smilingly at his young auditor in assured triumph.

Richard smoked in silence for a time, then presently said, with affected carelessness: "Mr. Renwyck, what you say is no doubt based on sound judgment and bestness and—er—legislative experience; yet, on the other hand, it strikes me that you are taking rather a heavy risk for the sake of mere money."

"Ah," cried the old financier, with a snap of his heavy jaw, "now you've struck it! And I don't mind telling you the real reason. It isn't the money. Hang the money! I'm doing this to get even with one man—one man who represents the Houston, Matagorda City and Gulf Railroad and Improvement company, just as I represent the Longmat Development and Construction company. He isn't a friend of mine—at least no longer—and, by George, I've got him! And, what's more, I'm going to squeeze him till his body is as dry as the state of Texas! I think you told me that you knew his son. The old man's name is Bill Williams."

Richard's brain was in a whirl. The Houston, Matagorda City and Gulf Railroad and Improvement company was his father's pet, the darling of his heart. He had worked over it, slaved over it and owned the controlling interest, in which he had invested an enormous sum. If what Mr. Renwyck said was true the coming crash would overwhelm his father completely. Not only had that gentleman invested his own money in the company, but he had induced his friends to join with him, and well Richard knew that his father would feel responsible for their loss. Again, the young man was not the kind of man who could stand meekly by—and see his dear old dad bested by an enemy. With a mental gasp he realized that he stood in possession of information by which he could turn the tables on Jacob Renwyck and the legislature across with me."

"Much better." "Why?" "Because I own all the land at Longmat, and for various reasons that—er—do credit to its business acumen the committee on railroads in the legislature across with me."

(Continued next week.)