

I had no time to make any observation, for the door opened and Mr. Elton Pope came in with his arms filled even up to the end of his long proboscis, with several immense books, maps, newspapers, printed pamphlets, and divers rolls of manuscript.

The little man stood for a moment as if doubtful how to get rid of his load, each eye wandering restlessly from point to point, as if quite independent of the other.

"Let me relieve you, my dear sir," said Deams, and he proceeded gradually to unload the poor fellow, who, when the operation was concluded, bowed, in the most touching manner to me, and turned and left the room.

"Now for work," said Deams, taking up one of the large volumes, which I saw was marked "Geological Survey of the State of Pennsylvania."

"What is all this for?" I asked.

"I wish," continued Deams, with an innocent air, "to show you the immense value of the coal deposits of the State of Pennsylvania."

"Don't make an ass of yourself, Deams, or attempt to make a fool of me," I said, in an angry tone. "If you have any wish to talk business, why proceed; if not I am off."

"Now, then, don't flush up in this way when I am doing my best to please you; but the fact is, one never knows where you will break out next. I thought, of all things, you would like it if I began at the beginning, and now my sincere desire to suit you puts you in a passion."

Deams had a singular power of mollifying wrath, at least with me. The innocent simplicity he assumed was so ludicrous that I laughed in spite of myself.

"Shall we take up the titles to the Wilcox Estate?" he inquired in the same tone.

"I am no lawyer, Deams, and I should suppose your counsel has already passed on them."

"That is true; Joel P. Phillips, a distinguished lawyer, has examined the papers and pronounced all right. That opinion should satisfy anybody. What next?"

"Next, if you please, are very particular details of the properties, maps and descriptions of the different veins. Look here," Deams produced a pamphlet of about one hundred pages, containing several maps covered with sections of the different veins. The pamphlet also embraced the report of Professor Silex and Dr. Quartz, besides numerous letters from practical men who were more or less known to me.

"I am willing to call this 'all right,' as you term it, Deams; so let us come to the actual matter in hand. Let me see your scheme, then I will tell you how far I am willing to co-operate with you."

"Here is the Prospectus," said Deams.

I took it and read as follows:

Hope and Anchor Mutual Coal Company, established under the act of the State of New York, passed Feb. 17, 1848. Capital \$2,750,000, divided into 550,000 shares of \$5 each, organized on the plan of enabling each shareholder to become the producer of his own coal, and each share of stock entitles the holder to one ton of coal a year at cost.

*President.*

**HORATIO J. DEMPSEY.**

*Vice-President,*

**ELIHU PRICE PETERS.**

*Treasurer,*

**AARON H. MASTERMAN.**

*Secretary.*

**ELTON POPE.**

*Trustees.*

**HORATIO J. DEMPSEY, Antarctic Iron Mills.**  
**ELIHU PRICE PETERS (Peters & Osterhaus).**  
**AARON H. MASTERMAN (Masterman & Pope).**  
**JOHN R. STILLHOUSE (Stillhouse, Fleet & Co).**  
**DAVID PROKAW, United Steam Wire Co.**  
**ELTON POPE (Masterman, Coldbrook & Pope).**  
**JOHN BRANT, Banker.**

*Bankers,*

**Bank of Mutual Safety,**  
**MASTERMAN, COLDBROOK & POPE.**

*Counsel.*

**JOEL P. PHILLIPS & ERARTUS EAMS, ESQS.**

**Geologist—PRO. PAOLI SILEX.**

**Practical Do—DR. RUFUS QUARTZ.**

I sat and looked at the names in perfect amazement, with the exception of Masterman, Pope, and myself; these were as well known and respectable as any names in New York. Indeed, so perfectly was I taken by surprise at the sight of them, that, at first, I never thought of the unwarrantable use made of my own name. After I recovered a little, it occurred to me that the others might have had theirs placed there, as mine had been, without consulting the parties concerned. Deams watched me in silence.

At length I looked up. "Tell me," I said, "are these names here with the consent of the persons indicated?"

"Every one of them, on my honour," said Deams, stoutly, "except your own."

"And why did you not consult me?" I asked.

"I will tell you why, Mr. Brant. It is because you are so very queer sometimes—so very queer—can never tell where you are going to break out, and I candidly confess to you, now we are all straight, that I was afraid to let you know about it—indeed I was."

"But why do you put me on at all?"

"Now don't I beg," said Deams, laughing, "don't try to look simple, as if you didn't know as much about some things as the next man. I say," he continued, "do you see my name there?"

"No."

"I should rather suppose not. Yet I ain't the life and soul of the enterprise, the originator developer, promoter, and so forth? Are you not my ally, associate and friend, and at the same time entirely competent to represent, care for, and protect our interests in the Hope & Anchor Mutual Coal Company?"

Deams evidently had gained considerable courage since the list of trustees was completed.

"Honestly then without prevarication, you declare these individuals have consented to act as trustees?" I said very seriously.

"I do," replied Deams.

"Well then, now for the scheme."

"Now for it," echoed Deams in a business tone. "Let us keep our wits about us, Mr. Brant, and we have made all the money we shall require for the rest of our lives—let me tell you that."

"Never mind that now, Deams, but give me the programme."

"Here you have it. First, you understand the principle on which we propose to run the machine—the mutual, principle, I mean?"

"Yes, I believe I do, and what is more, I think the principle a first rate one; in my opinion, if honestly conducted, it will take well."

"Aha! I thought you would come to it," said Deams triumphantly. "I invented the idea. I was brought to it, partly by seeing notices of the high price of coal, and but more particular, by reading lots of newspaper articles, abusing the retailers. If every newspaper had been under pay, they could not have served the Hope and Anchor better. No indeed, everybody is crying out against the coal dealers, and the public are ready to go in for anything which will bring them to terms. On this hint I spoke, as Othello says, and you see how I have got on. Besides, I came the benevolent dodge, which secured Mr. Dempsey for President. You know he is great on taking care of the city poor, and he is interested in a dozen different societies. We are going to supply the whole with coal at cost. Poor folks should be victimized no longer. With Dempsey once in it, you may judge it was not difficult to get Stillhouse, his son-in-law, and then the rest followed like sheep."

"Then you have all the funds you want?"

"Why, not exactly. You see all these good people are just as ready to make money as the other kind; why shouldn't they be? So I explained to Mr. Dempsey that we had reserved for him 2,000 shares of stock, as compensation for his services, and that we should not call on him for any money. So we say to all the trustees. Mr. D. was content. He consented to act, but said he would hold the stock in hand for the poor of the Five Points. Noble fellow, that!"

"How are you to get money then," I asked. "From the public, sir, on this prospectus! Let me explain," and thereupon Deams went into the figures, which I propose shall be the subject of the next chapter.

*To be continued.*

**SAVE IN SOMETHING ELSE.**

"MUTTON-chops again for dinner!" said the well-fed looking Mr. Finley. "Really, my dear, it's too bad, when you know that, if there's anything I detest, it is mutton-chops."

"I wasn't aware, James," answered the wife, a careworn woman, apologetically, "that you disliked mutton-chops so very much. I knew, indeed, that you preferred beef-steak; but then beef is not wholesome just now, unless one pays very dear for it."

"Well, well, never mind for to-day," replied Mr. Finley, crossly, helping himself to a chop. "But, don't, for mercy's sake, give me any more of this stuff—meat I will not call it. Steaks I must have. You can easily save it in something else."

"Save it in something else! But how," asked the wife of herself, "is this to be done?"

Her weekly allowance was already as small as it could well be, considering how many mouths she had to feed, and that she was compelled to disburse more or less of it continually for "sundries, that's nothing at all," as Mr. Finley said.

The next day there was a juicy rump-steak for dinner, but no pudding.

"Why, how is this? No sweets to-day, when I like, as you know, my dear, some sort of sweets?"

"I thought I would save the extra money for the steak in that way," timidly answered his wife.

"Good gracious, no! I'd rather do without anything else," tartly replied the husband.

The tears came into the wife's eyes. But she knew that her husband hated what he called "a scene," and so she choked down her emotion. There were few words spoken during the meal, for Mr. Finley was out of temper, and his wife did not dare trust herself to talk, lest she should break down.

The third day, the meat course was again excellent; and its joint was done "to a turn." Mr. Finley was in capital humour, as he always was over good eating, until the pudding came in, which consisted of a plain rice one. At sight of this, the gloom gathered on his brow.

"Poor man's pudding, I declare! Really, Anne, one would think, from the fare you provided, that I was a bankrupt!"

"Indeed, James, I do try to please you," said the wife, bursting into tears. "But I can't afford to give you everything—provisions are so high; and I thought you'd rather have a cheap pudding, than do without your nice joint."

"Pshaw! Don't cry," hastily replied Mr. Finley. "To be sure, I'd rather do without a good pudding than not have the other;," he continued, more placably. "But there's really no necessity for it, my dear; for, in so large a household as ours, there are plenty of things off which the price of a good pudding might be saved."

No more was said on the subject that day. But, a few mornings after, Mr. Finley, on tasting his coffee, said, suddenly putting down his cup, "What's the matter with your coffee, my dear? Really, that grocer has cheated you. Why? tasting it again, "this stuff is chicory, and not coffee at all."

"It is not the grocer's fault," Mrs. Finley mustered courage to say. "I knew it was chicory when I bought it. Our expenses are so high, my dear, that we must save in something; and I thought it would be felt least, perhaps, in the coffee."

"The very last thing to save in," angrily said Mr. Finley, pushing away his cup. "I'd rather drink cold water than this stuff!"

And cold water he did drink, though his wife, almost ready to cry, offered to have some tea made.

Mrs. Finley is still endeavouring to "save in something else," for her husband will not deny