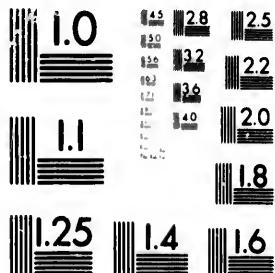
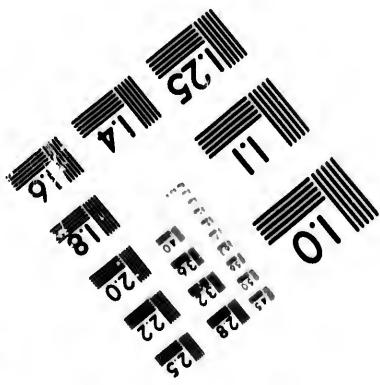


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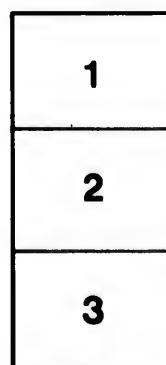
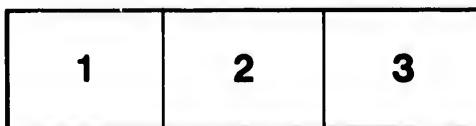
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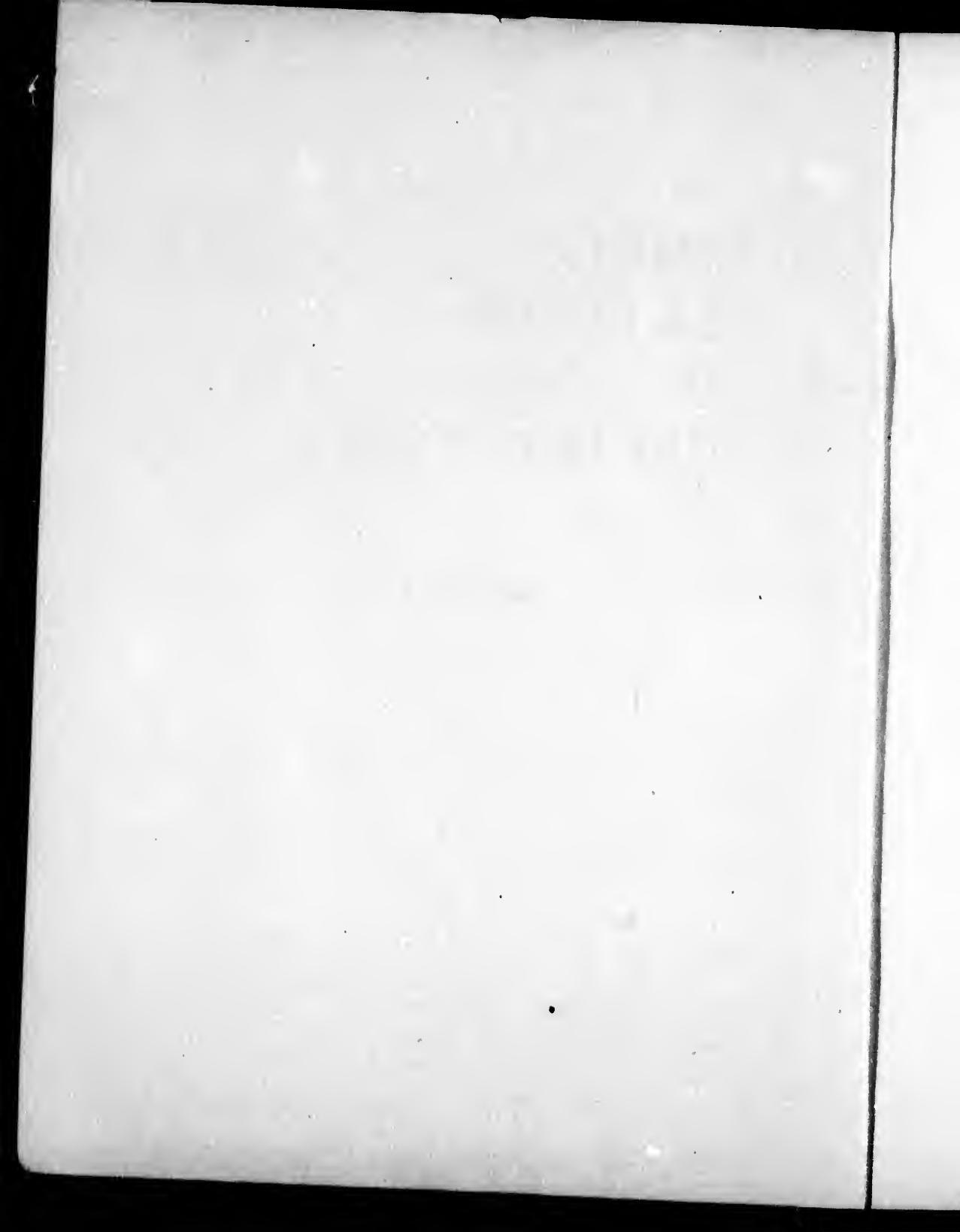
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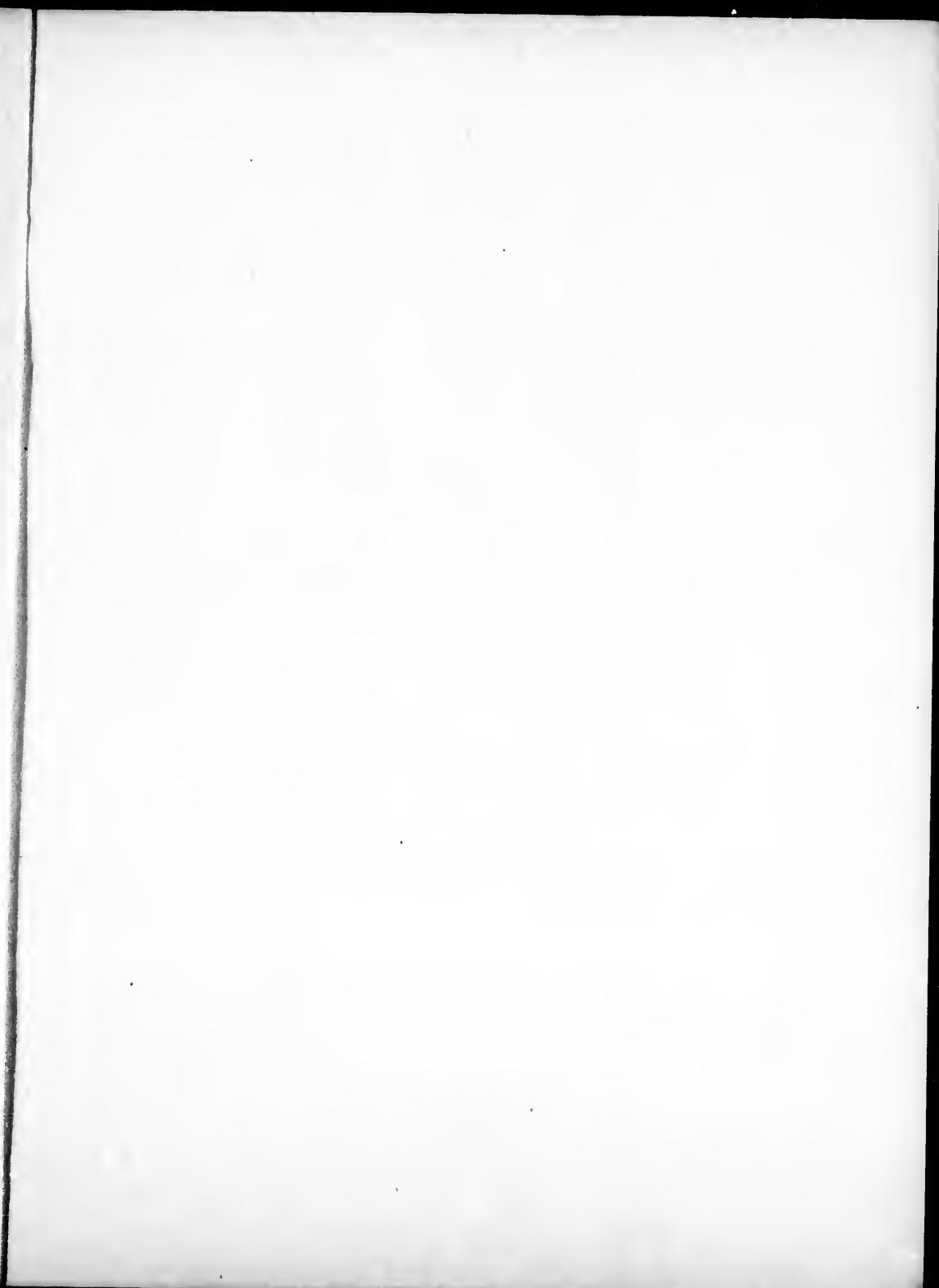
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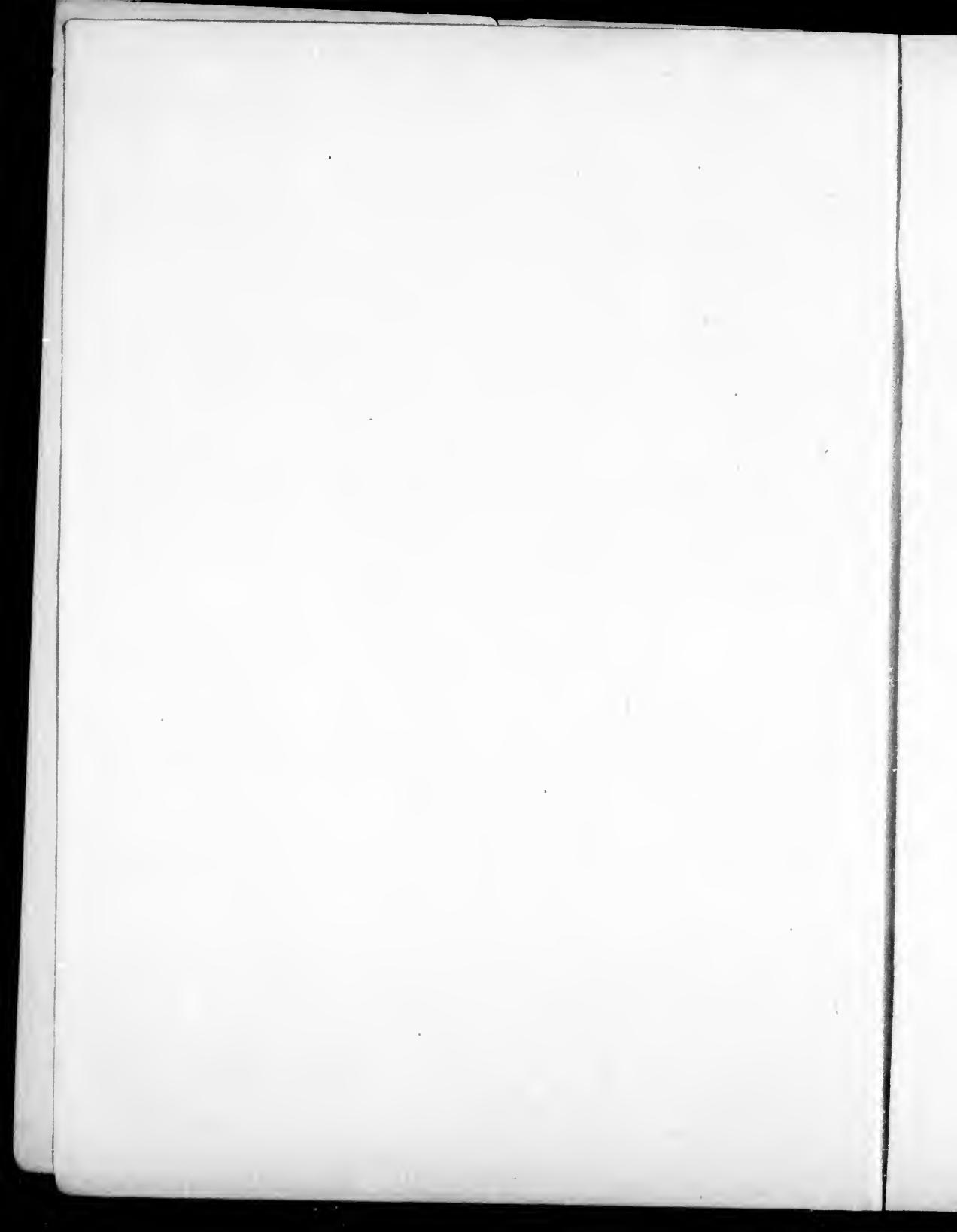


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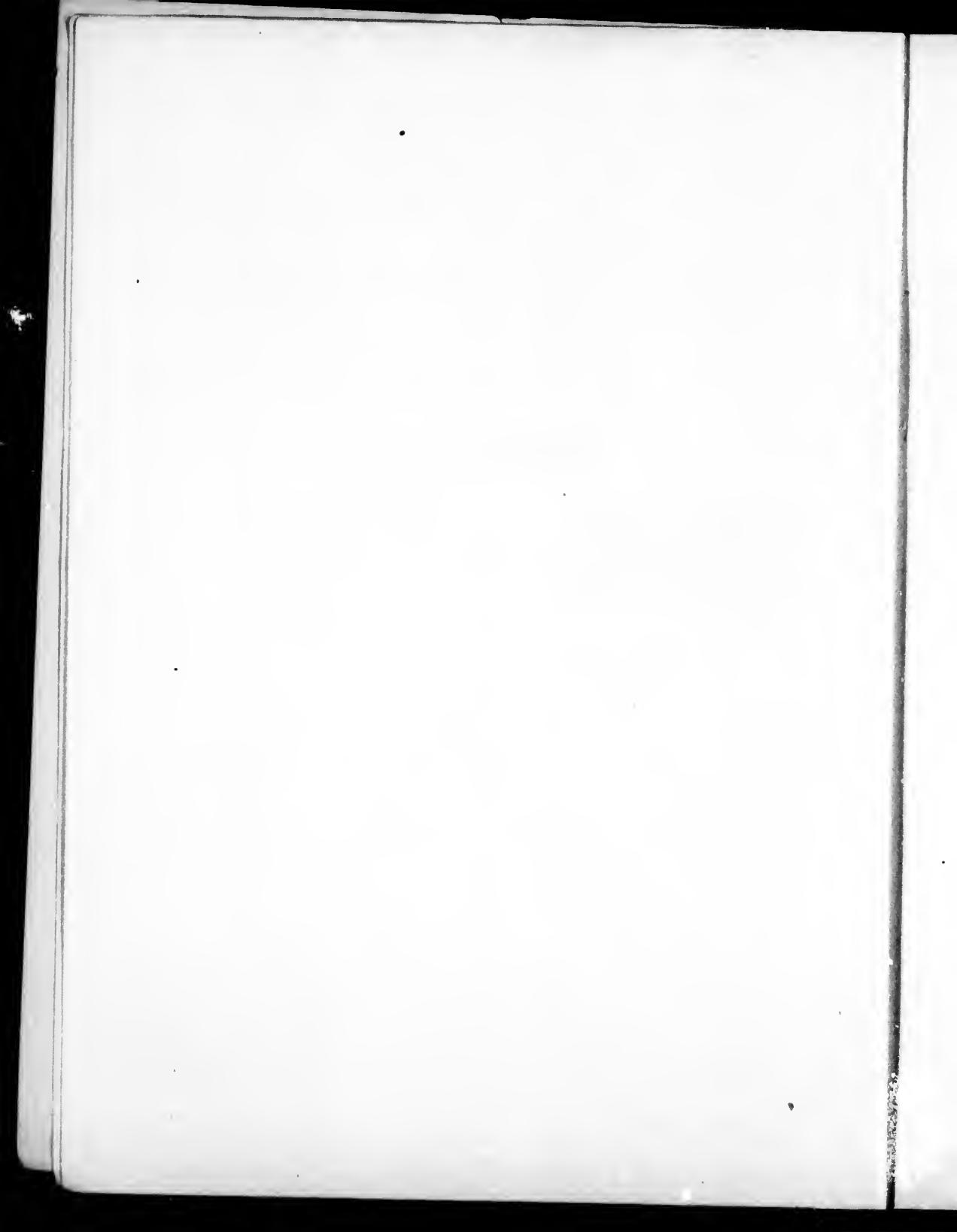






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## TO THE READER.

These stories were originally published in "*The Province*," at Victoria, British Columbia, and now appear in book form by the kind permission of the proprietors of that journal. A literary friend to whom I submitted the proofs assures me that "he has known worse stuff go down before now," wherein his experience, though evidently intended as encouraging to me, is hardly complimentary to the average reader. With this scrap of comfort, however, I must fain rest content pending the decision of that great tribunal, the general public, to whose decrees the writers of long and short stories alike must bow. I therefore cast these crumbs—they are not meet to be called bread—upon the waters of literature, knowing full well that if they ever come back to me save in the form of unsold copies it is not likely to be for many days.

Victoria, B. C. December 1894.

To a Sister—my own, not some other fellow's—whose  
love for me has been wonderful.

## THREE LETTERS OF CREDIT.

I was a clerk in the letter of credit department in those days now long years ago.

It was my special duty to receive travellers of distinction and otherwise, to examine their letters of credit, to enquire how much they wanted to draw, to make out their drafts upon London or Paris as the case might be, to endorse the amount so drawn, and finally to introduce them to the cash department, all of which and more also I performed in consideration of the modest emolument of £180 a year payable monthly.

I had some strange experiences during my tenure of this lofty position, for the ways of travellers, especially Americans, are curious not to say worthy of note.

I remember one case particularly because it happened on the very day whereon I first made the acquaintance of a fascinating stranger, of whom more anon.

About eleven o'clock one morning an old gentleman came into my office. I knew he was an American directly he spoke. Some Americans proclaim their nationality with extraordinary promptitude. His ap-

pearance was not prepossessing for he was shabbily dressed and not particularly clean.

He said, "Young man is your bank prepared to discount my draft on London?"

I replied with the dignity becoming the proprietor of a bank, that I had no doubt on the subject provided he possessed the requisite credentials in the shape of a letter of credit.

"Young man," he said, "I have a letter of credit issued by Brown, Brothers & Co., of New York. Does your bank know that firm?" I replied, still with dignity, that my bank knew the firm very well indeed. "My letter of credit" he continued "is for £1,000 (\$5,000). I instantly melted. "Against that letter of credit I have drawn, let me see" and he took out an exceedingly delapidated pocket book. "I have drawn £348." "Would you let me see your letter of credit? I said with that suavity of manner which is due from the bank clerk on £180 a year to the bearer of a letter of credit for £1,000.

"No, young man, I will not," he replied. I froze again.

"Now what rate of exchange does your bank give for a draft on London against my letter of credit?"

"Will you kindly tell me how much you want to draw?" I said rather shortly for I was growing somewhat weary of the old gentleman and another person had come in during our conversation in the shape of an exceedingly well dressed and striking looking

young man, who from his appearance I took to be an American also.

"No young man I will not" he replied. "The amount that I draw will very largely depend upon the rate of exchange that I get. What is your bank prepared to give?"

I quoted a figure.

He referred to his note book again. "Was the manager in?" He asked.

Yes, the manager was in. "Could he see the manager?" Yes, he could see the manager.

I took him into the manager's room, which was next to mine, and interpreted for him, as he could not speak French and the manager could not speak English. He put the same question to the manager, and the manager gave him the same reply. He haggled, he argued, he remonstrated, he complained, he expostulated. He said it was monstrous, it was exorbitant, and I am in a position to assert that his remarks lost nothing in the translation. He waxed warm, so did the manager. Finally in sheer desperation, the manager said that he would increase the rate of exchange by one-eighth of one per cent., and motioned me to take the old gentleman away.

I took the old gentleman away and told him that the rules of the bank had been expressly waived in his favor whereat he chuckled audibly. This altercation over the rate of exchange had lasted fully ten minutes, and when we got back to my room the attractive looking

American stranger had gone, but several ladies, also American, were waiting with letters of credit in their hands.

"Young man," said the old gentleman, "attend to these ladies," and he seated himself comfortably on the sofa.

I attended to the ladies, an operation which took nearly half a hour, for they asked me questions at the rate of forty a minute a piece and all at once. Just as I was bowing the ladies out the attractive looking stranger came in again.

"Not through yet?" he said smiling good-naturedly and looking toward the old getleman who was deeply immersed in his dilapidated pocket-book on the sofa.

"I am exceedingly sorry," I replied, "to have kept you waiting, but I really hope to finish this gentle-  
man's business very soon." "Now sir, I am at your service." The old gentleman put away his pocket-book, looked at the stranger, looked at me, went to the door of the manager's room and looked in. It was occupied. Heavens! I thought, he was going to start that infernal argument about the exchange again; but he wasn't. He went to the door of another room, the secretary's, which also opened into mine. It was empty for the secretary had gone to lunch. He went in. I was dumbfounded with amazement. I looked at the stranger, and the stranger looked at me. Then he smiled and significantly touched his forehead I

THREE LETTERS OF CREDIT.

5

understood immediately with the intelligence which characterizes bank clerks. The old gentleman was mad. I followed him into the secretary's room, and instantly divined the reason why he had not previously complied with my request to show me his letter of credit.

The pocket wherein the old gentleman kept his treasure was so exceedingly difficult of access as to necessitate the disarrangement of certain articles of apparel which are not usually dispensed with during banking hours.

The monomania which possessed the old gentleman became immediately apparent. He regarded himself in the light of a brood hen; his letter of credit in the light of an egg.

I was in a very delicate position, being modest in the extreme, as all bank clerks are, I dreaded the return of the secretary, and if I recollect rightly, I blushed.

Not so the old gentleman. He was entirely unabashed at the proceedings. He leisurely completed his toilet and then handed me his letter of credit.

Sure enough, it was for £1,000, the equivalent of \$5,000, and he had drawn against it over a period of nearly 18 months from various quarters of the globe the sum of £348. In no case was there an endorsement for more than £10. It was the strangest letter of credit I had ever seen, as its bearer was certainly the strangest individual.

I felt positively guilty when we got back into my room and dared not look at the attractive stranger, who I felt nevertheless was inwardly laughing.

"And now," I said with a touch of asperity, admissible under the circumstances, "that the question of exchange has been settled to your satisfaction, will you be good enough to tell me for how much I am to make out your draft?"

"Young man," he said, "you may make out my draft for £2."

This was too much. Nearly an hour wasted over this testy old maniac and then to be told to make out a draft for £2—probable profit to the bank 2d.

The attractive looking stranger went to the window to conceal his merriment.

"I'm very sorry," I said to the old gentleman, "but I cannot take the responsibility of an operation of this magnitude without consulting the manager. He has gone to lunch and will not be back for an hour. Will you kindly call again?"

Now this was very impertinent on my part, but I was young at the time, and moreover, I was a bank clerk, which covers a multitude of sins.

I cannot describe how angry that old gentleman got and how intensely amused was the stranger at the window.

The old gentleman wouldn't draw any money at all. He'd see the whole bank and its managers and its clerks somewhere first. I replied that he was at

liberty to see them anywhere he liked without distinction of locality or temperature, but I distinctly refused to pay him any money without the manager's authority. He gave indications of a desire to replace his letter of credit.

"No," I said, politely but firmly, for the presence of the attractive stranger and his evident sympathy gave me courage, "Not here. That is another operation which I cannot permit without the sanction of the manager. As I have said, he will be back in an hour. If he has no objections, I can have none, but until he returns I have no authority to allow you to use the secretary's or any other office in this bank as a dressing-room."

The old gentleman was extremely impolite, as old gentlemen can be sometimes. I may say that he was more than impolite; he was excessively rude. He appealed to the attractive looking stranger in the window as to whether my behaviour was not of a nature to merit instant dismissal, but the attractive looking stranger was not to be drawn into any argument. He smiled the smile of ineffable superiority with which one is accustomed to regard alike the prattle of the infant and the garrulity of age from the vantage ground of five and twenty.

Finally the old gentleman stumped out of the office, fuming furious, and waving his letter of credit frantically above his head.

## II.

When he had gone I turned with a sigh of relief to the attractive looking stranger.

His manners were exquisite. He congratulated me on what he was pleased to call the masterly ability with which I had extricated myself and possibly the bank from an extremely delicate position. He admired what he designated my *suaviter in modo*, no less than my *fortiter in re*, and was altogether too utterly delightful for anything.

Now, when you come to talk to a bank clerk of nineteen on £180 a year, payable monthly, about his masterly ability and his *suaviter in modo*, although you are doing no more than to put his own sentiments into words, he is none the less pleased to find that you agree with him, and the opinion he instantly forms of you is only second in importance to the opinion he usual'y entertains of himself. At least so it was in my case.

I thought the attractive looking stranger was distinctly the most fascinating person I had ever met. He told me all about the old gentleman. He had travelled on the same steamer with him for several

days. The laughing stock of the whole ship; mad as a hatter and as rich as Croesus; always took a deck passage; wouldn't even pay steerage fare; carried his own bedding with him; had been half around the world; was now going the other half; clever old man too in his way; most amusing companion; all sorts of stories; quite harmless and apparently quite capable of taking care of himself; only mania took the form of dread that he would be robbed of his letter of credit which necessitated his taking extraordinary precautions regarding its safe custody; would probably come back to-morrow and repeat the argument about the rate of exchange.

Such was the attractive looking stranger's account of the eccentric old gentleman.

By this time we were the best friends in the world and prepared to talk business on the most amicable basis imaginable.

"By the way," he said pleasantly, "I should perhaps have presented this to you before," and he handed me a card.

It was the card of a Mr. Znyder, one of the bank's best customers; a gentleman who represented a large manufactory of such trifles as cannon and guns, and shot and shell, and munitions of war generally, which he sold to the government at a very large profit indeed; who always kept a very large balance at the bank—I mean the gentleman, not the government—and we all know what that means.

On the card was written in the execrable hand writing peculiar to exalted personages, in pencil, "Do all you can for my friend, Mr. Julian Horton, of New York."

The attractive looking stranger then was Mr. Julian Horton, of New York, and he was introduced to the bank by no less a person than Mr. Znyder, one of the bank's best customers. I did not wait for him to enquire if the manager was in, I asked immediately if I might not have the pleasure of introducing him.

"Oh thanks very much," he said, "you are very good, but I really see no reason why I should trouble him just now. I'm quite sure you will be able to give me all the information I want to-day." I bowed, as all bank clerks should at an implied compliment—"and to-morrow I can look in again and pay my respects to your manager." "The fact is," he continued, "I represent a large house in America,—all houses are large in America—"the Pelt Skinner Hyde Company, of New York. You know the firm of course."

I said I knew them "by name."—All bank clerks know everybody by name.

"I thought you would," said the attractive stranger "well, as I was going to tell you, I've come out here—and I beg you will treat this information as entirely confidential," I bowed again.—all bank clerks are confidential, they never breathe a word.—"to make some important purchases in hare and other skins

which I understand are shipped largely from this port."

I told him that such was the case.

"Well," he said, "I have introductions to some of your exporting houses here," and he took several letters out of his pocket and read off the addresses of half a dozen familiar names, "but before I present them I should like to make my financial arrangements as I want to get all the discount there is in it for cash. I suppose if I draw against one of my letters of credit I can open an account current with you, and you will give me a cheque book?"

I said we should be charmed.

"Well," he said, "the fact is I have three several credits each for £2,000, one on the London and Westminster, one on the National Provincial Bank and one on Glyn Mills. Will it make any difference in the rate of exchange whether I draw against one or the other?"

I replied that it would make no sort of difference in the rate of exchange, that we should be delighted to cash his draft on all or any of the establishments in question.

"In that case," he said, taking three letters of credit out of a pocket book and looking them over, "I think I'd better draw against this one, as I've already broken into it," and he handed me the document across my desk. I opened it. I saw what is known as a circular letter of credit, issued by the

London and Westminster bank; that is a letter addressed to all the correspondents of the bank, in the principal cities of the world, whose names appear in alphabetical order on the back. It was further in favour of Mr. Julian Horton of New York, and it was for £2,000. It was dated from London, January 4th, 187—. On the back thereof were endorsed the following payments: £35 by our Agency at A—, on the 2nd March; £35 by our Agency at B—, on the 6th March; £30 by our Agency at S—, on the 1st April of the same year. We are now at the 24th April. Bear these dates in mind, please, as they have an important bearing on the sequel.

I glanced through the indorsements, and remarked to Mr. Horton: "I see you took advantage of your business trip to see all you could—what did you think of the pyramids?"

Mr. Horton thought a great deal of the pyramids.

Yes, he had seen all he could in the time, and thought the Holy Land "quite a country." Thos. Cook, too, was a great invention. "The civilized tramp cannot live without Cook," he said pleasantly parodying "Owen Meredith," which raised him even further in my estimation, for I had read a bit myself, as all bank clerks have.

This was very interesting, but it wasn't altogether business, so finally the sense of duty, which animates bank clerks, asserted itself and I said: "Now, Mr. Horton, if you will tell me how much you require I

will make out your draft."

"Well," he replied, "I was thinking of drawing about £1,800 against this letter of credit, which, with what I have already drawn, would leave me a balance of—By the bye, how much have I drawn? Perhaps you would kindly tot up the addition for me.

I did so. Mr. Horton had drawn against his £2,000, exactly one hundred pounds, so that if he drew £1,800 through us, he would still have a balance of £100 on his letter.

"My idea," he continued, "subject of course to your advice"—I bowed—"is to draw as I said £1,800; to get you to place the money to my credit in a current account, and to give me a cheque book, so that I may use the money as I require it."

In the plenitude of my financial wisdom and experience, I entirely approved of this plan, and began making out his draft.

"One moment," he said, "I don't want to take a leaf out of the old gentleman's book, and worry you unnecessarily, but as this is a substantial amount, I should like to know what rate of exchange I am going to get."

I said that I had better, perhaps, refer this matter to the manager, as Mr. Horton had justly remarked the amount was large. Mr. Horton thought it might be as well also, and I, therefore took in the letter of credit to the manager, and explained the case.

"£1,800," he said with that suspicion which is

characteristic of bank managers. "What does a traveller want that amount of money for."

I further explained, and showed him Mr. Znyder's card of introduction.

The moment he saw that talisman his manner changed—for such is the nature of bank managers—He said, "Bring Mr. Horton in at once, I will see him myself."

I asked Mr. Horton to come in, and introduced him.

Alas! I was relegated from my high position as financial adviser to the representative of the Pelt Skinner Hyde Company of New York, to that of the common or ordinary interpreter, but reverses of fortune in the East are of frequent occurrence, and bank clerks have to take their chances with the rest.

He and the manager got along splendidly

The draft for £1,800 was made out and signed, the amount endorsed. A new account opened in the name of Mr. Julian Horton, a cheque book handed to him, and his signature registered in due and proper course in the book kept *ad hoc* in the cash department.

The manager attended to all these little details himself, and was so pleased with the whole thing that he asked Mr. Horton to be sure and come and consult him whenever he needed any advice or assistance.

Mr. Horton promised to do so.

He was exceedingly obliged for all our kindness, and shook the manager warmly by the hand. He also shook hands with me, which I thought was very good

of him; then he went away.

About three o'clock in the afternoon he came in again; the cash closed at half-past three. I happened to see him as he came bounding up the stairs three steps at a time.

"Am I in time to get any money?" he asked, almost breathlessly. "I've had the greatest good luck in the world. The finest parcel of skins I've come across for a long time, and a tremendous bargain. I wouldn't miss them for anything."

I said he was in plenty of time, and expressed my satisfaction at his having met with such good fortune. I took him into the cash, and he there and then made out a cheque for the equivalent of £1,700.

"I shall have to come in and give you another draft to-morrow," he said, "for I fancy I may be able to secure a second lot on the same terms, though I'm not sure yet. These people (and he showed me the name of a firm written on a piece of paper) managed the deal for me; they're to be relied on, aren't they, despite their unpronounceable name?"

I said I believed they were all right, though their name was certainly a drawback. This was their firm: Zafiropuloglou & Scaramangian, General Brokers. In this instance there was a good deal in a name.

The cashier asked how Mr. Horton would take his money, in notes or gold.

"In notes, by all means, if I can," said Mr. Horton. "I didn't know that you had got so far in the scale of

financial advancement in this country as to issue bank notes. Give me notes, please; I suppose they pass current anywhere?"

I said they would pass current anywhere through the length and breadth of the entire Empire, which, now I come to think of it, was a statement almost as large and broad—but never mind. Mr. Horton took his bank notes, which made a good big roll, and put them into a capacious breast pocket.

"See you to-morrow," he said, smiling most agreeably. "Try and get me a better rate of exchange out of your charming manager," and off he skipped.

As I got into my room I heard the voice of the charming manager yelling for me for all he was worth; I went in; he did not look charming. A clerk who performed similar duties to myself, but in another bank, was with him, and he held an open telegram in his hand.



### III.

The manager was waving the open telegram over his head only one degree less frantically than the eccentric old gentleman had waved his letter of credit. His eyes positively blazed. I trembled after the nature of bank clerks in the presence of irate bank managers; but though I divined that the telegram in his hand was the cause of his wrath, it did not occur to me in my youth and innocence, to connect its contents in any way with the attractive looking stranger.

*"Sacré nom de mille chiens!"* (In the name of a thousand dogs) "Read this," thundered the manager with a look which pen and ink are powerless to portray.

The telegram read as follows: "Letter credit number 1624, issued January 4th, for two hundred pounds favour Julian Horton, genuine." It was addressed to another bank in the city and was signed "National Provincial."

I will not attempt to describe my feelings. They were stronger than anything I had ever experienced in my life, and in this respect they resembled the language of the manager.

This is what had happened: Mr. Julian Horton, that very morning before calling on us, had visited

the rival establishment and produced his letter of credit on the National Provincial Bank. He wished to draw the sum of £1,000 against it. Our rivals, wiser in their generation than we, had said that they would require satisfactory proof of Mr. Horton's identity before making so large a payment. He had no card of introduction to them from an important customer, as he had to us. Mr. Horton told them that he would establish his identity through the American consul, who was a personal friend of his, and would call again on the following day. Meanwhile the rival manager, who it appears had been bitten once before by an attractive looking stranger, thought it would do no harm to telegraph to London for confirmation of the credit and had done so with the result that I have just related. On receipt of the answer he had sent up the clerk, who was now, I inwardly felt, gloating over me, to put us on our guard.

The inference, of course, was that all Mr. Julian Horton's letters of credit were forgeries to the extent of £1,800; that is to say that they had been originally issued for £200, but had been subsequently augmented to £2,000 by the fraudulent addition of a nought.

I had no defence to offer—nor had the manager—that is why, no doubt, he availed himself of the privilege, denied to me, of relieving his feelings in strong language.

He looked at the clock. It was twenty minutes to

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"Thank Heavens," he said; "he can't present any cheque to-day. The cash is closed. We can arrest him to-night if we can only catch him. But, in the name of a thousand thunders, we had a near shave."

The manager did not know about the cheque already paid for £1,700. I had to tell him.

Words do not kill and that is the reason why I am alive to-day, but morally I was pulverized.

The manager; however, was not an orator only, he was a man of action as well. To send off telegrams to the London and Westminster and Glyn Mills, if only for form's sake, was the work of a very few minutes; to proclaim the fact throughout the bank and dispatch twenty clerks in as many directions was the work of a very few more, and so it came to pass that I found myself converted in the space of less than a quarter of an hour from the condition of a warm admirer of Mr. Julian Horton to that of his deadliest foe.

I felt that if I met Mr. Horton at that moment I should do him an injury, for although I was then and still am for that matter, rather under than over the middle height, and have never to my recollection been asked to sit as a model for a sculptor, I was so angry that I had the courage—as the manager would have said—"of a thousand pigs." I also felt that I was absolutely bound to retrieve my reputation by some deed of personal prowess, though how, when and where I naturally had not the faintest idea. My

instinct—for such intelligence as I had ever possessed, was shattered for the nonce—led me in the direction of the American Consulate, for I remembered through the misty haze, which seemed to surround the day's doings, that some allusion had been made to it by somebody.

The consul was out; the vice-consul was out too. No one in but the second dragoman, or interpreter. I knew him very slightly personally, but I knew him very well by repute, and he passed for being exceptionally sharp in many ways. Being a Levantine this was not surprising, for the fools amongst that nondescript, heterogeneous and clever race are few and far between.

To the second dragoman therefore I poured out my tale of woe. His superior ability instantly showed itself.

"What reward does the bank offer?" he asked.

I said I did not know, that I had never even thought of any reward.

He smiled, and I knew that he despised me in his heart, whereupon I longed to kick him, but something told me that this man was going to be of inestimable service to me and I restrained my feelings.

"Of course there is a reward," he said, "that goes without saying. Are you prepared to share it with me?"

I said he could have it all; I didn't want the beastly reward. He instantly made an entry in his pocket book. All I wanted was to catch Mr. Julian

Horton.

"Now to business," he said, "we've got to think out our plan of campaign! What's to-day, Thursday? What steamers leave the port to-day? No, there's nothing likely to suit our friend there. He'll only take a ship bound to Europe; he won't take any native craft. He'll never trust himself anywhere where he can't speak the language or find somebody to interpret for him. Took bank notes, did he? Artful devil. He won't change them either. He'll stick to those notes now, the risk of changing them would frighten him; besides £1,700 in gold is too heavy an amount to carry about. Don't know, I suppose, where he is staying?"

I said "No, he had not mentioned any hotel."

"Probably he wouldn't have given the right name, so it doesn't matter. Now, describe him as accurately as you can, please."

I did so,—"tall good looking man with brown hair, pointed beard, long moustache, grey eyes, dressed in suit of light dittos, dog-skin gloves, patent leather boots."

"Any over-coat?" asked the Levantine.

"Yes, over-coat, which he carried over his arm."

"What colour?"

"Oh, some dark colour."

"Then keep your eyes open for a clean-shaved man, with a light over-coat on, wearing spectacles," said this oriental Sherlock Holmes.

I was beginning to feel extraordinary confidence in

my mentor. He thought of things which would never have occurred to me. The reward was one instance, the disguise was another.

"Now," he said, "my dear sir, there is no earthly hurry about this thing; we can take our time about it. Mr. Julian Horton is a very clever man, there is no doubt about that, but we are clever too."

He used the plural pronoun, but his tone was distinctly singular.

"What we have got to do, is to put ourselves in his place and imagine what we should do under similar circumstances."

My imagination was not equal to the task, but his evidently was.

"What we should do," continued the interpreter, "would be this,—we should congratulate ourselves upon our successful day's work. We should instantly, after cashing that cheque, go back to our hotel or lodging whichever it might be, and assume our disguise. We should then walk fearlessly about the town and enjoy ourselves. We should do this for the sake of security, as we should naturally imagine in all human probability, that the bank would not find out the swindle till such time as our draft was presented for payment in London; all the same we should think it possible, as the amount was large, that they might telegraph in order to make perfectly sure, and we should wish, naturally, to protect ourselves against all possible chances.

How he talked, this dragoman, and what an insight he had into human nature. Where had he learned it all? He was only about three years older than I, and my majority would not have been celebrated in my ancestral halls and acres, if I had had any, for eighteen months to come.

"Mr. Horton will certainly go to a *café chatant* to-night, and in all probability we shall see him there if we go the rounds; only you will have to wear a disguise, for he would of course recognize you, and that would make him uncomfortable. He doesn't know me, so that it doesn't matter what I wear. Come along; we'll rig you up in no time."

I was beginning to get tremendously interested. I'd never played the detective before, and there was a charm of novelty and audacity about it which was quite alluring.

The dragoman, who was an adept at private theatricals, produced his "make-up" box from amongst the consular archives, and very soon had metamorphosed me into a middle aged, sallow faced individual of the Stiggins type.

"Wear an overcoat of mine," he said, "and this hat. Now look in the glass. Your own mother wouldn't know you."

I must own that the disguise, if complete, was not flattering. I think if my mother had known me she would not have recognized me, in public at all events, out of consideration for the family.

The dragoman and I sallied forth as soon as it was dark to get something to eat, and in a very short time I had grown used to my disguise.

"I have told Polidor, the *Cavass*, to keep an eye on us," he said, "in case we want him. Our man may show his teeth, though I doubt it. Your clever swindler is seldom any good in the fighting line."

Polidor was a Croat, which is synonym for personal bravery. He carried the usual armoury of silver mounted pistols, and inlaid knives in his waist-belt, and looked very magnificent and imposing.

We went the rounds, that is, we visited the *cafés chantants*, places where indifferent, very indifferent drinks are imbibed to the tune of still more indifferent music, but at a less cost to the pocket than to the morality of average bank clerks. We did not meet the object of our search in any garb whatsoever, of that I felt quite convinced.

About three in the morning my spirits were very low indeed. We had met in our wanderings relays of other bank clerks. I knew they were on the same quest as we were, and by the expression of their faces I knew also that they, like unto us, had been toiling all night and had caught nothing.

I don't know where Polidor used to get while we were imbibing indifferent drinks. I never saw him, but he was always on hand whenever we got outside the door. My interpreter friend was as cheery and chirpy at three in the morning as at three in the afternoon.

Nothing damped his conviction that we were going between us to run in Mr. Julian Horton.

Just as we emerged into the street, about 3:30 a.m., having only one more *café* on our list to complete the roll, I grabbed the interpreter's arm. He took no notice whatsoever, but walked on, preventing me from stopping. I had seen the eccentric old gentleman; there was no mistaking him. In a few hurried words I told the dragoman all about him.



## IV.

"He's a confederate, of course," said the dragoman.  
"We must follow him; if we run him to earth we  
shan't be far off the other fox."

I began to think so too. We turned round, Polidor keeping about thirty yards in the rear. Only a few dogs in the badly-lighted, ill paved street. After three or four minutes we stopped and listened. We heard footsteps ahead. Quickly but quietly we crept along until we could see the eccentric old gentleman about fifty yards in front of us. He seemed to know his way about. Suddenly we saw him turn to the right.

"Stop," said the dragoman, "at the corner here; there's only one *locanaa* (inn) down this street. I know the proprietor; he's my *patriotis* (fellow-countryman)."

From the corner we watched the old gentleman and saw him disappear through a small archway.

"Keep in the shadow," continued the dragoman, and we all three crouched in the shade of an overhanging eave. We waited quite a long time as it seemed to me, though on comparing notes afterward we found it was not more than ten minutes. We only talked in whispers. The dragoman's idea was to give the old man plenty of time to get to bed and

to sleep, and then to go and reconnoitre.

Then we slipped softly down the street and through the archway leading to the *locanda*. We found ourselves in a court-yard, small, unevenly paved but exceedingly picturesque in the soft moonlight, which lit up the trellis work and balustrade running round the four sides, covered with heavy grape vine.

"Pericles!" whispered the dragoman through the key-hole of the ricketty wooden door, but Pericles was fast asleep as we could tell by his snores.

"We shall never wake him," said I, "and after all we don't even know that Horton is here."

"Hist!" said the dragoman, and he beckoned to Polidor.

As the Cavass came up he snatched one of the knives from his waistband and drew it in a peculiar fashion across the panel two or three times in succession. The snoring ceased quite suddenly.

"Panayamou!" (Mother of heaven) we heard as Mr. Pericles sprang up from his bed in the corner and came to the door.

"Open!" said the dragoman, in a whisper, "you know me."

Pericles didn't like the look of the Cavass—perhaps he had a guilty conscience, but he was all the same most obsequious to the dragoman. We went inside to an inner room where we could talk freely.

"Whom have you in the house—what strangers, I mean?" asked the dragoman.

"I have two," said Pericles; "two old gentlemen."

"Are they Americans?" said I.

"Do I know what they are?" said Pericles; "they paid me in advance."

"How did they pay you?" asked the dragoman quickly.

"The old gentleman gave me a bank note and asked me to get change for him."

The dragoman looked at me. "When did they come?" he asked.

"One old gentleman came this afternoon about two o'clock. He took a room and went out again. About four o'clock he came back with a young gentleman."

"Describe the young gentleman," said the dragoman. Pericles described Mr. Julian Horton from the crown of his head to the tip of his toe.

"Did you see the young gentleman again?" said the dragoman.

"No," said Pericles, "I didn't; that's what I don't quite understand. I've never seen him since. When the first old gentleman came down stairs he had another old gentleman with him, but I never noticed the second old gentleman come in, so I thought he must have found his way up-stairs alone," said Pericles reflectively. "The two old gentlemen are both in; the second came about two hours ago, the first a quarter of an hour before you did."

"Did the second old gentleman engage a room then?" asked the dragoman.

"Yes; at least the first old gentleman did for him, on the opposite side of the house," answered Pericles.

"How did you make them understand?" I asked; "you don't speak English, do you?"

"A *leetle beet*," he answered with a grin.

"Now," said the dragoman, "both our birds are caged, but birds have beaks and birds have claws. Have you got a revolver?"

"Yes," I said, "I have a revolver, but I'm the worst shot in the world."

"Oh, if I've gaged the men we have to deal with correctly, you won't have to use it" I sincerely hoped that his prognostications might prove correct, but, like Bob Acres, I felt my courage oozing out at every pore.

"What is the number of the second old gentleman's room?" asked the dragoman.

"Number Four, on the left hand side of the corridor. The other old gentleman is in Eight, on the opposite side," answered Pericles.

"Now, what we have to do," continued our commander-in-chief, "is first of all to get up-stairs without making any noise. The door will be locked, of course, but there's a window opening into the corridor, isn't there?"

Pericles said there was a window, and he didn't think it was securely fastened. This statement, judging from the general architecture of the house, was easily believed.

"We will try the window," said the dragoman.

"Mr. Julian Horton won't make very much of a fight when he sees it's a case of four to one. He should be in bed and asleep now. It's more than an hour since he came in."

We went out into the court yard where it was almost as light as day. We took off our shoes and crept up the ricketty staircase as softly as possible, fearing every minute that the creaking boards would betray us, but they didn't, and Mr. Horton was evidently sleeping the sleep of the just, in blissful ignorance of our unpleasant proximity.

We stopped noiselessly opposite Number Four. Through the torn and dirty window curtains we could distinctly see the interior of the room. On a bed in the corner was stretched the form of a man fast asleep and snoring. The room was in great disorder.

I tried to raise the window. Greatly to my surprise it moved up without the slightest noise or resistance.

"Careless," whispered the dragoman at my elbow. "What a terribly careless man!"

I put one leg over the window sill and drew the other after me. I was in the room. The dragoman followed. Still the man in the bed snored peacefully. I motioned to the other two, Polidor and Pericles, to remain where they were. I was afraid that Polidor, who weighed two hundred pounds, might stick in the window.

The dragoman pointed with his finger to a revolver

lying on a small table at the head of the bed. He crouched down and step by step, I following, he moved toward it. As he put out his hand to grasp it a board creaked loudly and the man in the bed sprang up and reached for the revolver, but he was just a second too late. The dragoman had the pistol and covered him.

I felt as bold as a lion now, though whether from a consciousness of virtue or from other cause it is not incumbent upon me to declare.

Mr. Julian Horton looked round, the sight of four gleaming pistol-barrels seemed to amuse him for, to my utter astonishment he laughed.

"Entirely my own fault," he said in his pleasant voice, "entirely. But since you gentlemen have so completely the advantage over me, might I ask if you want anything else besides my money, and whether I may consider myself at liberty to go to sleep again?"

"*Your* money," I said, "*your* money. Upon my word I like that."

Mr. Horton looked puzzled, he had not penetrated my disguise though he recognized my voice.

"What, not my young friend of this morning surely?" he said. "Well, all I can say is that I congratulate you most warmly. You really ought to be in my line of business yourself. You'd make a success of it."

I felt far too indignant to speak.

"Well sir," said the dragoman, "I think the very best thing you can do will be to accompany us."

Mr. Julian Horton looked again at the pistol-barrels and the sight seemed to dispel any lingering doubts which he may have had as to the propriety of the suggestion.

"By all means," he said pleasantly, "by all means; but hardly, I presume, in this costume. You will, I imagine, have no objection to my donning the garb of civilization to win an unfortunate prejudice condemns us."

I had no objection ; the dragoman had none, so we permitted Mr. Julian Horton to proceed with his toilet in peace, under the unmasked batteries of Polidor and Pericles. Meanwhile we proceeded to hunt for the money. Mr. Horton's luggage was limited, consisted solely of a travelling valise with silver-mounted fittings, of the very best manufacture, and a small hand-bag with a strap to it. We opened both with a bunch of keys which we found in the pockets of his trousers, but no trace of the bank notes could we find. My joy at the capture of Mr. Horton was becoming rapidly dispelled ; even the dragoman showed signs of waning hilarity. We looked at each other. There was nowhere else to search, there being no furniture in the room save the bed, the small table alongside of it and the washstand, whereof the basin, in accordance with Hellenic ablutionary ideas, was of about the size of an ordinary sugar bowl. The grey wig and whiskers which had transformed Mr. Horton into the second old gentleman were lying on the floor. We

ransacked the bed, we peered into the toes of Mr. Horton's patent leather boots, but to no purpose. With the exception of the letters of credit, which were in the little bag, and a handful of loose money which comprised a couple of pounds and some change in silver, we came across no valuables at all in our search, and, as I have said, we were beginning to feel very badly over the matter. Mr. Horton watched our proceedings as he leisurely dressed with a good-humoured smile which I construed into one of contempt, and I do not think my interpretation was very far wrong. The dragoman suddenly paused as if a thought had struck him, as indeed it had.

"What do you suppose the bank wants?" he said to me in Greek, "to prosecute this fellow or to get back the money, or both?"

"Well," I answered in the same tongue, "I suppose they will prosecute him, but they most certainly want to get back the money."

I knew the manager well, and I felt that I was merely expressing his ideas in going to this length.

"You had better leave me to negotiate this business," he said; "I think I can manage our friend here better than you can."

I entirely agreed. I felt that I was utterly incapable of managing Mr. Horton, but I rather doubted whether the dragoman had not come to the end of his resources, too. But I did not know my man.

"Pericles," he said, always in Greek, "keep this

gentleman covered with your pistol." Pericles from his vantage-ground in the window signified his compliance with these instructions.

"Polidor, you go and mount guard over number 8 on the opposite side of the corridor." I had entirely forgotten all about the eccentric old gentleman, but the dragoman hadn't. Polidor murmured assent, and as he moved away Mr. Horton looked up quickly and somewhat uneasily. For the first time during our interview he gave signs, however slight, of being uncomfortable.

The dragoman noticed this and said to me, "I thought so." I didn't think so whatever it was, at the moment, but I very speedily found that he was right.

"Now, Mr. Horton," he said decisively and in English, "we are prepared to come to terms with you. If you will instruct your estimable friend opposite, about whom, I may inform you, we have every information, to hand over the money," and he pointed over his shoulder to No. 8, "we on our side are prepared to deal as leniently with you as may be possible under the circumstances."

I was not acquainted with the noble game of poker in those days, and I do not think that the dragoman was either, but a more magnificent "bluff" I never saw perpetrated in all my after experiences. Mr. Horton sat down on the edge of the bed and passed his hand over his brow.

"What do you call as leniently as may be possible

under the circumstances?" he asked.

"Well, my good sir, you are asking me a rather difficult question," answered the dragoman, "but as a man of ability, I may say talent, yourself, you must surely see that the bank will take a very much less harsh view of this matter if you return the money. We are in the East, too, remember," he added, "and judicial matters are conducted on a somewhat different basis to what they are in the West. I strongly advise you to accept my suggestion. I can assure you it will be entirely in your own interests to do so."

"The question is," said Mr. Horton, who was evidently turning over the pros and cons in his mind, "will they prosecute at all. If they do it may be a trifle awkward, you know. What do you think?" he said, turning to me in a confidential tone as if we had known each other for years.

But my dignity had by this time reasserted itself and I refused to be drawn into the discussion. Mr. Horton looked positively pained at my coolness.

"Leave it to me," continued the dragoman, "do you take me for a fool? What do you suppose the boy can say? I tell you it will be all right. You can do as you please in the matter, but the difference, if you really want to know, lies in a nutshell. You'll probably get three months as against ten years. In the one case you will be confined in the American consulate where you will be extremely comfortable, in the other you will go to the native prison where you will

be very much the reverse. My dear sir, you don't know what our prisons are like or you would not hesitate for one single moment!"

Mr. Horton thought long and seriously. Then he said suddenly:

"Give me a scrap of paper and a pencil."

The dragoman tore a leaf out of his pocket book and gave it to Mr. Horton, who wrote on it as follows:

MR. PETER BIGGE:—Please hand to bearer envelope marked No. 2.

JULIAN HORTON.

"Now," he said, "here is the order for the money; it's all there with the exception of one for five pounds. I'll give it to you on one condition."

"What is that?" asked the dragoman.

"That you will give me your word of honour you will send off a telegram for me immediately. It is for my wife who is in London. I will write it out."

The dragoman promised and on another slip of paper Mr. Horton wrote out his message. It was addressed to Horton, 15 Porton street, Kensington, London, and contained four words in unintelligible cypher. Mr. Horton handed us over both documents, and leaving Pericles in charge we crossed over the corridor to Number 8, outside of which the faithful Polidor was *en garde*. We rapped at the door, and after several onslaughts succeeded in making the inmate hear. He never asked who was there, but simply

poked his head out of the door. At sight of Polidor and his pistols he hastily drew it in again, but the dragoman was inside before he could say Jack Robinson.

"So sorry to disturb you at this early hour," he said, "but we merely want a packet marked No. 2, which I think you have in safe custody on behalf of a gentleman opposite—Mr. Horton. Here is the order for it."

The eccentric old gentleman took the paper and read it carefully, for by this time the dawn had fully broken. Then he examined us both from top to toe. He did not, of course, recognize me owing to my disguise, but he never said a word. He went to a tin box, took out a packet wrapped in brown paper, neatly done up and tied with string, and handed it to the dragoman. Then he motioned us to the door. We bowed ourselves out and went back to Mr. Horton whom we found was dressed and waiting for us.

"Is it all right," he asked politely.

I counted the notes, they were all there, as he had said, with the exception of one for five pounds.

"Keep your eye on No. 8," said the dragoman to Pericles, as we passed down stairs, Polidor carrying Mr. Horton's travelling bag; "I shall hold you responsible if he is wanted."

"But am I to lock him up in his room?" asked Pericles, anxiously.

"Oh ! dear no," answered the dragoman, "that is

not necessary ; you keep your eye on him and be ready to report his movements to the Consulate if I send for you. We haven't a particle of evidence against him so far," he added to me, "but you see I was right in saying he was a confederate."

I was so dazed by the night's proceedings and moreover so utterly tired that I had almost entirely lost count of what had gone before, though I remembered it all afterwards. Like Falstaff, however, I was glad we had the money. We deposited Mr. Julian Horton in the lock-up at the American Consulate, and I wended my way home for a bath and breakfast.

Many were the congratulations I received on my arrival at the bank, and I remember that it gave me infinitely greater pain then than it does now to have to acknowledge that the successful issue of the campaign was entirely due to the second dragoman, though I remember also with a lingering sense of satisfaction that our services were equally remunerated. I informed the manager of what I had told the dragoman about the reward, but he met the case beautifully, as I thought, by saying that no reward had been offered and therefore I could not have promised any. What we had received, for which we were truly thankful, had been given as a gratuity on the part of the bank and not as a reward, which, now I come to look back upon it, was a distinction without a difference, save only for a touch of casuistry which rather enlivens its charm. Acting on legal advice we telegraphed imme-

dately to inquire whether the eccentric old gentleman's letter of credit was in order or not, and the answer came back that it was genuine. Consequently, we could take no proceedings against him though everyone believed in the dragoman's opinion, which certainly was borne out by the fact that the money was found in his possession.



V.

In the course of the morning who should call at the bank, as cool as a cucumber, but Mr. Peter Bigge himself.

He asked to see the manager in very much the same way as he had asked the day before and I need hardly say was speedily granted an interview.

He expressed the warmest regret at yesterday's occurrence of which he said he had heard.

He told his story in the most calm and unconcerned manner in the world.

He had met Mr. Julian Horton on board a steamer, as Mr. Julian Horton, be it remembered, had told me. He had gone to the little hotel where his slumbers had been so rudely disturbed because he always went to cheap hotels on principle. Mr. Horton had run against him in the street after they had left the bank; had asked him where he was staying and on being told said he would stay there too. Later on Mr. Horton had requested him to take charge of a brown paper parcel marked No.2, contents unknown, which he had been very willing to do and which he had given up on Mr. Julian Horton's written order. That was all he knew about the whole matter.

We felt that still there was more to follow if we

could only get hold of a clew, but we couldn't, which was very unsatisfactory.

The eccentric old gentleman went through none of the preliminary canters which had characterized his demand for money the day before.

He plainly stated that he wanted to draw £200, and as we knew his letter of credit was in order we could not refuse to pay him.

I felt three-quarters criminal myself as I accomplished the formalities, for I felt positive the wicked old man was no more honestly entitled to the money than I was myself.

The way he prattled away about nothing with a malicious twinkle in his eye the while was more than provoking, but I bore it all with saint-like serenity, being fortified by the reflection that I had had the satisfaction, though he knew it not, of receiving that goodly roll of notes at his hands but a few short hours before.

The eccentric old gentleman took his money in English sovereigns—no bank notes for him—and went away. He also took a steamer, as we learned afterwards, for Europe and we heard nothing more of him for quite a long time to come.

Our next move clearly was to telegraph to Mr. Znyder, the bank's large customer, and find out how it was he had given so warm a recommendation in favour of Mr. Julian Horton, for the manager I knew cherished feelings of resentment, and I think with

reason, in that quarter.

Mr. Znyder telegraphed in reply:

"Don't know what you mean; I merely exchanged cards with a Mr. Horton on board the —— steamer four days ago, never meet him before; know nothing about him."

Whence it will be observed that the practice of exchanging cards, civilized and polite though it may be, is apt on occasion to be fraught with serious result.

The inference was obvious.

Mr. Julian Horton had ingratiated himself into favour with Mr. Znyder, and on the pasteboard he had received in exchange for his own he had scribbled in pencil the words, "Do all you can for my friend, Mr. Julian Horton, of New York," which it will be remembered had wrought such a magical effect upon the manager.

I don't think I've ever seen any one half so angry as the manager when he read those telegrams, and the best of it was he vented his anger upon poor little me.

He said it was just like me, though I failed to see the resemblance; that I was always bringing attractive looking strangers into the room with visiting cards from Mr. Znyder and forged or adulterated letters of credit, which statement in reality had no vestige of foundation, but it does not become subordinate bank clerks to reason with infuriated bank managers. If they are wise in their generation they will gracefully bend reed-like before the financial storm and tell good

stories about it afterwards at the clerk's luncheon table, as I have a lingering recollection I did myself on this occasion.

The manager's temper had not been improved nor his language softened, I should mention, by the receipt of a telegram from the London and Westminster Bank in reply to our inquiry, stating that the letter of credit upon which we had paid the money to Mr. Horton was genuine to the extent of £200 only.

I knew the manager was certain we should get this telegram, but confirmation of our most disagreeable anticipations does not tend to sweeten our frame of mind, which is the reverse of philosophical; but philosophy is at a discount in this work-a-day world, particularly in banks. But this was not the worst of it.

In the course of the next week or so further and unpleasant light as concerned the bank was thrown upon the proceedings of Mr. Julian Horton prior to his arrival at our office.

Telegrams received from our agency at S—— instructed us to beware of the gentleman answering to his description and bearer of a forged letter of credit for £2,000 on the London and Westminster Bank, and further stating that they had cashed his drafts against this self-same letter to the extent of £300 on the 21st April — that is, only three days before I had had the privilege of making Mr. Horton's acquaintance.

The letter of credit in question, which, of course, we had carefully preserved, was referred to, but as I have

already stated the endorsements it bore were; £35 paid by our agency at A—— on the 2nd March; £35 by our agency at B—— on the 4th March; £30 by our agency at S—— on the 1st April.

How then was it possible that our agency at S—— could have paid Mr. Horton £300 as their telegram said, on the 21st April.

That is exactly where Mr. Horton's wonderful ingenuity came in, and it is further the reason why nowadays the amount for which a letter of credit is issued is either perforated in the paper with a stamping machine or written across the face of it in indelible ink.

The plan adopted by Mr. Horton had been as follows, and I remember distinctly that the process, an exhaustive one, of discovery was to us as painful as it was instructive.

He had on the 4th January of that year gone to the London and Westminster Bank and bought a genuine letter of credit for £200 with the object probably of making a big coup somewhere in Eastern countries, taking the Holy Land *en route*. He had drawn two sums of £35 at A——and B——at the dates mentioned, which drafts were of course in order and paid on presentation.

On his arrival at S—— on the 21st April, he commenced operations in earnest. He drew £300 from our agency there, and then by a process of subtle and nefarious nature he made two trifling alterations. He

changed the date of the payment from the 21st to the 1st April (ominous day), and the amount paid from £300 to £30 by the simple elimination of the figures 2 and 0 respectively. This was very wrong indeed, but it was exceedingly intelligent; by so doing, it should be remarked, he conferred upon his letter of credit *prima facie* evidence of authenticity, and for this reason. It takes ten days for the mail to reach London from S—, and the inference in our minds naturally was when we first examined his letter of credit that had anything been wrong we should have heard from our agents in the latter place about the draft for £300 long before the 24th April, when Mr. Horton called upon us. This was strictly logical but it was unfortunately incorrect, owing to Mr. Horton's fraudulent manipulation in the matter of dates, which entirely upset our premises. Mr. Horton had been one too many for us; as we subsequently discovered, he had been one too many for several other people besides. The little transaction at S— had for effect the nullifying of the dragoman's promise to Mr. Horton as regards the leniency to be shown him by the bank, who proceeded to prosecute him with the utmost rigour of the law, and the law in the country I am writing of can be extremely rigorous when its measures are enacted without regard to financial considerations. These being for the nonce wanting in the case of Mr. Julian Horton, though only for the nonce as the sequel will show, he suffered accordingly. He was con-

demned by a native tribunal, which gave him every opportunity of affording himself mitigation of sentence had he only possessed the means, to three years' imprisonment in the native gaol, wherein, as the dragoman had told him he would be, he was very uncomfortable indeed.

I heard afterwards that the dragoman was a constant visitor at the prison, and that Mr. Horton was leading a life of comparative splendour and luxury, which proves, as the late Lovelace aptly remarked, that "Stone walls do not a prison make, nor iron bars a cage"—always provided that you have the wherewithal to insult your janitor with a very considerable bribe. We used to talk the matter over, of course, daily at the clerks' luncheon table and speculate freely, but only in our conversation, as to what it all meant, but as nothing happened for quite a long time it passed out of our minds, as things will out of the minds of bank clerks, and we finally forgot all about it in the interest excited by a fancy dress ball.

About a month after the ball in question, which, as I remember it, was an unqualified success, a lady called at the bank. She was brought into my office by one of the cashiers. That he had already fallen a victim to her extraordinary personal charms was evident from his demeanour. I instantly followed suit, though, I trust, with fewer outward and visible signs of my susceptibility. The cashier lingered longer over the formalities of introduction than I thought was

necessary, but he was younger even than I, and great allowance should be made for age in these matters. At last he reluctantly retired and left me at liberty to attend to the lady. She was remarkably good-looking, quite young, and extremely refined in appearance, with the softest and sweetest voice imaginable. There was nothing specially remarkable about her dress save that it fitted her to a nicety, while her gloves and boots were unexceptionable. Well gloved, well shod, is well dressed, say the French, and my lady visitor exemplified the proverb to the full. Her straw hat was——But I must get down to business. She had a letter of credit and she wanted to draw some money against it. I collected my shattered energies as well as I could and proceeded to examine her credentials. Heavens above! The letter of credit was on the London and Westminster Bank, and in favour of Mrs. Clara Wisden for £2,000. The very bank—the very amount—indelibly impressed on my mind in connection with Mr. Julian Horton. I felt wretchedly uncomfortable. That “tired feeling,” which I have since learnt can be cured by a single dose of a patent medicine, came over me and I positively dared not ask Mrs. Clara Wisden how much she wanted to draw. I was afraid she would say the whole of it, and if she did, what on earth would I say to the manager? Finally I summoned up courage. I glanced at Mrs. Wisden, who was unconcernedly toying with the daintiest handbag, whilst I fumbled and mumbled

over her letter of credit. She looked perfectly charming, and all the chivalry of my nature resented the imputation that this thing of beauty and of joy could be even remotely connected with a fraud.

"How much——?" I begin.

"I beg your pardon," cooed Mrs. Wisden.

"I was going to ask you how much you wanted to draw," I blurted out. I was in for it now, and with the courage of despair I awaited the consequence.

"I thought of drawing it all," said Mrs. Wisden. That "tired feeling" was succeeded by a sensation of numbness approaching paralysis. I do not think I ever felt so wretched in my life. I muttered something about the rate of exchange being fearfully low just then.

"I beg your pardon," cooed Mrs. Wisden again. The tones of her voice were not as those of ordinary speech—they irresistibly reminded one of the dove-cote. "I'm afraid I'm terribly ignorant about money matters; I don't in the least understand about exchange. Do explain it to me."

I was in a horrible dilemma. Here was a dangerously pretty woman travelling alone, with a letter of credit for £2,000, which she wanted to draw all in a lump, and yet professed terrible ignorance about money matters. Earthquakes unfortunately only occur when they are not wanted, but I felt that a cataclysm would have come in handy at that moment. A bright thought struck me.

"Would you like to see the manager?" I asked in desperation.

"I beg your pardon," cooed Mrs. Wisden for the third time. Oh! that awful apology! It went straight to my heart, despite its "damnable iteration."

"I thought you might like to see the manager about the rate of exchange," I faltered. Mrs. Wisden looked at me reproachfully.

"Is it necessary?" she asked in such pleading tones that I felt a perfect brute for attempting in any way to shift my own responsibility on to her fair shoulders.

"No," I said; "it is not necessary. I will see him for you."

"Oh! thanks very much indeed; I hope I'm not troubling you more than I ought to."

"Oh! dear no," I replied. "I'm only too happy, only too happy."

What frightful lies are entailed upon would-be observers of truth by this nineteenth century politeness of ours! I didn't know in the very least how I was going to approach the manager, but my lucky star was in the ascendant, for the manager himself approached me at that very moment, as luck would have it. He passed through my room on his way to the secretary's. Saved! thought I, and my hopes rose. He, the manager, came in like a tornado—he was the embodiment of energy—but as he caught sight of the fair vision ensconced in the arm chair facing my desk, his movements slowed down to the "soft and stilly

motion of a balmy summer breeze." He had been a bank clerk himself and now was a "gone coon." That was evident. I saw my opportunity and seized it as the drowning man—to borrow the feeblest metaphor in our own or any other language—clutches at a straw.

"This lady," I said in French, "has this letter of credit," and I handed it to him, "and she wants to draw against it; what is the rate of exchange?"

The manager took the letter of credit, but he did not look at it; he looked at the lady.

"Certainly, certainly," he replied; "how much does Madame wish to draw?"

To my intense astonishment and relief, Madame replied for herself in the most excellent Parisian French, as she raised her lovely eyes to the manager's.

"I would like to draw it all if Monsieur has no objection."

I shall never forget the manager's face when at last he looked at the letter of credit and saw the amount was for £2,000 and, further, realized the name of the bank by which it was issued. Visions of Mr. Julian Horton flashed through his mind as they had done through mine, and I felt sorry for him; but he was only suffering—though possibly in a minor degree—as I had done a few moments before.

"Will you excuse me for a moment?" he said to Mrs. Wisden, and he motioned me to follow him into his room.

"What in the name of ten thousand dogs is it all about?" he asked as soon as we were inside.

"I really don't know, sir," I answered truthfully; "the lady says she wants to draw £2,000, and I asked you for the rate of exchange, that's all." I was determined that I would not be guilty of even the appearance of disloyalty to Mrs. Wisden.

"*Mon Dieu!*" said the manager, "she's an uncommonly good-looking woman. Of course, you told her we'd have to telegraph."

I said: "No, sir; I was just going to tell her (may I be forgiven) when you came in!"

The manager twisted the letter of credit about in his hands, looked at it upside down, turned it inside out. It was genuine to all appearance, and bore further evidence of its authenticity in the fact that the amount of £2,000 for which it had been issued was written in white ink of chemical composition right across its face. It was also of the flimsiest kind of paper, too thin to admit of any erasure or alteration without detection, and agreed in every particular with the specimens we had received from the London and Westminster bank.

"What in the name of forty thousand pigs does she want with £2,000, even supposing the credit is in order?" queried the manager, and as I could help him to no solution of this problem he thought for at least a minute—a long time for him to keep silent at any time. Suddenly he said:

"Tell Mrs. Wisden our rules are imperative and that we never pay anything on these letters of credit without telegraphing for confirmation. Stay, I will tell her myself."

Saved again! thought I to myself. Verily there is a Providence which watches over bank clerks. The manager swooped like a whirlwind down upon Mrs. Wisden. I believe he must have shut his eyes when he spoke to her lest by any chance he should be induced by the charm of her appearance to swerve from the rough and rigid path of duty. I know I turned away my head.

"Madame," said the manager, "I regret to inform you that we never make any payments against these circular letters of credit unless we receive confirmation by telegram from the London bank."

This was strictly untrue, for that very morning the manager had authorized the payment of four several sums to travellers, though of small amounts; but in this instance it served a purpose, which makes all the difference, and may consequently be classified under the heading of a "business formality." I felt that the manager spoke with undue sternness, though I knew it was his only chance. Mrs. Wisden evidently thought so too. She looked up—the manager looked down.

"*Plait-il*," she said, which being interpreted means that agonizing "I beg your pardon," to which I have previously alluded.

"Madame does not understand anything about business," I ventured to plead as an extenuating circumstance. The manager annihilated me with a glance and continued brutally:

"The fact is, we have had a very unfortunate experience in connection with circular letters of credit issued by this very bank for this very amount," and he tapped the offending document ferociously; "and we do not propose to be taken—that is, we naturally do not wish to lay ourselves open—I mean that—"

Mrs. Wisden looked imploringly at me in a sort of mute appeal for protection. She evidently thought the manager was scolding her, and she didn't in the least understand why nor what she had done to deserve it. The manager caught the look and melted, the inevitable tendency of his sex and nationality.

"Madame will not, I trust, imagine that my remarks are in any way intended to apply to her nor to her letter of credit, but it is a rule of the bank since the affair I speak of not to pay out any money against credits of this kind unless we telegraph to London."

Poor little Mrs. Wisden looked utterly bewildered. "I do not understand at all what Monsieur means. They told me in London when I bought this letter of credit that I would get two thousand pounds if I came to your bank and asked for it. But it seems that Monsieur will not pay, because of some other business of which I know nothing. Is the bank in London no good, or is it that it is not convenient for

Monsieur to pay?"

This was a blow none but a woman could possibly have dealt, but it did not hit the manager very hard. (He felt strong in the fact that he had a gold reserve of £250,000.) He interrupted Mrs. Wisden with a smile.

"Oh, pray allow yourself no anxiety on that score," he said quite pleasantly. "I think we may possibly scrape the money together provided, as I have said, we receive telegraphic confirmation that your letter of credit is in order."

As a matter of fact he had said nothing of the kind, but these things pass muster in the course of financial conversations.

"Then Monsieur will pay me the money," said Mrs. Wisden. How terribly persistent women can be sometimes!

"Certainly, certainly," replied the manager, "if Madame will be good enough to call again to-morrow at ten o'clock. It would be too late to arrange matters to-day. We never pay money—" he looked at the clock on my mantelpiece—"after noon—" he looked at the calendar over my desk—"on Wednesdays."

It gradually began to dawn upon me that there must be legal or diplomatic blood in the manager's veins, but he was nevertheless steering his bark, and mine, safe to shore.

"If Madame will leave her letter of credit with us we shall be able to comply with the requisite formal-

ties in the meanwhile and be ready to pay her the money, as I have already told her, to-morrow morning at ten," and to my infinite surprise the manager backed out of my room and into his own, carrying Madame's letter of credit with him, leaving me to the tender mercies of Mrs. Wisden.

She looked more lovely than ever, the slight passage at arms with the manager having rather "heightened the glow on her damask cheeks and brightened the gleam in her glorious eyes." Were I writing of a man I should say briefly that he was "decidedly huffed," but then men rarely improve in beauty when in a rage, whereas some women--though by no means all--very frequently do. Mrs. Wisden was one of them, but she gave no evidence of her ruffled feelings in words. She rose with dignity.

"I am obliged for *your* politeness," she said, with a slight stress upon the personal pronoun which I cherished for days afterwards; "and I will call to-morrow as that gentleman—" and she indicated the door through which the manager had disappeared— "suggested, at ten o'clock. I hope by that time the requisite formalities will have been complied with, and that I shall be able to receive my money. This is my first experience of the kind," and Mrs. Wisden swept proudly out of my office, leaving it empty indeed.

The manager's bell rang at that moment. "Send off this telegram at once," he said. It was a message in cipher to the London and Westminster bank, giving

full particulars of the letter of credit and of its interesting bearer, asking further for immediate information whether both were genuine. "Do you really think, sir—?" I began, but the manager cut me short. "Do I *think* where a woman is concerned? Yes, I do, a very great deal, and moreover I require the strongest possible confirmation of my opinion. Send the telegram." It has since occurred to me that I should have done wisely through life to follow the manager's example, and I consequently retail his views with my own endorsement for what it may be worth for the benefit of bank clerks in general.

I sent the telegram, and on returning to my office a few moments later I caught sight of a small scrap of paper lying at the foot of the chair which had been privileged to contain the person of the beautiful Mrs. Wisden a short time before. I picked it up in that spirit of curiosity for which bank clerks were in my time and no doubt still are justly famed. It was the veriest and most unimportant "scrap" in the world, evidently torn from the margin of a local newspaper published in the vernacular, as part of the Arabic character was clearly visible. On it was written : "Kqe nk mxx yqmze pa qjmofxk me tq fqxxe kag." I sat down and I mused thoughtfully over these words, though for some time they conveyed no special meaning to my mind. Possibly they convey no special meaning to the reader. None the less I insensibly connected them with Mrs. Wisden, though I couldn't

for the life of me see where the connection came in.

But the intelligence of the genus bank clerk is not to be vanquished by a trifling difficulty of this nature. It very soon came to my assistance and guided me to the conclusion that I had seen the handwriting or something remarkably like it before. The question was, where had I seen it? Why, of course, on the famous card given me by Mr. Julian Horton on the occasion of his first visit, and which purported to represent an introduction from Mr. Znyder, the bank's best customer. I was greatly elated at the discovery, and my first impulse was to rush into the manager's room and tell him all about it. Just as I reached his door, however, I stopped and turned back. The letters on the scrap of paper evidently represented what is known in acrostic phraseology as a cryptogram, a form of riddle with which I was perfectly familiar, for some of the junior clerks, myself included, used to devote a good deal of the bank's time in those days to the deciphering of prize puzzles and sometimes even our joint efforts were rewarded by the capture of a five dollar prize or its equivalent. I reflected that I had better make a copy of the cryptogram. This I instantly did and then an idea which has probably long ago presented itself to my readers presented itself to me. The conviction forced itself upon me with ever-increasing power until at last it amounted to a positive certainty. It flashed across my mind that if my assumption

were correct the paper was of value to Mrs. Wisden, and that if she found out her loss before the bank closed she would in all human probability come back on the chance of regaining possession of it. I therefore carefully replaced the scrap of paper under the chair and had hardly time to get back into my own place on the other side of the desk when the door opened and Mrs. Wisden came in.

"I beg your pardon for troubling you again," she said, in her smooth sweet voice, "but it has just occurred to me that if, as I cannot imagine for a moment will be the case, the telegram from London which you are expecting should tell you not to pay me the money I had better arrange with your manager now about getting some funds out from England from another source. Could I see him for a moment?"

I had quite expected Mrs. Wisden to say that she had left her glove or her handkerchief, and was not in the least prepared for this move on her part.

I replied that I was quite sure the manager would be only too happy to see her if he were disengaged, and I went into his room to ask him. He was not there, as he was attending the weekly meeting of the bank directors, where such matters as increasing the clerks' salaries and other matters of possibly greater importance to the public were discussed, though none of greater interest to the clerks. I am sure I was not absent from my room more than thirty seconds, yet when I returned the lovely Mrs. Wisden was engaged

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in the curious occupation of picking up coins of various denominations and value on the floor.



## VI.

I sprang forward to help her.

"So stupid of me," she said, apologetically. "I dropped my purse and all my money rolled out. I must get a new one; the catch is always coming undone. Thanks, I think it's all there now," as I handed her a sovereign which I picked up in close proximity to the spot where I had previously replaced the scrap of paper. But the scrap of paper was no longer there! My small strategem had succeeded beyond my expectations. Fouché himself never felt more self-satisfied in his life.

Mrs. Wisden asked serenely if she could see the manager. I expressed my regret that he was engaged; he would probably be free in an hour.

"Oh, well, perhaps after all I had better wait and see him in the morning," she said. "I only wanted to make assurance doubly sure, for I feel quite certain you will get a favourable telegram from the London bank in reply to your message," and away she went again.

The question uppermost in my mind was whether I should tell the manager about the incident of the scrap of paper, or whether I should keep it to myself. After mature deliberation, if a bank clerk of twenty-one can be said to deliberate about anything, I de-

cided that I would adopt the latter course. After all I didn't see what the manager had to do with it even if my little pet theory were confirmed. At any rate, I would wait and see what the morrow brought forth. If the telegram were satisfactory there would be no need to say anything: if it were not—but this idea opened up vistas of such awful consequences as regarded Mrs. Wisden that my mind refused to entertain it. I would preserve a silence deep as the grave and decipher that cryptogram if I sat up all night to do it.

What a time I had at the clerk's luncheon table that day! I have seldom enjoyed prouder moments. The questions I was asked—for of course the whole story of Mrs. Wisden's visit, with variations, had run through several editions in the course of an hour or two—the answers I gave, based, I regret to say, on the flimsiest foundation of fact are in my memory but as the utterances of yesterday. I could, I believe, have exchanged places at a handsome premium with the inflammatory cashier who had introduced Mrs. Wisden into my office, and who drew £3 a month more than I did, but my position was not in the market nor likely to be until the *dénouement* which the answer to our telegram and Mrs. Wisden's return visit on the morrow would combine to disclose, had been reached.

Curiosity which it is quite a mistake to suppose is confined to the gentler sex was thoroughly aroused. The fancy dress ball which had temporarily eclipsed

the interest in the Horton affair was forgotten and the whole bank was in a fever of excitement. Clerks who had never had any business at all in my office before in their lives suddenly discovered that they required information which could only be obtained in the letter of credit department, and were so busy in collecting it that they could not tear themselves away until long after bank hours. The complaint, too, was evidently contagious and infected the higher planes of finance, irrespective of position. We were a very swell establishment indeed and had alternately a French or English nobleman at the head of us, but whichever his nationality we never found it made any difference in the salary list. On this occasion it was England's innings and our Director-General was the scion of a noble house which traced its lineage back in an unbroken line to the days of King William, though whether the first or the fourth is immaterial at the present juncture. As a rule his noble nibbs was unaware of my existence, looked over my head into space, didn't know "I was," after the fashion of some people, than which nothing is more trying to bank clerks and possibly to others. But on this occasion he actually remembered my name, when in answer to his inquiries, I had the honor of recounting in detail the circumstances of Mrs. Wisden's visit. My shares positively boomed that day. They reached a price they have never since attained, but I did not sell. No one ever does at the top of the market.

The manager had dispatched a trusty emissary to make inquiries as to where Mrs. Wisden was staying, but she had registered at none of the hotels. This only added to the excitement and further served to confirm the opinion now current in the bank that Mrs. Wisden possessed no greater claims to respectability than did her letter of credit.

Meanwhile I longed for quiet and seclusion. I positively burned with desire to decipher that cryptogram. I did not get a chance until the evening, and then, locked in my own room, I set conscientiously to work to unravel the clue to the mystery of Mrs. Wisden's identity. I never said a word to anyone. I wanted to monopolise all the credit of the performance, and generally considered myself an extraordinarily clever fellow. Now cryptograms are nothing like as difficult as they look. If you once understand the system on which they are worked they come easily enough. I had read Poe's beetle story. I was also familiar with Dumas' "Monte Cristo," both of which thrilling romances throw strong lights, as my readers will doubtless remember, on the subject of cryptograms. First of all you have to determine the language in which the cipher is written. An absolutely essential point. You might work for everlasting on a cryptogram in French and never succeed in evolving an answer in English. In the case before me I was in doubt for some little time as, seeing Mrs. Wisden's thorough familiarity with French, it occurred

to me that she was just as likely to have received a message in that language as in her native tongue. But I determined on second thoughts to try and decipher it on the assumption that it was in English, and the result proved that my assumption was correct. I had formed the theory in my own mind that the scrap of paper emanated from Mr. Julian Horton and contained a message to Mrs. Wisden, whom I was convinced was no other personage than the lady to whom the telegram sent by the dragoman on the morning of Mr. Horton's arrest had been addressed. I repeat the cryptogram for my readers' benefit and will endeavor to explain my *modus operandi* in working it out, as they may on some future occasion be benefitted by the experience. The sentence ran: "Kqe nk mxx yqmze pa qjmofxk me tq fqxxe kag."

Fortunately the words were all short, and still more fortunately the same letter was repeated several times. Now as we all know "e" and "s" are the letters which occur most frequently in English. Consequently in solving a cryptogram look out for your "e's" and "s's," that is to say for the letters which are repeated oftenest. In the above puzzle I found "q" and "x" recurring five times each; the chances were therefore that one was "e" and the other was "s." The difficulty lay in determining which was which. I very soon found that "x" was not "e," for although it fitted some of the words well enough, as for instance "mxx," which might very well stand

for either of the words "fee," "see" or "bee." I could not get it to fit in satisfactorily with any of the others, so I had to abandon it in favor of "q." The substitution worked wonders.

A very short trial convinced me that I was on the right track, as the position it occupied in the other words was invariably in accordance with the probabilities of prosody.

I tried *Get*, *Let*, *Met* and several other combinations for the first word, "Kqe" but none of them proved of any avail. That is to say the letters composing them did not help me towards making sense out of the other words. Then by a happy inspiration I thought of *Yes!* On this assumption *k* stood for *y*, *q* for *e*, and *e* for *s*. My second word, *nk*, therefore ended in *y*. Consequently it could only begin with either *b* or *m*, as no other dissyllable in English ending with *y* commences with any other letter. *M* seemed the most probable, but on trial I abandoned it for *b*, though I was not much further advanced, seeing unfortunately that it only occurred once in the whole sentence. My clue up to the present ran—*Yes by*. The seventh word clearly must be either *as*, *is* or *us*. I tried *as*, taking *m* as the equivalent of *a*. Then I read the beginning of my third word. *Yes by axx*. *Axx* evidently stood for *all*; it could stand for nothing else save *Ann*, *add* or *ass*, neither of which helped me in any way. *Yes by all* instantly suggested *means*. I tried *means* and found it made several rough places smooth. My sent-

ence now ran—*Yes by all means pa ejaofty as te fells gag.* *Fells* was either *tells* or *sells*, and the last word *you*. If the last word was *you* the fifth was evidently *do*. I was getting on famously. *Yes by all means do ejaofty as te tells you.* Having but a limited knowledge of entomology, the *ejaofty* bothered me for a long time, after the manner of flies in general, but at last I caught it. *Ejaofty* was “*exactly*”—there could be no doubt about it—and my sentence ran:

“*Yes, by all means, do exactly as he tells you.*”

Then the whole mystery stood revealed as clear as the noonday sun. The message was from Mr. Horton in the prison to Mrs. Wisden, who of course was none other than Mrs. Horton. There could be no possible probable shadow of doubt about that. But who was the unknown “He,” whose instructions she was to follow exactly. Why, who else but the dragoman! He had been over to the prison constantly, was evidently in league with Horton—probably in his pay—and was now acting as intermediary between the forger and his wife. The three together were forming plans for Horton’s escape, and the money Mrs. Wisden wished to draw represented the golden key wherewith the prison gates were to be unlocked. What an extraordinary clever fellow I was! I would go to bed now for it was nearly 2 a. m. I would rise early in the morning and in the interests of justice—to say nothing of my own—would frustrate their little schemes by putting the authorities on their guard. All my chivalry towards

Mrs. Wisden had vanished into thin air—it was lost sight of, swallowed up in the zeal which consumed me.

Next morning I was up betimes and ready to start for the bank before nine. On my way through the town I had to pass the American consulate. At the door was an open carriage and in the carriage sat with the most perfect unconcern no less a person than Mrs. Wisden engaged in earnest conversation with the dragoman, who stood in a respectful attitude at the door. Here was irrefutable confirmation of my theory of collusion between the two. But what blazoned effrontery! what absolutely unequalled gall! Carrying on their nefarious plot under the very ægis of the Stars and Stripes and in the broadest light of day! Neither of the culprits saw me as I slunk hurriedly by. I was glad they didn't as I was thereby spared the humiliation of saluting them. Oh, what a grand and glorious thing is righteous indignation in a just cause! When I arrived at the bank I was so full of my own importance that I could barely bring myself down to the mundane and matutinal duty which fell to my lot of opening the mail and telegrams and of spreading them out on the manager's desk for his perusal. Amongst the latter was one from the London and Westminster bank, saying that the letter of credit in favour of Mrs. Clara Wisden was in order, and further giving particulars as to her appearance which left no doubt as to the lady's identity. This was no more than I, after my over night's discovery, was prepared to expect, but I was not

prepared for the revelation which awaited me when I got into my own room and sat down at my own desk. Pinned into the blotting pad on which I wrote was the mysterious scrap of paper I had discovered the day before under Mrs. Wisden's chair and which it will be remembered had formed the subject of my admirably successful strategem on the occasion of her return. Bank clerks are not frequently nonplussed but there are occasions when the genus is at fault and this was one of them. I rang the bell; a native servant came in.

"Do you know anything about this?" I asked, and I held up the scrap of paper.

"Yes, *chelibi*," he replied; "I found it right under the desk when I was sweeping out your room this morning and I put it on your table as you have told me to do with everything I may find on the floor."

The man had faithfully followed instructions, but he had also ruthlessly demolished a pet theory which had cost me hours of weary research.

"That will do," I said in a faint voice; "You can go," and I sat down feeling crushed and sore, with all the spirit knocked out of me, to think this ever increasing mystery out all over again. I didn't have to think long. A fellow clerk came in.

"Did you see that cryptogram I left on your desk yesterday?" he said. "I thought it was pretty good for a first attempt. It's rather fun working them out. I meant to speak to you about it yesterday at lunch,

but in the excitement over your fair visitor I forgot all about it."

They say one can live a lifetime in a moment—I believe it. I know I went through several generations while he was speaking, but I was not in a generous mood so I did not give myself away. I said somewhat sarcastically:

"My dear fellow, you should try something a little harder than that. Why, I read it off standing—positively standing. Try again."

"Has the telegram about Mrs. Wisden come?" he asked anxiously. But the manager's bell rang and I escaped further torture from him.

In the manager's room was Mrs. Wisden and with her was the American minister himself, no end of an important personage, as all ministers are. The minister was saying in French as I entered:

"Well I'm very glad this little matter has ended so satisfactorily, and had I only been at home yesterday when Mrs. Wisden called I could have put the misunderstanding right immediately."

"Oh, it doesn't in the least matter," said Mrs. Wisden; "now I've heard the whole story I can well understand your precautions."

The manager was profuse in his apologies and exquisite in his politeness, as bank managers can be when their minds are relieved from suspicion and they see a good client in sight.

"Then Madame would like the whole amount car-

ried to the credit of an account to be called 'The American Mission for Ameliorating the Condition of Armenian Servant Girls,' and will draw cheques against it in her own name? *Parfaitement.*" Madame bowed. "Make out the draft," said the manager to me, and he handed me the letter of credit.

Here ended my second lesson in amateur detection. I suppose I made out Mrs. Wisden's draft, though for all I remember to the contrary I may have written it in red ink.



## VII.

What happened during the rest of that morning I am not in a position to relate for the simple reason that I do not remember. I'd seen my fondest hopes decay. I had sunk fathoms deep in my own estimation and generally felt that life was not worth living.

My only consolation lay in the fact that I had preserved a discreet silence over my wonderful discovery in the matter of the cryptogram. When I thought of what my position would have been at the clerks' luncheon table had I given myself away over that, I trembled. Bank clerks are not sympathetic in their dealings with each other; they are apt to jeer and scoff on occasion and their memories in some respects, though not in all, are prodigiously long.

I did not have any luncheon that day. I was too busy! And when my colleagues from other departments came to get the latest news about Mrs. Wisden and her letter of credit they received the short reply which inciteth to anger rather than the soft answer which turneth away wrath. The American Minister's visit and his readiness to vouch for Mrs. Wisden in every particular were of course known throughout the bank in about twenty-five minutes and clothed the whole affair in a cloak of respectability which entirely robbed it of its charm. In another twenty-five it had

passed into the realm of ancient history and was clean forgotten, save by one left to bear the slings and arrows of outraged fortune alone. I got through my work as best I could and in the afternoon determined to try the effect of a walk upon my drooping spirits.

My steps led me all unconsciously in the direction of the old town on the other side of the harbour and as I meandered through the bazaars, that wonderful labyrinthine maze of cool covered streets, so picturesque in colour and arrangement and moreover so entirely characteristic of the East, I yielded to the solicitations of an old Persian merchant, with whom I had had many a deal in carpets and curios before now, to come in and inspect his stock. Not to buy—oh no, by no means! Your Persian dealer is far too politic to put his nefarious designs upon your next month's salary too prominently forward. All he wants you to do is to take a cup of his exquisite tea or still more aromatic coffee and smoke half a dozen of his delicious cigarettes during the process of inspecting his wares. But pray make no mistake, oh, smartest of Westerners, you may, in fact you do, adopt a different style of procedure in commercial transactions, but the wiley Easterner gets there all the same, and who knows but in occasional relaxation of his stately oriental dignity he winks the other eye and emits a pious ejaculation that you may not forget it. I had a cup of coffee and smoked many cigarettes, I inspected innumerable rugs, embroideries and ornaments, but

extravagant ways are diametrically opposed to penurious means, a fact which bank clerks do well to bear in mind. I was on the point of tearing myself away feeling in far better honour, for the sight of beautiful things has ever a soothing and comforting effect even if they don't belong to you, when suddenly I heard a voice I felt confident I knew. It was the dragoman's. He was calling "Hussein!" (that was my friend the Persian) in loud and authoritative tones.

"Do you know that gentleman?" I asked in a whisper.

"*He* I know him?" replied Hussien in much the same tone as one says on this side of the Atlantic, "well I should smile." "He brings me customers to buy my carpets," continued Hussein, "but he's a terrible fellow to deal with."

"Hussein! Hussein!" roared the dragoman.

"*Guelejaim effendim guelejaim*" (I am coming, sir.)

"Don't tell him I'm here," I whispered, "I don't want him to see me," though why I said it I don't exactly know, save that on general principles I did not feel like meeting any one I knew that afternoon.

For all reply Hussein smiled serenely and lifted up the corner of a large Persian curtain suspended from the roof, which covered the whole of one end of his little shop, disclosing a sort of small alcove at the back. I slipped behind just in time to avoid detection when the dragoman, accompanied by visitors, came in. Hussein made profuse excuses for his

momentary delay, but he had to put away some valuable stones he had been overlooking. At least that is what he said, whence it may be inferred that in the East no less than in the West the world is given to lying.

"Now look here, Hussein, I'm going to leave this lady and gentleman here for an hour. Give them some tea and don't pester them to buy anything, do you hear?"

Hussein heard and expostulated as if the very idea of driving a bargain was repulsive to his nature.

"Very well," said the dragoman, shortly, "only understand I mean what I say. Now, Mrs. Horton," (I nearly had a fit,) "if you'll stay here with your father I'll go and attend to that little matter and you'll find everything will come out exactly as I told you."

A woman's voice replied (I trembled lest it should be Mrs. Wisden's): "That's all right."

Those three words set my mind at rest for ever. The voice was as much like Mrs. Wisden's as a creaking cart wheel is like a nightingale. "I guess you won't get the balance if it doesn't, so its your own funeral any way."

I don't know whether the dragoman understood what the lady meant by this callous allusion to his interment. I know I didn't myself, though I have since discovered that it means nothing more suggestive of the cemetery than "it's your own lookout" or "business." Whether he understood it or not, how-

ever, he only laughed pleasantly and saying, "Never fear, you will see I'll be as good as my word," left the shop.

I had a pin in the lappet of my coat and with it I worked a small aperture in the hanging curtain. If the heavens fell I couldn't resist the temptation of getting a peep at Mrs. Horton, and if any one of my male readers would have done otherwise under the circumstances I maintain that he's too good to live. No woman, I admit, would have stooped so low. I enlarged my aperture till it was nearly as big as a pea in order to get a good view of Mrs. Horton. Anything but prepossessing was the partner of Mr. Horton's joys and sorrows, and I fear me, crimes. Tall, certainly handsome, but with a hard bold face and eyes that were bolder still. I winced when I reflected that my midnight cogitations had tended to place the beautiful and refined Mrs. Wisden on the same level as the brazen looking woman before me.

"Well," said Mrs. Horton (she pronounced it "Waal"), "how do you think the game's going to pan out, papa?" She pronounced it "Parper." I thought at first "Parper" was the gentleman's name till I remembered that the dragoman had alluded to him as her father. "Parper's" answer produced nearly the same effect on me as had the dragoman's address to Mrs. Horton. By the living Jingo he was none other than the eccentric old gentleman himself, though disguised beyond chance of recognition! I

knew his voice in a moment; things were really becoming intensely interesting.

"Waal," said "Parper," His language and intonation were totally different to those he had assumed in his banking transactions. "Waal, Jenny, I guess it's all right. He's a pretty smart boy, that. He got us into this scrape and I guess he'll fix things so as to get us out of it. Any way, all we can do now is to wait and see. I'll be glad all the same when we're through with the job and I guess Ju'll be so too. Things haven't been any too comfortable for him up there," and "Parper" pointed over his shoulder at me (behind the curtain) whereby I conclude he intended to indicate the prison. "Dern Ju anyway," said his amiable spouse, "I told him to go easy when he started on this last trip. He ain't fit to be trusted around alone, but he was always on the grab from away back and never knew when to lay off for a spell 'cept I made him. If we get out of this racket clear you can bet your pile it's the last time he goes around without me any way. D'ye know what the derned fool's cost us this journey? Close on \$3,000 it'll be before we're through, see if it ain't! \$3,000—Gee whiz!" and Mrs. Horton whistled, but not joyously.

Hussein at that moment entered from the outer shop bringing a brass tray whereon reposed a couple of glasses containing tea of a pale straw color, *à la Perse*, which he placed on a stool in front of his invited guests and smiling sweetly in my direction

quietly came behind the curtain. He put his finger to his lips as if he had taken in the whole situation and silently pulling aside an armful of heavy embroidery which lay in the corner, disclosed a small door. He opened it and beckoned me to follow.

"I thought I would show the *chelibi* a back way out in case he did not want to come through the shop while those people were there," he said pleasantly.

I thanked him for his forethought, which opened a convenient way of retreat, but I did not wish to avail myself of it just yet.

"Where does this lead to?" I asked, for I wished to make certain of my ground.

"If the *chelibi* will take the turning to the left when he comes to the end of the passage he will find a door leading right into the Byzantine bazaar."

"Oh, all right," I replied, "I know my way then, thanks, Hussein, but the fact is I'm rather anxious to hear what our friend the dragoman has to say when he comes back. Only mind you don't let him or those other people know I'm here, you understand?" and my left eyelid trembled. Hussein's did the same—we understood each other.

Hussein went quietly back. I followed, leaving the little door on the jar in case of emergencies. He passed from behind the curtain through the shop as if nothing had happened, while I resumed my position at the aperture, which I had some little difficulty in finding.

Mrs. Horton and "Parper" were sitting in the same

position as before, and the former observed as she finished her tea and set her empty glass upon the tray: "Waal, 'hat's the rummiest stuff I ever drank in all my born days," wherein she was wrong, for the Persians never take spirits with their tea. She was evidently thinking of *tchai à la Russe*.

"Say, Parper, I'm getting pretty tired of waiting; I guess I'll have a look around. Queer outfit, ain't it?" and Mrs. Horton rose from her stool and stretched herself in anything but ladylike fashion.

"Sit still, can't you Jenny?" growled "Parper"; "you'll be breaking something," for his fair daughter was rummaging about amongst a set of old Persian enamel coffee cups half buried in dust but worth pounds a piece.

"Can't sit still I tell you; Lord, I wish he'd hurry up. Look here, pop, if that fellow goes back on Ju I'll——"

"Hush," said the old man, soothingly, raising his hand, "what a girl you are. What makes you think he'll go back on Ju? Hasn't he got to get another \$1,500 the moment we get on board. He's straight enough."

"Waal, that's all right," replied Mrs. Horton, "but it all depends whether he is or not. Lord! but I'll be glad to see Ju again anyway."

The woman's voice sounded quite different as she said this. It was the first indication she had given of anything approaching to feminine softness and I

began to feel I had possibly misjudged her. Bad she might be and hardened in crime, but she was evidently very fond of Ju. By this time she had worked round in her investigations quite close to the curtain which screened me and as I had no desire to risk discovery I noiselessly slipped behind the pile of embroideries and through the door into the passage. I was a little too quick, however, in closing it, for it shut with a snap and I very soon realized that I had effectually locked myself out, for there was no handle on the outside. I solemnly cursed my rascally luck but to no purpose. My only chance was to make my way round through the Byzantine bazaar, which, as Hussein had told me, lay at the end of the passage and borrow a disguise somewhere, for I felt that, alive or dead, I must be present at the finale of this intensely interesting performance. This was the most feasible way out of the difficulty, for I knew well enough that Hussien would never hear me calling through that thick pile of embroideries on the other side of the door. Besides Mrs. Horton and "Parper" would hear me first and I didn't relish the idea of being introduced to the former in the very smallest degree. No! I would make for the Byzantine bazaar and trust with the late Mr. Micawber that something would turn up. It did, as the sequel will show, but it wasn't trumps by any manner of means.

I turned away from the door in disgust. On either side ran a high stone wall without window or door-

way of any kind. The passage seemed to me to wind about in every conceivable direction and to be endless in length, though I ran down it as quickly as I could. At last it came to an end and there, sure enough, was the door to which Hussein had alluded. It was not fastened and opened easily at my touch. I was in the Byzantine Bazaar, at least so Hussein had told me, but I didn't seem to recognize my surroundings. I ran quickly on never pausing to think nor take my bearings. I was quite sure I should find my way out. Suddenly I stopped short.

The bazaar was closed, all the shops were shut and not a living creature was visible; no dogs even, which swarm everywhere else. What a fool I was. I ought to have remembered the Byzantine closed every day at six. I looked at my watch—twenty-five minutes to seven. Caught like a rat in a trap, and my chances of seeing the curtain drop upon the Horton escape act, or in any way preventing it, absolutely gone.

I flew back with the intention of finding the passage again and of hammering at Hussein's back door till all was blue, Mrs. Horton notwithstanding.

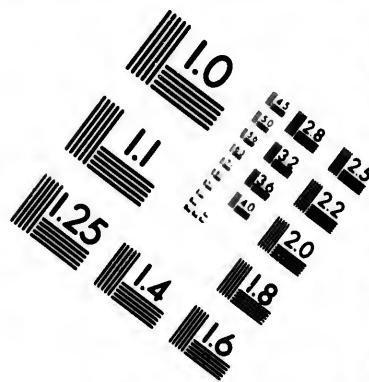
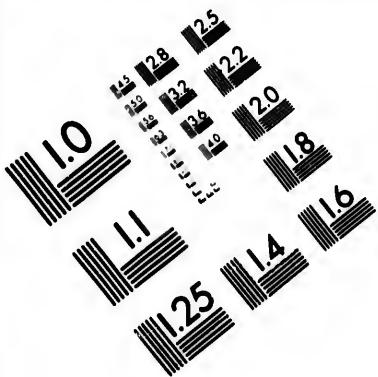
But again I had reckoned without my host. In another two minutes I made up my mind that I was lost. I could no more find that door than I could fly. Every alley looked the same and all the tiny shops with their wooden shutters and matting covered platforms identical.

I wandered round and round, up and down, in and

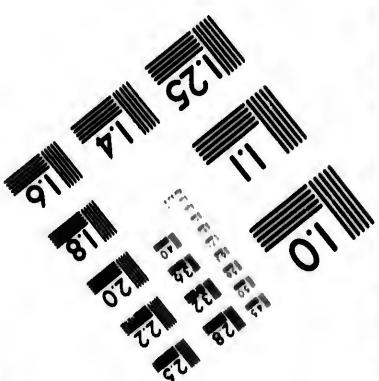
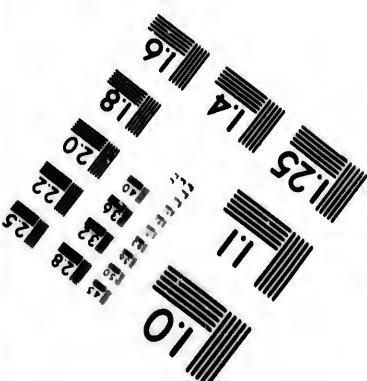
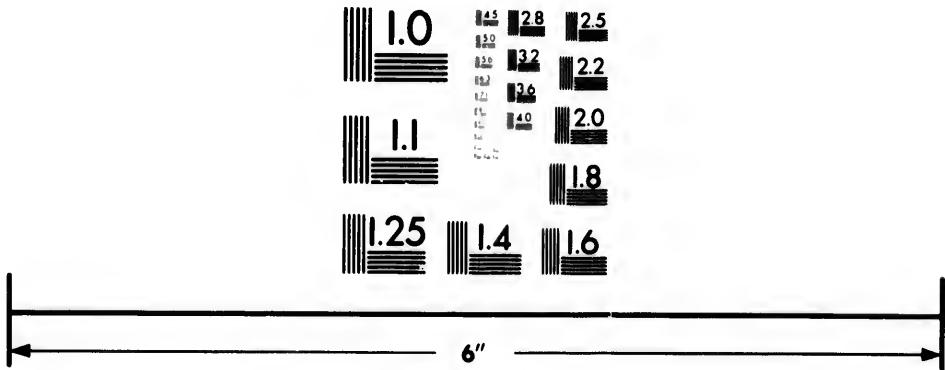
out those never ending streets, if streets they could be called, disgusted, savage, furious, nervous, frightened and I rang the changes on these varying moods for hours. Fortunately I had a good supply of tobacco and a flint and steel. Ever and again I looked at my watch by the light of my cigarette to find that only twenty minutes had gone—twenty minutes that seemed to me as many hours. More than once I found the great iron-bound wooden gates which led into the larger bazaars: but though I knocked and hammered and shouted till my fists and my throat were sore, I got no response save mocking echoes which reverberated with weird and hollow sound against the roofs and walls. My only companions were bats, of which there seemed to be myriads. I could hear the "whirr, whirr" of their wings as they flew by so close to my face that more than once they touched me and I fairly screamed. I never did like bats and now I hate them.

I might write a volume describing my sensations that night, but though at times I was thoroughly frightened—principally at the idea of being eaten alive by the rats, which by the bye, were far more terrified of me than I was of them, could I only have brought myself to believe it—I think the sentiment mainly animating me was one of "frumious" rage that by so slight an accident as the sudden snapping of a door-latch I should be condemned to solitary confinement in this manner at the time of all others when I most desired my liberty.





## IMAGE EVALUATION TEST TARGET (MT-3)



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oil

At last fairly worn out I must have gone to sleep on the stones, for the next thing I remember was being roughly shaken by an old native watchman who wanted to know in any but polite language what the dickens (or it's Turkish equivalent) I was doing there. It was six in the morning! Not until I insisted on his taking me around to Hussein's and getting corroboration of my story together with a good sized *backsheesh* for himself could he be induced to abandon his intention of handing me over to the police.

I think the *backsheesh* did the trick myself. I have never yet known it fail. Hussein was heart-broken at my misadventure for which he considered himself mainly responsible, as he doubtless was. From him I learned that the dragoman had come back accompanied by another gentleman, who from his description was Mr. Julian Horton. Hussein said the lady was very pleased to see him and had cried very much, which somehow I was glad to hear. Then all four of them went away; that was all he knew about it. I dragged my weary way over to my room and had a bath, just as I had done on the morning of Mr. Julian Horton's arrest, but by no means in the same jubilant frame of mind. When I told my story to the manager he said "it was just like me, I was always getting locked up in the Byzantine bazaar all night." For a long time he refused to believe a word; persisted that I must have been intoxicated, an even still more irritating statement. Finally he consented to go with me to

the American consulate and make enquiries. When he found that the dragoman had applied for a month's leave and had left the day before he began to veer round. The American consul pooh-poohed the whole thing too at first, for the dragoman was above suspicion, as all gentlemen of his type are till they are found out. Finally I had to produce Hussein and the watchman to convince the consul. Then we went to the prison, but Mr. Horton wasn't there. The jailor knew nothing about it, but strangely enough he "lost his job" within a week.

We found out long afterwards at infinite trouble and expense that the quartette had boarded a tug that night, hired by the dragoman to take them to a small town on the coast, whence they had driven across country some forty miles to join the railway. What eventually became of them does not come within the limits of this story, but as the popular song goes, "they never came back." The inference was that they had found the dragoman so exceedingly useful that they had made it worth his while to join their ranks.

Mrs. Wisden's Mission for Ameliorating the Condition of Armenian Servant Girls flourished for a while, but only for a while. I believe it temporarily ameliorated the condition of about sixteen servant girls at the cost of as many hundred pounds apiece, but they one and all reverted to their pristine barbarity on the very first matrimonial opportunity which

presented itself. But I never told Mrs. Wisden nor anybody else the story of that cryptogram.



## AN OLD STRING RE-STRUNG.

One day at the counter of a well known baker in Vienna there arrived a dirty, ragged, and withal a hungry little boy. He carried a violin under his arm and he looked the picture of misery, which is specially the province of dirty, ragged and hungry little boys.

He said that his father and his mother his sister and his brother were in a very bad way indeed. They were not only unemployed but starving. The father was suffering from consumption, the mother from chronic rheumatism, the sister from blighted affection and the brother was an incurable cripple.

He only at the tender age of nine eked out their precarious existence by the few kreutzers he daily earned by playing in the streets upon his violin. But to-day the weather had been so bad, so cold, so rainy that no one had given him anything at all.

He dared not go home without money or without food. Would the baker give him just one loaf of bread if he left his violin, his means of livelihood, in pledge? He would pawn such articles as he could spare from his limited wardrobe on the morrow to pay for it, but he wanted the loaf, oh, so badly, now.

And here the little boy broke down utterly and sobbed aloud.

Now the baker had a soft heart, as soft as his own dough. He felt inclined to give the boy a loaf and let him keep his violin.

He was touched at the affecting story and he thought to himself that he would get his wife to go round to-morrow and visit that suffering and afflicted family and relieve their distress.

So he said to the hungry little boy : "Here is a loaf of bread, a large double sized one for your family, here is a small one for yourself, and you need not leave the violin. If you are more fortunate to-morrow, as I hope you will be, you can come back and pay me. I will not charge you interest if the account does not run over a week. Moreover you must tell me where your family live that my wife, who is a kind hearted woman, may come and help you."

The hungry little boy drew himself up to his full height, and looked the beneficent baker in the face. He was much obliged but he would not hear of it. His father was a proud man having known, like the rest of us, better days. He had once played first violin in Strauss's band and we all know what that means.

No, he would take one loaf, and only one—not even the small one for himself—and he would leave the violin as security or he would have none of it. As to his address his father would be furious if he divulged it.

Ths baker at once detected latent signs of decayed nobility; the Austrian aristocracy is the oldest in the world. He gave way without another word.

The boy got his loaf, was profuse in his thanks and strong in his recommendations that every care should be taken of his precious violin.

The baker promised that it should be locked up in one of his glass showcases for safe keeping, and bowed out his youthful customer as if he were a Radzowill or an Esterhazy.

Several days passed with no sign of the boy. The story, of course, was retailed wholesale by the beneficent baker to his yet more beneficent wife, who positively shed tears over all that might have happened to that suffering and afflicted family. She was furious with the beneficent baker for not having extracted the boy's address. The beneficent baker mildly pointed out that not being a dentist extraction was out of his line, but to small purpose, for his wife said that he was a bigger fool than she thought he was.

More days passed, when on the seventh, the very day when interest began to run on the out-standing account, a cab drew up at the door of the beneficent baker.

A gentleman got out of the cab, opened the door of the shop and walked in. He wanted to know if the baker could oblige him with change for 20 florins.

The baker could and did.

As the gentleman was leaving the shop his eye fell upon the violin which was lying in a glass case amongst the loaves.

He said to the baker, "I've never seen a violin in a baker's shop before. Do you play yourself?"

"No" said the baker, and he told him the whole story with trimmings.

"Most remarkable" said the gentleman. deeply interested, "would you allow me to look at it."

"Why certainly," replied the baker, and he took out the violin and showed it to his visitor.

The gentleman examined it with the eye of a critic. He turned it over and over and then looked keenly at the baker.

"Do you mean to tell me that you know no more about this violin than what you have told me?"

The baker assured him that he didn't.

"Well," replied the gentleman, "this is distinctly the most extraordinary thing I ever heard of in my life. My good friend you've got a small fortune here. This is a Strad——" but he stopped short.

"A what did you say?" enquired the baker, whose musical education was unfinished.

"Never mind what I said," replied the gentleman. "All you need remember is this; I'm a buyer of that violin for 2,000 florins any day you like to bring it to this address," and he handed him a card. "You can make your own arrangements with the boy, but you must engage not to show it to anyone in the

meantime." He then quitted the shop, leaving the baker, having given his promise, more mystified than ever.

Two days afterwards the boy appeared, more dirty, more ragged, more hungry, but distinctly more proud than before. He had come to redeem his violin.

Now was the baker's chance. He would buy the violin from the dirty little boy, despite his noble ancestry, for 500 florins, and sell it to the gentleman buyer for 2,000.

But the boy would not sell. The violin was very valuable, he knew—his father had told him so. He did not know how much it was worth, but he would go and ask his father if he might part with it, and if so, for how much.

The boy went away, and during his absence the baker took counsel with himself.

The boy came back. His father would, under existing circumstances only, sell the violin for 1,000 florins—not one kreutzer under.

The baker bought the violin—the boy took the money and went away.

Then the baker chuckled mightily. He wasn't going to take the violin to the gentleman at all. If he, a casual amateur, had offered 2,000 florins, it was doubtless worth a great deal more. He would find out all about this violin and sell it for its true value.

The baker's wife, too, was pleased that the suffering and afflicted family had something to go on with—

pleased with her husband's bargain.

Together they sallied forth to consult a friendly dealer in violins.

They produced their treasure with infinite pride.

"What do you think of that," they asked.

"That," he said, "is one of my own make, price 75 florins, a reduction on taking a quantity. Do you want another like it?"

But they didn't.



## THE SEVENTIETH TIME SEVEN.

IT was in a distant land, a small town on the Western shores of the Euxine or Black Sea, with perhaps a couple of hundred dirty houses and a couple of thousand dirtier inhabitants, mostly Greeks, where railways were not, are not now for that matter, nor likely to be for many a day to come.

Not a lively place—very few Turkish towns are lively, but from two points of view—that of the economist and the sportsman—it was not without its advantages.

You could not spend any money there, even if you were a millionaire, for there was nothing whatever to spend it upon. But you could shoot any quantity of snipe and woodcock, even if you were a very bad shot.

The latter—I mean snipe and woodcock—were very numerous indeed; almost as numerous as the vice-consuls of all nations, who positively swarmed. They were the chief, indeed the only product of the place, and the burden of the surly old Pasha's life.

The surly old Pasha was His Excellency the Governor, a very important personage indeed, only second

in importance to the vice-consuls themselves—that is to say in the eyes of the vice-consuls.

The duty of the vice-consuls was to call upon each other, as also upon the Pasha, in full uniform whenever their respective sovereigns had a birthday, or an anniversary of any note, such as a Royal wedding or Imperial twins, or anything of that sort, and then they exchanged mutual congratulations and drank much coffee and smoked many cigarettes and salaamed and saluted a great deal.

These duties occupied them fully during office hours on at least one day in every month and they used to spend their hardly earned leisure during the rest of the time, Sundays included, in shooting, fishing, hunting and other pastimes of a like *al fresco* nature.

Then once in three months they had to write an important political despatch advising the Minister of Foreign Affairs of their respective countries that their quarterly salaries were due and intimating that they had drawn at three days sight for the amount and requesting due honor for their respective signatures, and the bills were always paid to the great satisfaction of the vice-consuls.

The surly old Pasha used to draw on the Turkish treasury for his salary too, but whether he omitted to advise his drafts, or the Ottoman Minister of Finance was out when they were presented, it frequently happened that they were returned unpaid to the great dissatisfaction of the Pasha.

But all this is a side issue, and after all we have nothing to do with the vice-consuls or the Pasha in their official capacities. We are concerned with only one of them and that as a private individual.

No more delightful host or companion ever breathed than my friend Von Hobe, the representative of his Imperial and Royal Majesty the Emperor of Austria and King of Hungary, in the small Turkish town to which I am alluding. He was *doyen* or senior member of the vice-consular corps, and consequently a tremendous swell.

As his guest during a week's visit I felt that I was shining with a reflected light. Shine did I say? Why, I positively blazed, and that with a brilliancy which I never attained before nor ever shall attain again. Fifty arc lamps were as pitch dark blackness in comparison. Von Hobe was, as I have said, a delightful companion. A man of many tongues, as most well educated Austrians are, of great literary taste and wide reading, who had travelled in many lands and seen many things.

The hours positively flew in his society. I could hardly believe it possible that this was my last evening and I devoutly hoped that the crazy old Turkish steamer that was to bear me away on the morrow might be as she frequently was, a day or two late.

We were tired after a long day in the snipe marsh. We had done full justice to an excellent meal, and now enveloped in clouds of cigarette smoke, we sipped

our coffee and did our *keff* sitting cross-legged on *divans*, long low sofas, in opposite corners of the room.

Authorities are divided as to the real meaning of the term "doing *keff*."

In reality it implies rather a negative than a positive condition of mind. You cannot do *keff* if you are worried, or bothered, or ill, or out of sorts, or spirits, or funds, or even if you are expecting a visit from your mother-in-law. Your mind must be entirely at ease and your cash balance unequivocally on the right side. You must feel on good terms with the rest of the world, which is a large order: and there are no circumstances under which you are more likely so to feel than when you have reaped the reward of a hard day's work in a good dinner and are enjoying a delicious Turkish cigarette over a cup of still more delicious Turkish coffee.

We had discussed a variety of subjects from Dan to Beersheba, and had finally arrived on the debatable ground of body servants or *cavasses* as they are called in the East, where the domestic question affords no less room for argument than it does in the West of Europe.

On the table was a photograph in a silver frame. Everything about Van Hobe was silver. In the frame was the picture of an exceedingly handsome *cavass*, a magnificent specimen of the *genus homo* dressed in the beautiful dress of the Greeks, than which nothing

is more picturesque in the wide wide world of costume, *n'en déplaise à ces dames*.

"Who's that," I asked, pointing to the photograph, "he's a handsome fellow."

"Oh, that," said Van Hobe, "is Stavro, my late *cavass*. Apollo, I used to call him. Yes, he was handsome enough. But oh! 'what a goodly outside falsehood hath.' Von Hobe knew his Shakspere well.

"Why, was he a bad hat, too?" I asked, for we had condemned some fifty *cavasses* already.

"My dear fellow. He was the most absolutely inveterate liar I ever knew. Clever! well I should say he was. The times he did me and I forgave him are beyond the power of human computation: I got as far as seventy times seven and then I gave it up. I had to get rid of him at last. He pawned my best uniform. I forgave that: but he also pawned the consulate flag for eight shillings, which I could not forgive. Just imagine my Imperial master's feelings if he'd only known it. All the same Stavro was the best servant I ever had, and I was really sorry to part with him.

"Where is he now?" I asked.

"I believe he's still here," he replied. "Drinks like a fish and going generally to the devil as fast as he can. He's been with half a dozen of my colleagues since I sacked him, but they've all had to do the same. He and his old father, who's no better than his son, live together in the lowest quarter of the

town. I don't know how they live. Smuggling tobacco I expect. Anyway I'm tired of the pair of them, and have given orders that I won't see either on any pretence whatever."

The words were scarcely out of his mouth when Youvan, Stavro's successor, a Croat—no more Greeks for Von Hobe—came in.

"Stavro wishes to see the Consolos-Bey," said Youvan saluting profoundly.

"What have I told you about Stavro?" asked Von Hobe sternly.

"The Consolos-Bey has said that Stavro is to be thrown violently out if he comes inside the door," said Youvan.

"Then why has he not been thrown violently out?" thundered the Consolos-Bey.

"Because he has not come within the door," explained the imperturbable Youvan. "He remains outside and says he will not go away till he has seen the Consolos-Bey. He cries like a child. The old man is dead he says."

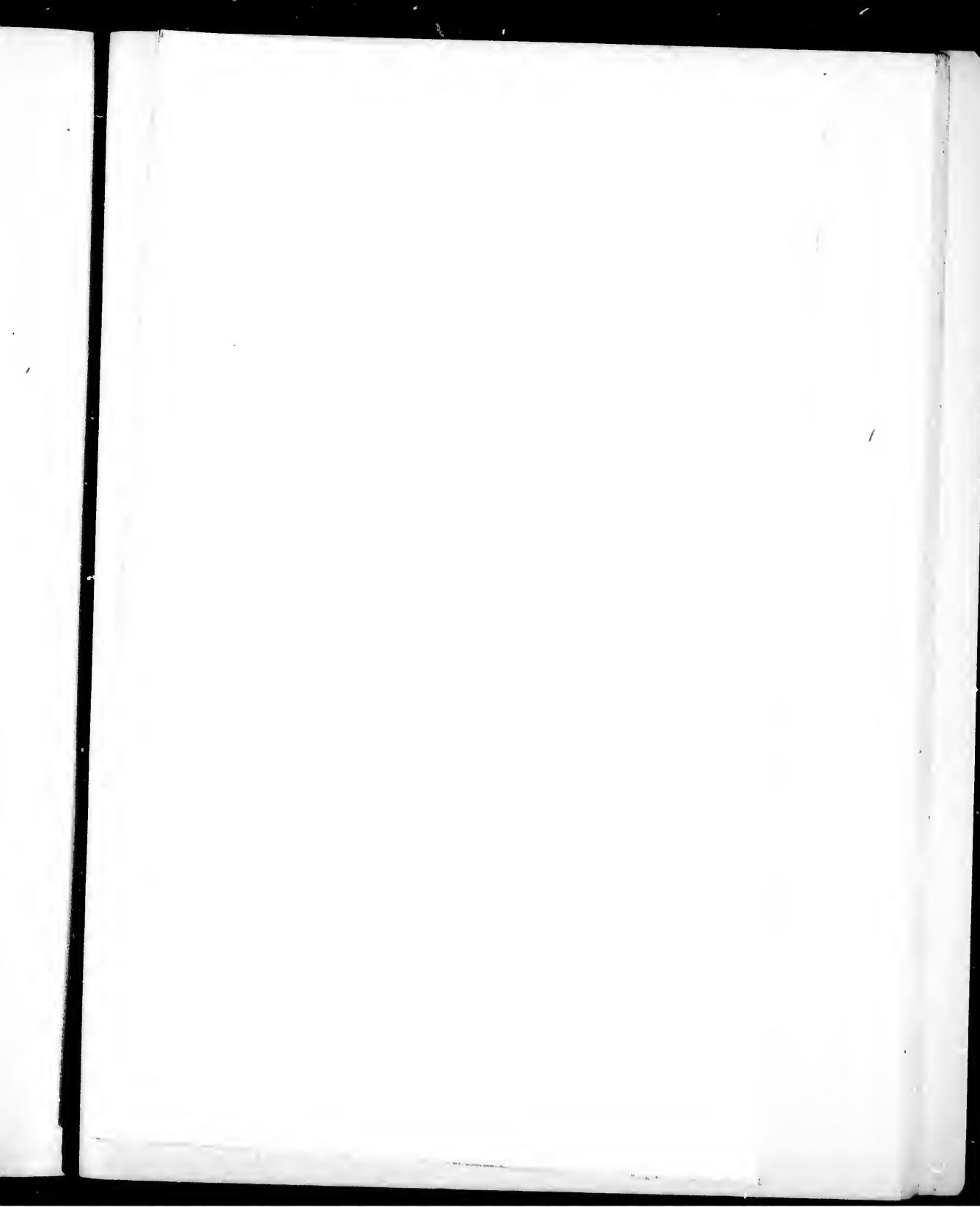
"What old man?" asked Von Hobe quickly.

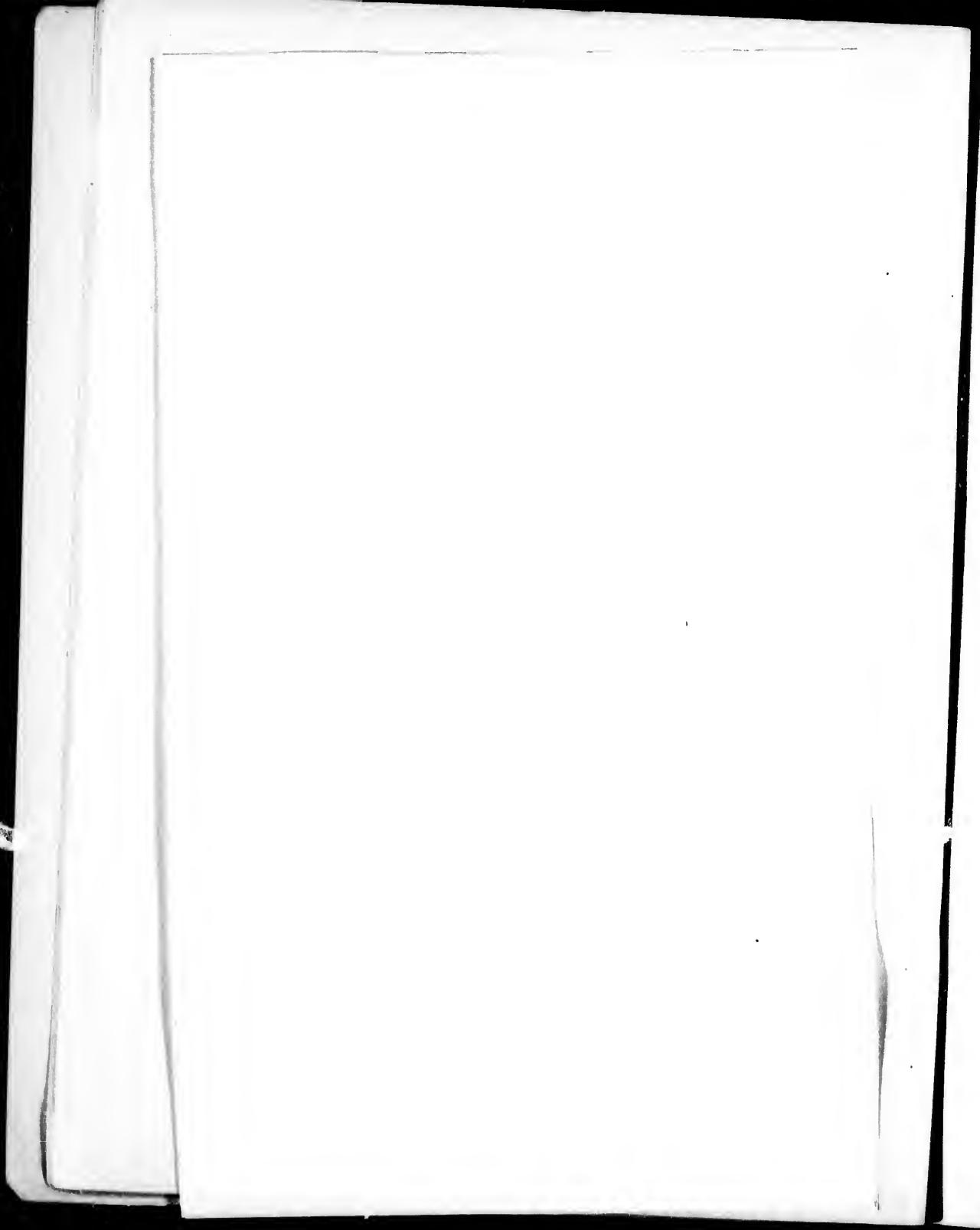
"The father of Stavro."

"Nonsense," said the Consul. "Why, I saw him three days ago in a boat in the river fishing."

It is manifestly impossible that anyone should be dead to-morrow whom we ourselves saw alive the day before yesterday.

"What did he die of and when did he die,





and why the devil didn't Stavro come up before?"

"Because the Consolos-Bey had said that Stavro was to be violently—"

"Oh, confound you," said Von Hobe, "send Stavro in here."

Youvan salaamed again and went out.

I sat in my corner grieved of course at the news, but none the less amused at the delightful inconsequence of my friend.

In another minute Stavro appeared, the wreck of physical magnificence. His eyes were swollen with weeping and he looked utterly broken down with drink or grief or both.

"Stavro," said Von Hobe, "I am sorry to hear about your father."

"Oh, *chelibi*," (sir) sobbed Stavro, coming forward and kneeling down to kiss his late master's hand which he then pressed to his forehead. "God has indeed punished me for my sins. My poor dear old father, all I had left in the world, stricken down in a moment before my eyes. It is a judgment on me for selling the Consolos-Bey's flag."

The man's grief was pitiable and I felt horribly choky.

"Bosh!" said Von Hobe huskily himself. "Don't talk nonsense. When was it?"

"Four days ago," said Stavro, "quite suddenly he dropped down."

"Four days ago! On Monday! What are you

talking about? Why I saw him myself on Tuesday fishing in the river."

"Grief has made me foolish," said Stavro between his sobs. "The Conslos-Bey is right, it was on Tuesday that the old man, my father, was taken from me. My cousins came this morning in their boat from our island to fetch him, and to-night, even now, we should have been on our way to bury the old man by my mother's side, as he always wished, but for the hard-hearted priests. They will not let the body go.

"And why not, in the name of thunder?" roared Von Hobe. "Are you ever going to tell me?"

"The Consolos-Bey will be angry," began Stavro.

"He is that now and he'll be mad in a minute if you beat about the bush much longer. Will you tell me why they won't let you take away your father's body?"

"I owe the church some money for masses," began Stavro, looking terribly conscience stricken, "and then I borrowed one of the silver candlesticks one day, which I found in the priest's house when he wasn't there and forgot"—here he stopped and looked at Von Hobe.

"Oh, you everlasting scoundrel," said the Consul, "truly you've no more respect for church than for state, How much do you owe?"

"It is five pounds, *chelibi*, just a little sum of five pounds. A mere nothing, a pinch of dirt, an atom of dust, and to think that my poor old father—oh, it is

cruel, cruel," and Stavro's mighty shoulders fairly heaved with his sobs.

I felt too indignant to speak.

Von Hobe went to his small iron safe, opened it and took out five pounds in gold.

"Here's the money," he said holding it out.

Just as Stavro stretched forth his hand to take it something apparently in his eye arrested the Consul's attention.

He looked at him for a moment, then he said sternly :

"Where's the body?"

"In my room, *chelibi*, where the poor old man died. The priest is there waiting for the money."

"Is he?" said the Consul, "very good, then I'll pay him the money myself. Will you come?" he said turning to me and speaking in English, "I'm going to look into this matter."

"I'll come," I replied, "of course, but you surely don't mean to say that you think—"

"I don't mean to say that I think anything, except that Stavro is the biggest liar unhung, and I don't believe a word he says."

"But my dear fellow, he wouldn't lie about his father's death. Why I never heard—"

"Of such a liar as Stavro. No, I don't suppose you ever did, nor I either, but as I have said we'll look into it. I don't say he *is* lying, I say I believe he *is*."

I thought Von Hobe the most cold-hearted, insensible brute I'd ever met. Long residence in arid climes had dried him up and generally turned him sour. The Greek priests were as putty to him, but I followed him all the same.

Preceded by Stavro we picked our way through the narrow, filthy streets, which at that hour of the night were swarming with dogs, the only scavengers, who were fortunately too busily engaged in rummaging for food in the rubbish heaps to notice us.

We stumbled along over the miserable attempt at pavement till we arrived at what was unmistakably the lowest quarter of the town.

Horrible odours assailed us on all sides and I caught four fevers in imagination in two minutes. The streets were so narrow that one could easily touch the houses on both sides.

Finally we came to a house. A house? A hovel. Stavro pulled the string of the latch and walked in, we following. On a low wooden stool sat a man who, from the faint light given by two tapers which were burning on the floor, appeared to be dressed in the garb of a Greek priest. He was smoking a cigarette, most admirable of precautions under the circumstances.

In the middle of the floor with one of the tapers on each side of it lay something covered with a ragged and filthy sheet.

We were in the presence of a corpse. Of that there

was no possible shadow of doubt.

Stavro crossed himself devoutly and knelt by the body.

"Does the Consolos-Bey wish to see my father?" he asked in a whisper.

But the Consolos-Bey had had enough—as had I. He thrust the five pounds into Stavro's hand, and we beat a hasty retreat, thankful when we were once more in the fresh air and home again.

"I'm sorry I appeared to you so callous and hard hearted," he said when we were talking the matter over, "but you don't know how often I've been done by that fellow Stavro. Honestly I did not believe him till we got down there."

"Well," I said, "at any rate he hasn't done you this time—there's no doubt of that."

"I shall go into the whole thing to-morrow," he said, "I never knew those wretched priests had such power."

Next morning we were walking down to the harbour to make enquiries about my steamer, when suddenly Von Hobe stopped as if he had been shot.

"What's the matter?" I said stopping too.

"My God," he said, "I knew I was right not to believe my senses—done as clean as a whistle. There's the corpse."

"What are you talking about?" I asked in astonishment.

"That old man over there is Stavro's father. Come

along," and he crossed the road. I followed.

"*Kali merasas*, Good morning how are you, Yanco?"

"*Poli Kala, Chelibi*, very well indeed, thank you, sir."

"Where's Stavro?" said the Consul.

"Oh, Stavro went away late last night to our island with his cousins. They took the body of old Katerina Prasinos, who died on Sunday, with them. The old lady wanted to be buried there and her son gave Stavro half a pound for taking her. Stavro said he wouldn't be back for some time," and the old man smiled serenely.

"Did he indeed?" said the Consul.



## HOW'S THAT?

There was once a man who was travelling on the C. P. R. with his wife from Rat Portage to Winnipeg. Rat Portage is Winnipeg's summer resort, the only one it has, and consequently very dear to it. It is about 100 miles off—that is, next door but one in point of distance on the prairie—and the man, foolish creature! thought it quite unreasonable to run a pleasure train even on a monopolist line, with only one third the necessary accommodation for the passengers, which left at three o'clock in the morning.

He allowed this reflection, coupled with the fact that he and his wife were kept standing, wedged in by the surging crowd who were fighting for admission to the breakfast car for nearly two hours, to ruffle his temper. Now the man when his temper was ruffled relied in civilized communities on the polished and pointed blade of sarcasm for defence.

He had no use for the double barrelled scatter-gun of abuse, though experience would have taught him that it is an infinitely more serviceable weapon on monopolist lines of railway.

Faint and famished the man and his wife thirsted for coffee sweetened by revenge. They found themselves at last in the breakfast car, borne ever onward by the aforesaid surging crowd ; they scrambled into two seats wherein they sank and for another hour did all the waiting that was done in the car.

A negro took their order and disappeared, but he never came back. They tried another with the same effect. Finally the man addressed a gentleman in uniform in charge of the commissariat department, whose duties consisted in leaning up against the sideboard and chewing a toothpick. Even this form of nourishment was denied to the man and his wife.

The man asked the gentleman if he thought there was any chance of their getting any breakfast.

The gentleman said lazily and without a vestige of irritation. "How's that?"

The man might have been a little light headed ; he had been fasting for many hours and was new to the country ; he fancied he was back in old England and was being suddenly called upon for a decision in a village cricket match, so he said promptly and on principle :

"Not out"

"How's that?" said the gentleman again.

Then the man found that the cricket match was a dream, so he came back to Canada and answered the enquiry :

"It's very well, thank you."

The gentleman shifted his position from the right elbow to the left, twisted his toothpick round once and said :

"How's that?"

The man asked with that crust of politeness which covers a volcano :

"May I enquire if we are likely to get any breakfast to-day?"

The gentleman interrupted :

"How's that."

"I beg your pardon for troubling you and am loth to appear unappreciative of the admirable arrangements of your company for the convenience of their travellers, but my wife and I are at the point of death from starvation and I therefore venture to ask if I might be permitted in a spirit of pardonable curiosity to enquire if there is any likelihood of our getting our breakfast this morning?"

The gentleman shifted his position again, twisted his toothpick around several times and looked at the man in good-natured astonishment and then he said :

"How's that?"



## HOW GREEK MET GREEK.

Calliope was the belle of the village. This is saying a good deal, for the Greeks are proverbially a handsome race, and though Kiorfi did not number more than three hundred inhabitants all told, it's young men and maidens were goodly to look upon. Moreover Calliope was a most desirable *partie* in other respects, "For she had gold, and she had land, everything at her command," and it is not to be wondered at if her matrimonial opportunities were extensive as those of "the Lady of the Lea."

It is true that her possessions as regards the precious metal were limited to a collection of some fifty coins inherited from her mother as a family heirloom, and worth perhaps half as many pounds. These she wore festooned with the *fakiola* in her hair and round her shapely throat necklace fashion on high days and holidays for her countrywomen to covet and her countrymen to admire.

It is also true that her holdings in realty, also an inheritance from her mother, would have been voted very small potatoes by a western estate agent, for

though they were choice town lots, there was no demand for them.

Real estate never boomed in Kiorfi and business was universally slack ; as slack probably in 1871 as it had been eighteen hundred years before. But everything in the world is relative, and for all the paucity of her possessions as compared with Occidental ideas, *Kiriee Calliope*, the priest's pretty daughter was, as things went in Kiorfi, an heiress in her own right.

Old Demitri, her father the *Pappas*, was devoted to her, as in fact were all his congregation, notably two of its members, Niko the *psaras* (fisherman) and Stephanos the *xenodokos* (the inn-keeper).

She had kept and graced her father's house ever since her mother died when she was quite a child. The apple of the old man's eye was Calliope and the pride of the country side.

Kiorfi was rich in nothing save in historical associations. It lay on the gulf of Smyrna but a few miles from the ruins of the erstwhile glorious city of Ephesus where, it may be remembered, *Quidam Demetrius*, a silversmith, raised such a terrible how-de-do some centuries ago.

Ephesus is rather a dreary place nowadays. Most of it in fact isn't there. It is in the British Museum. The rest is being rapidly imported into other countries a stone at a time by vandal tourists of the genus Cook, who cherish immutable convictions that the most fitting repository for the nose of a *Venus de*

*Milo* is a suburban mantelpiece in Peckham Rye or Brooklyn.

These are they who have their photographs taken with the Caryatides or Niagara Falls as a background. They are not fit to live : but the misfortune is that they do : apparently, moreover, they prosper: and it is mainly owing to their continued and nefarious existence that there is so little of the original left anywhere.

One of the few sources of revenue which flowed into the coffer of Kiorfi was derived from this particular class. The village was on the road from Smyrna to Ephesus and tourists would stop to break the long and dusty drive (for I write of the days before railways were) under the pleasant shade of the Kiorfi limes and slake their thirst with the cooling drinks, *limonata* or *vishnu* which Stephanos, the *xenodokos*, would serve out to them. They all left a few piasters behind them during the summer months, for none came in the winter: but from June to September trade was very brisk indeed, relatively speaking be it ever remembered, and the gross takings of Kiorfi one way with another—for it furnished guides to the ruins as well as drinks to the tourists—must have amounted to several hundred pounds. Then there was the fishing industry as well, of which Niko the *psaras* had practically the monopoly. Smyrna across the gulf was a good market though it was some way off: and Niko's *caique* often made the journey

laden to the gunwale with golden finned *barboonia* (red mullet) and silver-scaled *loofari*, which being interpreted means I know not what but is none the less delicious eating on that account. They did a little, a very little, in the carpet weaving line too at Kiorfi: but though they toiled it was to no particular purpose for they never seemed to get any richer.

No one cultivated more ground than was necessary for the immediate requirements of the village, as that would have been a foolish thing to do. The expenditure of a maximum amount of effort to secure a minimum amount of result was a process which did not commend itself to the Kiorfotes. Although political economy formed no part of the daily *curriculum* in the village school they had found out by bitter experience that so long as the tax gatherer took all the surplus over the immediate cost of subsistence it was but lost labour to rise up early and so late take rest.

Therefore it was that they took things more or less as they came and lived a life of comparative ease, tempered with that dignity which is the special characteristic of Orientals. The average death rate was low in Kiorfi and the average duration of life was long. The villagers invariably lived to four score years and ten, possibly because they had so little to live for, and the century was by no means rare of attainment.

Many a suitor sought her hand, as I have said : but

of all the aspirants to the position of Prince Consort none gave the fair Calliope any uneasiness, save only two, Niko and Stephanos. As for the others, whether they felt that their social position did not warrant prosecution of their claims with any hope of success, or whether, in obedience to true sporting instinct, they vacated the track for the grand stand so as to make a better race between the two favourites, I cannot tell: but the fact remains that at the time my story opens, the betting on the respective chances of Niko and Stephanos was so even that my friend, Horace Mills, our sporting authority at the club, in consideration of your giving him 5 to 4 would, in all probability, have allowed you to name the winner.

Niko and Stephanos were not on the best of terms. This was only natural. When every fibre of your being thrills, as the poets say, with suppressed devotion for a member of the opposite sex, it is not to be expected that you should have any surplus of affection for one of your own, especially when he happens to be animated with precisely the same feelings towards precisely the same object as you are yourself. A fellow feeling, in this instance, does not make us wondrous kind: and the consequence of it all was that Niko and Stephanos regarded each other with sentiments that almost amounted to aversion and the relations between them were decidedly strained.

Stephanos was an eminently respectable person. His reputation stood high in the village and he was rated

A 1 by Bradstreet's local agency. At least he would have been had that enterprising firm been established in Kiorfi, but it wasn't, possibly owing to the prevalence of floods some hundreds of miles away : and floods, as all the world knows, offer an insuperable bar to the dissemination of accurate reports.

Calliope's father the *Pappas* favoured Stephanos' suit, being guided by judicial considerations in the matter of his daughter's future : for, though he liked Niko well enough personally (as indeed did Calliope, too well to please Stephanos), there was no gainsaying the fact that his standing in the village was not nearly so good as his rival's.

Rumours had reached the old *Pappas'* ears from time to time which were not creditable to Niko. Uncomfortable and suggestive inuendos of no specially tangible shape connected his periodical absence with other objects besides the sale of his fish. Vague hints that he had been heard of in quite another direction; that of the mountains thirty miles away.

He had even been met by Costi, the *Kunigos* (sportsman) on one of his winter shooting excursions, in conversation with a suspicious character, the Zeibek, Abdallah, who was supposed to belong to a band of brigands which infested the hills and every now and again swooped down on one of the farms or villas belonging to the Smyrna merchants dotted along the shores of the gulf, with most satisfactory results in the matter of ransom.

Old Demitri, the *Pappas*, entertained strong views on the subject of brigandage. He actually considered it a harmful and disreputable occupation : wherein he differed from many members of his cloth, who in some instances to this day regard it as a venal offence, and are willing to grant absolution far more readily to a brigand, with a life-long list of abductions and murders, with less qualms of conscience than they will to the hardened criminal who transgresses a law of ritual and eats meat on any one of the two hundred and fifty odd fasts prescribed by the Orthodox Church during the year.

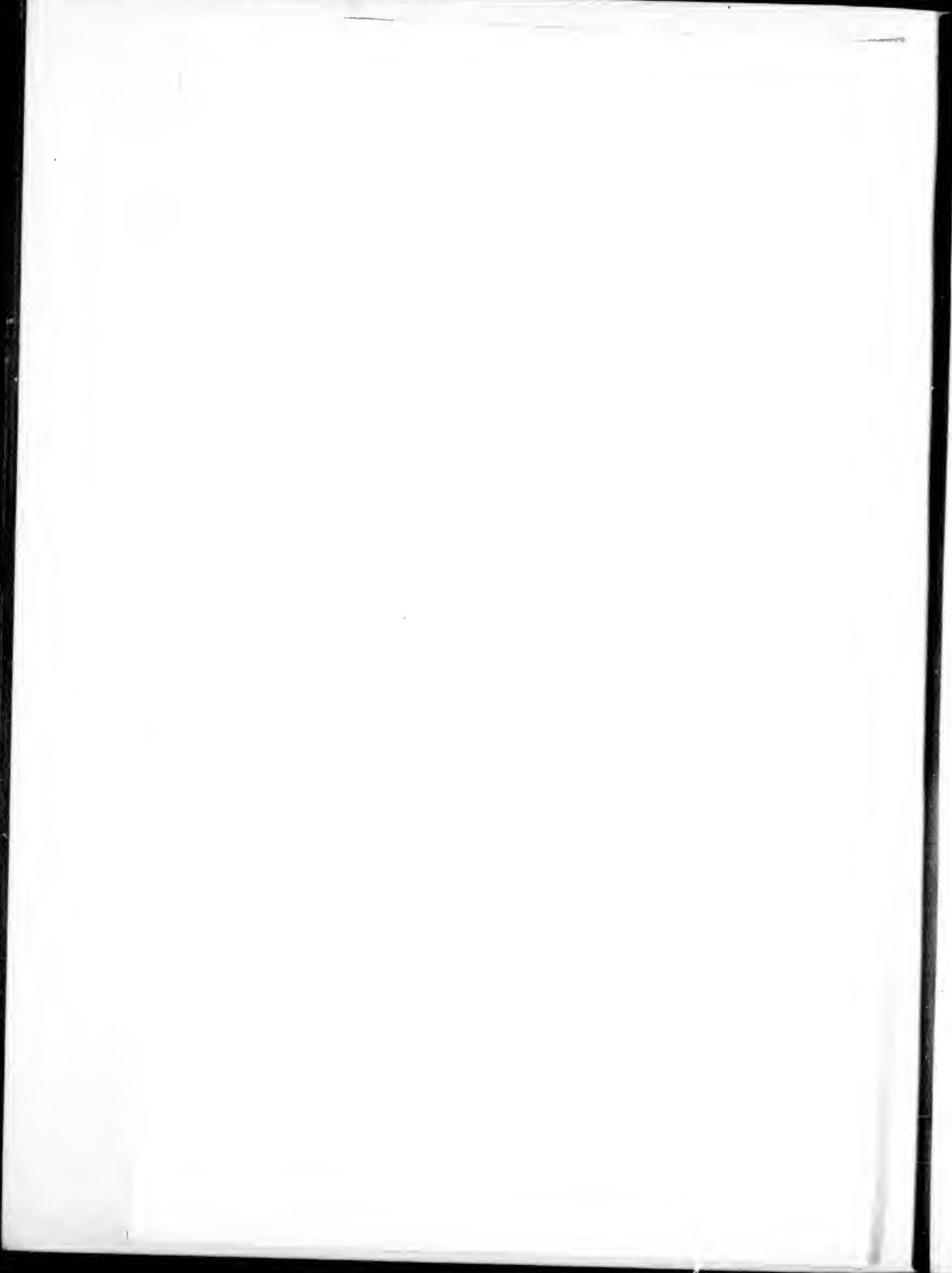
The Kiorfiotes, when the *Pappas* first came amongst them, had strongly objected to his advanced views, veneration for and indeed occasional participation in brigandage being amongst the cherished articles of their creed.

But gradually by dint of precept and example the old man had won them over to less questionable opinions. There had been, it must be admitted, numerous defections at the start, and his congregation had suffered somewhat severely in point of numbers : but the shepherd and his flock are not always unanimous in other places besides Greek villages. They occasionally differ on other subjects besides brigandage which flourishes elsewhere under different names. The sheep, however, can always leave the fold when the shepherd makes it too hot to hold them or they find it more convenient to seek fields and pastures new.

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This is what the Kiorfiotes did, not long years ago : only as there was no other church in the place with which they could affiliate they had been constrained to seek more congenial environment where their views on the subject were less at variance with those of their pastor and master.

Calliope had an exceedingly well balanced mind ; an attribute rarely met with in woman, and it is occasionally, as in this instance, a distinct disadvantage.

She couldn't decide between Niko and Stephanos for she liked them equally well; whence it may be inferred that she was in love with neither. This is an aspect of the question which presents itself to you and me as outsiders who naturally see most of the game. But it did not present itself to Calliope who fancied she was in love with both.

She was really in an excessively awkward position, for it was Christmas Eve (old style, that is the 5th of January according to our calendar) and she had promised to give Stephanos his answer on Christmas Day after Matins.

She was also under a similar obligation with regard to Niko, and she didn't in the least know what to do. Poor Calliope was suffering from *embarras de richesses* in the matter of lovers, and for the moment she almost wished, but not quite, that she could reverse the popular adage and have only one *beau* to her string.

Suddenly she had an inspiration; she would ask her father's advice. Not with any idea of following it—that had been an unfeminine not to say un-human intention—but the views of others have at least the effect of confirming our own (in the opposite direction) which is always an advantage. “So she sought the village priest to whom her family confessed, the priest by whom their little sins were carefully assessed.” The fact that he was her own father whom she could twirl round her little finger considerably heightened the weight of his authority in Calliope's eyes.

That is what she would do. She would go to the *patera* and take his advice about the whole question. His decision would be final and save her all the trouble in the world. That is to say if he recommended Niko she would take Stephanos, and *vice versa*. She did not put it exactly in this way to herself but that is what it came to.

But old Demitri, the *pappas*, had cut his wisdom teeth long ago. He had, as I have told you, made up his mind in favour of Stephanos for a son-in-law. Moreover he had not been married for nothing and had learned a thing or two, had old Demitri, the *pappas*.

One of them was that the surest way to induce a woman to change her mind is to agree with her in every particular. To differ in the smallest degree is absolutely fatal. Such at least had been the experience of *pappas* Demitri.

He had also discovered that the reverse of the proposition was equally true. So when Calliope opened her heart to the old man and asked him to decide for her, he unhesitatingly pronounced in favour of Niko.

Calliope's sympathies were instantly aroused in favour of Stephanos.

"But *patera mou*," said the belle of Kiorfi, "I thought you liked Stephanos best. You have always given me to understand so."

"My child," said the old man, "It is not a question of my sentiments in this matter, but of your's. They are both good boys—both—I hardly know now I come seriously to think about it, which I really prefer. I am thinking of you in this matter, not of myself, and I have come to the conclusion that you will be happier with Niko, so Niko let it be."

"But father, I almost think that I like Stephanos best."

"Then in that case I should take Stephanos."

"I don't think he is quite so good looking as Niko."

"As good looking as Niko! No, I should say he wasn't. Stephanos is taller, but Niko! why Niko is the handsomest boy between here and Smyrna. There's no comparison between the two."

"Stephanos is three years older, father, and you have always told me it is good for a woman to marry a man older than herself. Niko is just the same age as I am."

"True, I had forgotten that."

"Well! what do you advise me to do? Oh dear, I wish they hadn't both asked me and that I hadn't promised to give them my answer to-morrow. It is really very unpleasant."

"Doubtless, but these things will happen, my child. All things considered I'm inclined to the same opinion about Niko. Stephanos of course has a house, well built and well furnished, which Niko hasn't. Not that that makes any particular difference."

"Then you really advise me to accept Niko."

"I really do."

"Well! good night, *patera mou*."

"Good night, *thugateroula*. (little daughter) God be with you" and old Dimitri, the *pappas*, kissed Calliope on both cheeks and solemnly blessed her.

Next morning he was not in the least surprised, as they were walking to early service at the little church hard by, when Calliope, after her Christmas greeting, informed him that she had decided to accept Stephanos.

"You have chosen wisely, my child," was all he said.

Just then Stephanos appeared round a corner evidently on the look out for them, with an anxious look upon his face.

Dimitri, the *pappas*, thought it advisable to clinch matters.

"Stephanos," he said "Calliope has told me that her answer is "yes." May you be happy. My

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blessing on you both " and they entered the church.

Stephanos looked unutterable things at Calliope all through the service and it is to be feared that his devotions were sadly interfered with.

Niko also looked unutterable things, for he was there and knew that there was no necessity for him to apply for his answer.

After church was over he came up to them, with a smile which was not a particularly engaging one.

"So I'm to congratulate you." he said

Stephanos admitted the soft impeachment. Calliope said nothing but felt very uncomfortable.

"I'm going away, to-day," he continued. "I've had a good offer in Smyrna and I've decided to take it. Good bye."

Calliope in her heart of hearts wasn't sorry. She did not like the look in Niko's eyes and she pressed closer to Stephanos.

"Good bye, Niko" she said, "you won't forget Kiorfi or—us.

"No," answered Niko slowly, "I won't forget Kiorfi or—you, either of you," and he was gone.

\* \* \* \* \*

Five years afterwards, when the grass had grown on the grave of old Demitri, and Alexandros, the new *pappas* reigned in his stead, Stephanos came home from a trip to Smyrna, where he had been for three days on business.

He saw his wife sitting in the window busy over

her pillow lace, and called out to her. She raised her eyes and smiled. Their married life had been a very happy one and Stephanos had amply fulfilled the *pappas'* expectations, to say nothing of her own. She never even gave a thought to Niko, who had completely passed out of her life.

"How are the *pethia*, (children) little mother?" asked Stephanos kissing her. He always asked after the *pethia* the first thing, as a good father should.

"Didn't you see them in the garden? They were there a quarter of an hour ago" said Calliope, rising from her work. "I'll go and call them and then get you some food."

She went down to the end of the little garden, which lay in front of the *Xenolokeion* and called out;

"Demitri, Sevasti, *ellati pethia mou, eelthe 'o patera,*" (come my children, your father has returned) but there was no answer.

Kiorfi lay dormant in the heat of the noonday sun. No one was about, and save for the "cicala's never ending song" everything was silent.

She shaded her eyes with her hand and looked up and down the dusty road, but could see no sign of them.

"Strange," she murmured, "where can they be? they must be hiding, to tease me, in the house," and she turned to go indoors again.

As she did so, a cry, faint and far off struck her ear. She stood still and listened, trembling all over.

"*Metera! Metera!* (mother, mother). Then the sound of a horse galloping.

She flew for Stephanos.

"He has taken my children! He has taken my children!" she cried.

Stephanos hardly recognized his wife in the terrified woman who clung round him with white face and staring eyes.

"He! who?" asked Stephanos bewildered.

"He, Niko! Oh! run, fly, he will take them to the mountains. Oh! Stephanos, *kardia mou* he has taken my children, I heard Demetri's cry *Metera*, and I heard the horse's hoofs."

Stephanos ran out into the road. More than a mile away there was a dust cloud moving in the direction of the mountains.

"God's will be done," he said devoutly. "Take courage, wife, he will not hurt them, we shall have to pay, that's all. Who knows, twenty pounds, thirty! He will not ask us more than we have. I have thirty in the bank, you have your coins. We shall hear soon from him. Don't lose heart, wife," and poor Stephanos strove hard to comfort the broken hearted woman who waisted for her children and would not be comforted.

In a quarter of an hour the news was all over the village. Costi the *Kunigos* who knew the mountains and the brigands best would not hear of the idea of pursuit. The children were in no danger at all. In two or three days at most they would hear from Niko

in the ordinary course and directly they knew what the ransom was all they had to do was to pay it and twenty-four hours later the children would be returned to them safe and sound.

Old Costi told them nothing they did not know before: still he was an authority on the subject of brigands, and Calliope found some solid comfort in his assurance that her darlings were safe.

The rumours which used to reach *Pappas* Demetri in the old days had materialized.

After Stephano's and Calliope's engagement Niko had gone and had never come back. Then they heard he had definitely joined Abdallah's band up in the mountains as an apprentice.

He had served his novitiate with great credit: and two years afterwards on the death of the chief, a mild tempered cut-throat some seventy years old, he had been elected by an overwhelming majority in his stead.

Niko's fame had spread all through the country, for he was bold as a lion and some of his most important captures had been made within a couple of miles of Symrna itself.

His terms too were high. In one case he had asked five thousand pounds for a well-to-do Armenian merchant, and in another case ten thousand. In both instances the money was paid. He had put the price up in the latter instance for he had the good luck to come across an English subject.

The English government didn't like it, but they paid, and debited the Turks, which was merely a matter of book keeping. But Niko for reasons best known to himself had never troubled Kiorfi before.

When Calliope thought on all these things her courage failed her and Stephanos had a hard time till the messenger from Niko arrived. He proved to be Abdallah the Ziebeck.

He called on Stephanos quite in the ordinary course of business. The children were well taken care of. Poor Calliope! half her trouble seemed to go when she knew they were well: but her heart sank fathoms deep when she heard the figure at which the ransom had been fixed.

Niko's terms were peremptory. Two hundred pounds on the seventh day or—!!!

Abdallah the Ziebeck went his way. He was to return that day week for the money. If it was paid the children would be sent back the following day. If not—!!!

Two hundred pounds! Where were they to find two hundred pounds? Stephanos had thirty in the bank but could he raise another hundred and seventy?

He started off for Symrna that very afternoon and until he returned Callicope neither eat nor slept. An old and haggard woman greeted him under the trellis vine, and she knew by his face that he had been unable to raise the money.

He had brought his own thirty pounds and had

borrowed thirty more on such security as he had to offer.

The Turkish Pasha to whom he appealed did not know officially of the existence of any brigands but he promised to write to Stamboul for instructions.

Then Stephanos and Calliope went round the village. The children were known and loved by all no less for their own than in their parents' sake.

From nooks and crannies, old bedsteads, old stockings the villagers brought forth their contributions to the fund, and by this means fifteen pounds more were raised. In all with Calliope's heirloom coins a hundred pounds; just half what Niko had demanded.

When Abdallah the Ziebeck returned they gave it to him saying it was all they had and begged Niko to accept it and send back their children. They would pay the rest, if he would not take less, when and as they could. Calliope's entreaties would have touched a heart of stone.

Abdallah the Ziebeck gave no sign. He went away taking the money with him. Twenty four hours afterwards as arranged with him Stephanos was to be at a certain place outside the village. Calliope was not to be allowed to come.

Stephanos waited and true to time an hour before sunset he heard the sound of horse's hoofs. Twenty minutes later a strange voice, not Abdallah's, called out:

"Are you alone?"

"I am alone," answered Stephanos, "have you brought my children?"

"I have brought your children."

"God reward you."

"Stay where you are" said the voice.

Then Stephanos heard the creaking sound of panniers being lifted off the horse and placed upon the ground.

"When I'm beyond the bend in the road, you can come forth and take your children, not before," said the man, and he galloped away.

Stephanos thought he would never see the dust disappear round the bend in the road, but the welcome signal came at last. Then he rushed forward. A huge pair of panniers were standing by the road side. In one of them, fast asleep, was little Sevasti, the girl of three, safe and well.

In the other, ah me! were the remains of Demitri the boy of four, hacked into exactly one hundred pieces.

Pinned to the pannier was a paper, on which these words were scrawled in what looked like red ink "You ransomed only one child, I return the other. *Niko has not forgotten.*"



