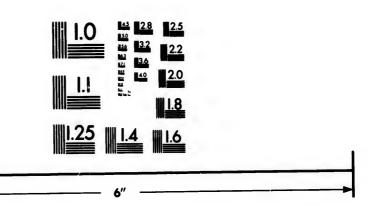
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am not prepared to say that I approve of them; but I am prepared to say that the description which Mr Clint has given of Mrs Dixon is as correct, as the epithets you have applied to her are unmerited.'

'Indeed! My wife's servant seems to have made an extraordinary impression. I believe you are a bachelor, and have money to leave away from your relatives. You and these gentlemen —indicating Mr Cooke and Mr Standish, with a sneer—'are, of course, at liberty to think and act in this matter as you please. As for me, I consider this house no fit place for my wife, and I shall remove her from it forthwith.

'Hush, my dear; keep quiet,' whispered Mr Martin to Florence, who, shrinking into the recesses of her chair, and trembling, seemed to be trying to speak.—'I conclude you do not mean that Mrs St Quentin is to leave her father's house

before his funeral?' he added coldly.
'I do mean it; I will not attend the funeral of the disreputable old drunkard, who was such a fool and such a scoundrel as to be led by the nose by a woman in this way. He turned suddenly on Miriam: 'You will get ready to leave this house in half an hour, and during that time I forbid you

to have any conversation with this person.'

During this angry dialogue, Miriam had stood quite still beside Florence's chair, not touching her, not looking at her, but following every gesture of Mr St Quentin with her great golden eyes, filled with anger, disdain, and a terrible dislike. he had pulled her up from her knees, she had shaken his hand from her arm, with a loathing shudder, as if a toad had touched her; and, even in that moment, he had been conscious of the action, and of the disgust which is betrayed. Miriam had never been so completely off her guard before; he noted the fact, understood it, and never

before; ne notes the transfer of forgot it.

When he uttered this peremptory order, she made one step forward, and confronted him, her face entirely colourless, her lips set, her eyes gleaming.

'I will not leave this house,' she said, in a low, will; 'either now, or at any other time, in obe-dience to you. Your detestable behaviour has broken down every barrier of restraint which would have prevented my speaking openly before these gentlemen, my father's friends and my own. I will remain here, and I will see as much as I please of her' (she touched Florence's hair with a caressing hand), 'whom my father loved, who was more to him than I ever was, or would have known how to be; whom he has rewarded, to the best of his ability, and whom he appreciated at her proper value.—Gentlemen!' Miriam made a gesture with her hand which directed their attention from herself to Florence—'in a short time you must have known the truth, which Mr St Quentin's intemper-ate language obliges me to disclose before we had intended it to be proclaimed. How false every word he has uttered is, you are all aware; you need nothing to strengthen your conviction of that; but even he will be ashamed of himself when he learns that this lady, my beloved friend, called here Rose Dixon, is Florence Clint—my brother's wife—and that before my father died, he knew it.'

neither did he attend the funeral of Reginald Clint. He had been somewhat hotly pursued of late by a much-dreaded enemy, fatal to his most cherished pretensions to youthful energy and fascination gout. Aided by the stormy emotions, to which he gave their passionate way, it came up with him, and dealt him a hard blow. He found himself condemned to the double humiliation of being Florence's guest and Mr Martin's patient.

When the wonder and excitement of these events had somewhat subsided, Florence and Miriam, comparing notes of their feelings, found that in the case of each the first conscious im-pression made by the reading of the will had been its elucidation of Mr Clint's mysterious words, its explanation of how indeed, 'after all, he had done

his son no wrong.'

THE QUEEN CHARLOTTE ISLANDS.

In 1776, Captain Cook landed on the northernmost shore of a portion of land in the North Pacific Ocean, which he was unable to define as an island, or as forming part of the American continent. He did not claim the country for the British crown, and not claim the country for the Blassi Crown, nor did he name it; but, in 1787, Captain Dixon ascertained that the discovery consisted of an extensive insular group, of which he took possession in the name of King George, and called it Queen Charlotte Islanda. Eighty-five years have elapsed since then, and though these islands are healthy, picturesque, and rich in natural resources, no erious attempt has been made to colonise them. There they lie, waste, fallow, and yet marvellously productive, as we are told by Mr Francis Poole, civil and mining engineer, the only educated Englishman who has ever lived on Queen Charlotte Islands.*

The group consists of two large islands, called Graham and Moresby, which, with two smaller islands, measure 180 English miles by 60 at its greatest width. There are numerous islets, among which one called Skincuttle is prominent, and there Mr Poole fixed his head-quarters, when he arrived there, after six days' sail from Vancouver, with the purpose he thus describes: 'I was convinced, from observations and calculations I had made on the mainland, almost opposite Queen Charlotte Islands, there was copper to be found in the group of islands which lie out from the coast to the north of Vancouver. This opinion received a singular confirmation from the fact of a native of those islands having brought down a sample of copper ore to Victoria, under the impression that it was gold. In a short time the nucleus of a company was got together, and entitled the Queen Charlotte Mining Company, and I undertook to go and sink the requisite sharts. Mr Poole mentions this very simply, but it was a hazardous undertaking, considering that he had no 'government' protection, and that the hostility of the natives of the islands was well known at Vancouver. But it happened just then that a savage named Kitguen, who claimed the head chieftainship of the islands, was at Victoria, and Mr Poole brought him before the governor, and induced him to promise that his tribe should not molest the party, and that he

[&]quot;
Queen Charlotte Islands; a Narrative of Discovery
and Adventure in the North Pacific, By Francis Pools,
C.E. Edited by John W. Lyndon, Hurst and Blackett.

would protect them from any other tribe disposed to contest their landing or interfere with their explorations. Kitguen proved docile and propitious, and Mr Poole gave him a free passage to his home on board the schooner Rebuck (20 tons), which was partially chartered to deliver the party and their implements at Queen Charlotte Islands, on her

way to the Stickeen River gold mines.

The voyage was very stormy, and when off Cape St James, the travellers encountered a novel kind of shower-bath, consisting of a sprinkling of seawater, which swept in a perfect tempest from the surface of the waves, and was driven like vapour before the wind. The British Columbians call it the poondrift, and it is peculiar to those seas. The coast of Skincuttle is very beautiful, low-lying, and timber-clad. Cedars, huge and venerable; pines, stalwart, and yet everlastingly young, crowd almost every available spot of ground. The day after the mining-party landed, the schooner sailed again, and then came a sense of great solitude. The first rain which had fallen for months came down in torrents the next day, and the natives, who had been suffering much from drought, imputed this happy occurrence to the strangers, so that their safety and popularity were at once secured. Mr Poole came upon a copper lode almost immediately, and the shaft-sinking was at once commenced by eight workmen, whose services he had secured by very high wages, rendered imperative by the competition in the Victorian market. While they worked, Mr Poole—taking one assistant, his gun, and his hammer—explored some of the islets of the group, finding them very beautiful and full of variety, and speedily ascertaining the presence of bears and eagles amid their peaceful, luxuriant scenery. He frequently watched the eagles fishacetery. He frequently watched the eagles inst-catching. 'Their practice,' he says, 'is to perch themselves on a high tree, on the verge of some promontory. From thence they come down in one fell swoop upon 'he unsuspecting fish, sometimes devouring them, sometimes carrying them away as food for their young. Sometimes the seaguil will try the same manœuvre, though, of course, on a very limited scale. Upon that, the ever-watchful eagle, uttering a ferocious shrick, darts instantly after him in pursuit. The bald or white-headed

eagle may be seen in every part of these islands.'
Kitguen was true to his promise, and the
white party were well received among the kindly islanders, among whom he made a formal progress. They are a curious kind of savages, given to thieving and liquor, but not devoid of intelligence, and fond of forms and ceremonies. The proceedings, on the occasion of the Englishman's first visit, were very formal. Kitguen accompanied him to Laskech, where the chiefs were assembled in council, and, after a long complimentary harangue, they requested a written testimonial from him, which he gave. They have an extraordinary venera-tion for writing; any old bundle of waste-paper, if only there are written characters upon it, is precious and sacred in their eyes. After the expedition to Laskech, Mr Poole accepted an invita-tion to sleep at the patrimonial mansion of Kitguen, whose title was Chief Klue. was a largish one, built in the usual Indian way, of wood laid horizontally in light logs, and slightly

must be some Indian dodge in its concealment, with a view to providing against sudden attacks, when a Klootch nan (native woman) came to my assistance. Approaching a big hole, three feet in circumference, and three feet from the platform's base in the front of the house the very unceremoniously thrust first one leg through, evidently without touching the bottom on the other side; without couching the bottom on the other sate, secondly, her head and arms; and finally, by means of a dexterous jerk, dragged the rest of her body after her. This was the door, then. I tried to get into the house as the pretty Klootchman had done, and succeeded at the second attempt. The inside of the house was one large room, with a fire smouldering in the centre, but no window or outlet for the smoke. The only rays of light came through the big hole in the wall. Cedar-bark mats were spread upon the floor, and upon these we all lay down together, with our feet firewards, and our heads outwards, like the spokes of a wheel. I tossed about nearly all night, and as the smallhours advanced, found my head knocking against an upright pole, which served no architectural or ornamental purpose. An impulse seized me to get up and examine it; but, as that would have looked like a betrayal of fear, I lay still. Presently, an accidental kick from one of the Indians caused the fire to flare long enough to reveal to my herrified senses at least a hundred scalps, fastened round the top of the pole, right above me! Need I say that I made my escape as soon as I could prudently do

These savages, though they live more in their canoes than on land, were quite astonished when they saw the white men swim; they had no notion of the art, in which they differ from all other coloured races. When the shaft had been sunk, and a comfortable log-house built, when Mr Poole had made many pleasant exploratory excursions, a fleet of strange canoes made its appearance, and Chief Klue announced the arrival of an inimical tribe bent on war and plunder. They began by pretending that they wanted to trade, but they omitted to produce any article of traffic, so they were kept out of the log-hut, and the men were ordered to look to their firearms. That evening, Klue disappeared, it was supposed in search of reinforcements; and the next day, the weather being squally, the menacing canoes also departed. Mr Poole, thinking there was an end of the affair, went off to the south-west of Skincuttle, where he discovered a magnificent harbour, but had not time to enter and prospect it. As the exploring party steered into their own little harbour on their return, they beheld it crammed with canoer Each canoe had in it a large crew of Indians, bedaubed from head to foot with war-paint, whilst the clearance around the log-house was crowded with yelling and dancing savages.
Of course, Mr Poole concluded that his men had
all been murdered, and that the enemy, in full
possession of the islet, were merely whiling away the time until he and his companion should arrive to be disposed of in like manner. Under this conviction, he says: 'I resolved to put a bold front on the matter, and venture into the midst of them; so headed direct for the landing. In another moment we were ashore, and in amongst the savages, who had swarmed down to the beach. I elevated above the ground upon a platform. savages, who had swarmed down to the beach. I Despite the sheen of the moon, I looked in vain dashed through the crowd, a revolver in each hand, for the entrance, and was beginning to think there

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possession, but all the men were safe. I had arrived just in time to prevent a massacre.' The Indians had not, in fact, howled and danced themselves up to the necessary pitch of excitement to begin murdering men who would certainly sell their lives dearly, and Mr Poole's return arrested the proceedings, and substituted a palaver. The moot-question was rather a complicated one relating to blankets, and Mr Poole decided it to the apparent satisfaction of all parties. The details exposed a good deal of treachery, and convinced the white men that they must not neglect strong and vigilantly maintained precautions for defence. Shortly afterwards they shifted their camp to Burnaby Island, a very beautiful spot, where the chief swore eternal friendship, and his daughter visited them, to 'caution them against a bear which had been seen sniffing about the island.' Mr Poole went in search of the bear, but did not encounter him; he did, however, find a very fine vein of copper; and shot ever, find a very nne ven or copper, and save a crow, to the horror of the natives, who firmly maintain their descent from that bird. Hence, they will never kill one, and resent all attempts to destroy the crows' nests which abound. This destroy the crows' nests which abound. notion likewise accounts for the coats of black paint with which young and old in all the tribes constantly beamear theniselves.

On returning from this expedition, Mr Poole had again to settle a quarrel, this time between his cook and the eternally friendly chief, Skida-ga-tees; his endeavours were successful, and the chief sent him next day a halibut weighing over a hundred pounda! So much for the fish-diet in Queen Charlotte Islands. It was a very dull life. The labour of the day over, or the generally unsuccessful hunting, there was nothing for it but sitting round the log-house fire, telling 'camp stories,' so that Mr Poole was glad when the time came for his visit to Victoria, Vancouver Island, in order to present his very satisfactory report on the prospects of copper-mining in the islands. On his return, the work was pushed on with increased vigour, and the natives began to take a deep and intelligent interest in it, which proved their capacity for civilisation. They desired to have the results of the processes which they witnessed explained to them, and generally evinced an intelligence which Mr Poole considers far in advance of that of illiterate white men in England. The size and population of London and of Europe, the properties of gas and steam, the art of photography, but especially of telegraphy, filled them with astonishment. When the are very old, those at Burnaby would be able to converse with their stray friends at Victoria, or with other tribes on the mainland, without either party moving from their respective positions, they held up their hands amazed. 'Powerful is the white man, wise and powerful! exclaimed Klue frequently. It is lamentable to know that nothing is being done for these people, of whom Mr Poole says: 'They need to be continuously guided, watched, and controlled, and that too by exceptional teaching and legislation; for, to our eternal disgrace, chiefest of all the requisite precautionary measures is the necessity of keeping them from contamination with the average run of traders in the North Pacific, the majority of whom have a lower moral status than the veriest savage.'

The beauty of the islands is equal to their productiveness; and the climate, never in extreme, is salubrious and delightful. Mr Poole was obliged to relinquish his post, in consequence of the persistent ill-conduct of the white men in his employment, but not until he had thoroughly investigated the resources of the islands, and satisfied himself of their immense extent and value in future schemes of colonisation. He says, deliberately, in summing up his experience: It is a land of enchantment. One can hardly feel melaneholy living by those beauteous uninhabited shores. Such varied and magnificent landscapes, such matchless timber, such a wealth of vegetation, such versure and leafage up to the very crests of its highest hills! Its agricultural and mineral prospects are undeniable. Where does another climate exist like it, uniting the charms of the tropics to the healthiness of temperate zones, and yet remaining free from the evils of either? No rat or reptile has fixed its home on these islands, nor even a noxious insect. Fogs are very rare. The storms, if sometimes severe, are mostly seastorms, invariably following a law, and never lasting long. The snows, on the coldest day in winter, dissolve soon after touching the ground; while the sun, during much the greater portion of the year, sheds its effulgence, but not its glare, the whole of the live-long day down upon that virgin country.' With the natives, more especially the Skid-a-gates, Mr Poole believes much might be done. When he found his men quite unmanageable, and determined upon leaving the islands, the grand question was, how was he to get away? The grand question was, how was he to get away? The mutineers laughed at his remonstrances, and had nothing to fear from his threats. But he consulted Klue, and resolved upon a most courageous and adventurous course. One day, a grand state canoe, which the white men had never seen, and did not know of, came sailing like a huge swan round the headland. Then the mutinous miners saw that the game was up, and that, if they dared to touch Mr Poole, they would be overwhelmed by the loyal natives. He briefly told them he was about to leave the island, and make a cance-voyage to Vancouver. They were to be left in responsible charge of the mine and implements, to be supplied with ammunition and sufficient provisions to last them until a ship could arrive with fresh orders, or to take them away. They sullenly acquiesced. Mr Poole's belongings were put on board the spacious canoe, and Mr Poole took his place in it. The scene, as he describes it, was very impressive.

'The workmen hung sulkily back, while the rocks and woods were filled with Indians to see me sail away from among them. They did not cheer nor weep, but they moved their arms up and down with a sort of moan or wail. The heavens were lit up with streaming splendour, while the sun began to sink low to the westward. My eye caught a curved line running along the far east from north to south; this curve formed a part of the mighty range of the Cascade Mountains; fit barriers to mark an empire. Between us lay, calm and serene, the wide waters of Queen Charlotte Sound, reflecting the golden hues of the realms above. With one steadfast gaze upon the beautiful isles of the sea I was leaving, and one farewell wave of the hand, I turned to commit myself to the most arduous voyage perhaps ever made in the North Pacific Ocean.

The impression made by Mr Poole's narrative is

altogether favourable, both as regards Queen Charlotta Islands and their inhabitants. The natives are physically, intellectually, and morally superior to any other of the North Pacific tribes, and are quite exceptionally well disposed towards white men. They have some vague notions of a religion, of a Great Spirit and a future life; they are not cruel or revengeful, and not vicious, except that, like all Indians, they are inveterate gamblers. They have a sad kind of native music, and they cook their food, two indications of rudimentary civilisation. They keep many festivals, but the celebrations are innocent enough—they certainly are not 'orgies.' The women are decidedly good-looking, and both sexes have naturally fair complexions; the 'black' in their case being entirely artificial. The institution of marriage is quite unknown, as also is polygamy. So much for the people. The place institution of marriage is quite unknown, as also is polygamy. So much for the people. The place produces valuable minerals, and the soil is incomparably rich. The timber is superb and various. Potatoes grow in large quantities. Fruit of fine quality is abundant, and the creeks and streams swarm with fish. Queen Charlotte Sound is a playground for whales and porpoises. The stock of game is marvellous in profusion and variety. For twenty wears hence, says Mr Poole in colonist. 'For twenty years hence,' says Mr Poole, 'no colonist of the islands need starve if he possesses a gun, and can hit a haystack.' The present breeds of bears, seals, ermine, and marten, would supply fur enough to make the fortunes of half-a-dozen fur companies. The native population numbers less than five thousand. It is a remarkable fact that the natives know nothing of the use of spears, or bows and arrows, so that until they got muskets from the white men, the game on the islands had a pleasant time of it. Even now the Indians are only able to shoot an occasional seal, or at most a duck or a goose.

These isles of the Fer West lie directly in the

high-road of the immense system of arce which will be established in the not v tant. future, when unbroken steam and rail control dication with the North Pacific Ocean will give to England and Canada a new outlet for the exports to the western sea-boards of the two Americas, and, farther on, to Japan, China, and Australasia. 'If, therefore,' says Mr Poole, at the conclusion of his most interesting narrative, 'their beneficent climate, and the magnitude of their mineral and agricultural resources, be judiciously appraised beforehand, their prosperity will be secured.'

A COUNTING-HOUSE ROMANCE,

IN NINE CHAPTERS .- CONCLUSION.

THE two partners here each drew a sigh of relief; and the old gentleman said: 'I presume you think that Mrs White is not dangerous—will not trouble

us ?

'I don't know; I should not like to trust her far,' said Capelmann: 'she is nearly as bad as her brother, and of a more desperate temper. But-but I can silence her.' The baker seemed to speak this with a little reluctance. 'I don't like to do it, but right is right. You have committed bigamy, sir'to Mr Ambrose this, of course, was said-' you must excuse my plain speaking; you have committed bigamy, but so has she; and what is of more importance, she married again before you did. Her name from that marriage is Hirrisley. I don't know how you came to call her White; but she

may have the same sort of right to that name, for all I know; it's likely enough; but, at anyrate, she married a man before you had been out of the country two years. She is a great coward at the idea of imprisonment. She has a superstitious dread that she shall end her days in a jail or a

dread that she shall end her days in a jail or a lunatic asylum, and upon that feeling I can work.

'But can you prove her marriage?' asked Mr Perrow; 'and will the second husband come forward? Who is he? Where is he? We never heard of him. Do you know anything about him?' 'It must come out, I suppose,' said Capelmann, with more hesitation. 'Her husband is my poor sister's child, the very party that your clerk consulted at the Dover, and my nephew.'

This communication, which was utterly unexpected by the partners, seemed to surprise and

pected by the partners, seemed to surprise and startle them more than all which had gone before.

'He—he had been sent away by government to Bermuda, Mr Ambrose,' continued Capelmann; 'that is the fact, and that is how he came to know you in the West Indies. I hardly remember how he first met Harriet Gyllon, but, at anyrate, they were married before they had known each other six weeks; and they didn't live together a year. To upset such rascality as Vann is plotting, poor Hirrisley will come forward, although he is very reluctant to do so. He is very poor, and gets but a precarious living by following races, and so on; still, I do assure you that he's not a bad fellow when you come to know him; and if you are disposed to do anything for anybody after this business is settled, I should like you to do it for him. Well, gentlemen, I have said all now; and I think we hold everybody safe enough.

'I should think we did!' exclaimed the old gentleman exultingly. 'My dear sir, you have saved the house of Perrow and Son, and whatever we do in return, we shall still be, and must always

remain your debtors.'

'Of course. if they like to be obstinate,' said the cautious baker, 'they can do you some harm still, but not very much; her bigamy takes the sting out of it. From what I know of the people, however, I think they are quieted.'

'I will take my chance of that,' said Ambrose, and then the three shook hands. Some very rare wine was produced from a closet, and with a re-petition of histories on all sides, and comments thereon, the sitting was prolonged until nine o'clock; realising the worst fears of the clerk in waiting, who, by this time, was driven almost frantic under a sense of his injuries, and a desire to annihilate the corpulent stranger.

When at last, with excited manner, beaming faces, and general laughter, the three came out, the clerk assumed an expression as near to the demoniac scowl the occasion demanded as he

dared.

'Oh, by-the-bye, Steele,' exclaimed the elder partner, 'you will see that Jarvis has the keys of the office; give them to him before you go. And, Steele, I am afraid we have kept you a most unreasonable time; but you can take all to-morrow as a holiday, to make up for it.'

The three passed out, leaving the young clerk in a world which had suddenly changed from all that was dark and gloomy to a rose-strewn, myrrh-

scented bower.

The morning was one of the brightest which can cheer an early spring, and as a long spell of

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SHORT STATEMENT OF PRINCIPLES.

THE SCOTTISH PROVIDENT INSTITUTION alone can be had the advantages of MUTUAL ASSURANCE in combination with MODERATE PREMIUMS.

Instead of charging rates admittedly higher than are necessary, and afterwards returning the excess, portion of it, in the shape of periodical Bonuses, it gives from the first as large an assurance as the minums will with perfect safety bear, and reserves the Whole Surplus for those members who have d long enough to secure the common Fund from loss on account of their individual Assurances.

A Policy for £1200 to £1200 (with Profits) may thus in most cases be had for the Fremium generally oharged to assure £1000 only; while the effect of reserving the Surplus (instead of sharing it with all indiscriminately) has been, that Policies originally for £1000, which have shared at three divisions, have already been increased to £1400, £1600, and even to £1800.

S TERMS are thus well calculated to meet the requirements of intending Assurers. They are cisily adapted to the case of Provisions under FAMILY SETTLEMENTS, where it is of importance corne from the first, for the smallest present outlay, a competent provision, of definite amount, in the of early death.

ANNUAL PREMIUMS FOR ASSURANCE OF £100 AT DEATH (WITH PROFITS).

Age.	Payable during Life.	Limited to	Age.	Payable during Life.	Limited to	Age.	Payable during Life.	Limited to
26	£1 18 6	£2 13 0	36	£2 8 2	£3 1 5 3 2 9 3 4 3 3 5 9 3 7 5+	46	£3 8 5	£4 0 0
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* A person of 30 may secure £100 at death for £2, 1s. 6d. yearly during life.

The Premium for £1000 is thus £20, 15s. only; which, if paid to any of the other Scottish Mutual Offices, would secure a Policy for £800 instead of £1000.

+ To PROFESSIONAL MEN or others, whose income depends on the continuance of health, the system Assurance (under the second column) is recommended by which the Premiums are limited to a specified above. At age 40 the Premium, ccasing at age 60, is, for £1000, £33, 14s. 2d., being about the same as these ces require during the whole of life.

TRANSFER OF ASSURANCES.

E Terms are also peculiarly stitled to the case of many who, having connected themselves with ound or doubtful Companies, are now making inquiries with the view of transferring their proons to an Office of undoubted stability.

The transfer to other Offices would, in Amost every instance, entail a loss, whereas the change, in many cases, be made to this Institution with advantage, even on the score of outlay. The mium usually charged, say at age 30, for /1000, is about £25; the Premium here charged for age 37 paly £24, 162 8d. So that one who h.d. assured with such an Office seven years before would not uming the centinuance of health) be subjected to any increase in his Yearly Payments, while he hat to receive a sum in hand from the other effice for the Surrender.

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EDINBURGH, February 1872.

JAMES WATSON, Manager.

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