

FICTION

Oliver Optic

Desk and Debit

A PUBLIC DOMAIN BOOK

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FICTION



ONWARD
AND
UPWARD
SERIES.

DESK
AND
DEBIT

FIELD & FOREST - PLANE & PLANK - DESK & DEBIT -
CRICLE & CROSS-TREE - BIVOUAC & BATTLE-SEA & SHORE

Illustrated

LEE & SHEPARD
BOSTON

THE UPWARD AND ONWARD SERIES.

DESK AND DEBIT;
OR,
THE CATASTROPHES OF A CLERK.

By

OLIVER OPTIC,

AUTHOR OF "YOUNG AMERICA ABROAD," "THE ARMY AND NAVY STORIES,"
"THE WOODVILLE STORIES," "THE BOAT-CLUB STORIES," "THE
STARRY FLAG SERIES," "THE LAKE-SHORE SERIES," ETC.

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TO THE MEMORY OF
MY GOOD-NATURED AND VERSATILE YOUNG FRIEND
EDWIN A. FARWELL,
WHO, SINCE THIS BOOK WAS WRITTEN, HAS PASSED AWAY FROM
THE SCENES OF EARTH, LOVED AND RESPECTED
BY ALL WHO KNEW HIM,

This Book

IS AFFECTIONATELY DEDICATED.

THE UPWARD AND ONWARD SERIES.

1. *Field and Forest*; OR, THE FORTUNES OF A FARMER.
2. *Plane and Plank*; OR, THE MISHAPS OF A MECHANIC.
3. *Desk and Debit*; OR, THE CATASTROPHES OF A CLERK.

IN PREPARATION:

4. *Cringle and Cross-Tree*; OR, THE SEA SWASHES OF A SAILOR.
5. *Bivouac and Battle*; OR, THE STRUGGLES OF A SOLDIER.
6. *Sea and Shore*; OR, THE TRAMPS OF A TRAVELLER.

PREFACE.

"DESK AND DEBIT" is the third of "THE UPWARD AND ONWARD SERIES," in which Phil Farringford appears as a clerk. The principal events of the story are located in Chicago and on Lake Michigan--the latter, perhaps, because the author finds it quite impossible to write a story without a boat, which also involves the necessity of a broad sheet of water, or a long river. In this, as in its predecessors, evil-minded characters are introduced, to show the contrast between vice and virtue; but the hero, in whom the sympathies of the reader are supposed to be centred, is still faithful to his Christian duties, still reads his Bible, and "prays without ceasing."

Young and old are injured only by the precept and example of those whom they love, respect, or admire; and the writer has no fear that his readers will love, respect, or admire Charles Whippleton or Ben Waterford, or that they will fail to condemn their errors and their vices. The author hopes and expects that his young friends, while they follow Phil in his exciting experience in the counting-room, and in the "Marian" on Lake Michigan, will love and respect his virtues as well as his courage and resolution.

HARRISON SQUARE, BOSTON,

June 7, 1870.

CONTENTS.

	PAGE
CHAPTER I.	
IN WHICH PHIL HAS A TALK WITH HIS FATHER, AND REVIEWS HIS PAST HISTORY.	11
CHAPTER II.	
IN WHICH PHIL STARTS FOR CHICAGO, AND HEARS A FAMILIAR NAME.	22
CHAPTER III.	
IN WHICH PHIL MAKES THE ACQUAINTANCE OF MRS. WHIPPLETON.	33
CHAPTER IV.	
IN WHICH PHIL IS CHIVALROUS, BUT HAS HIS EYES OPENED.	44
CHAPTER V.	
IN WHICH PHIL TAKES A ROOM AT MRS. WHIPPLETON'S BOARDING-HOUSE.	56
CHAPTER VI.	
IN WHICH PHIL IS ENGAGED AS ENTRY CLERK FOR COLLINGSBY AND WHIPPLETON.	67
CHAPTER VII.	
IN WHICH PHIL TAKES HIS PLACE AT THE DESK, AND IS ENGAGED FOR A YEAR.	79
CHAPTER VIII.	

IN WHICH PHIL TAKES A SAIL ON THE LAKE WITH MR. WHIPPLETON.	90
CHAPTER IX.	
IN WHICH PHIL ATTEMPTS TO MAKE OUT A TRIAL BALANCE.	102
CHAPTER X.	
IN WHICH PHIL IS PERPLEXED ABOUT CERTAIN INVOICES.	113
CHAPTER XI.	
IN WHICH PHIL TAKES CHARGE OF MRS. WHIPPLETON'S EARTHLY TREASURE.	124
CHAPTER XII.	
IN WHICH PHIL VISITS THE HOUSE OF MR. COLLINGSBY, AND SEES MISS MARIAN.	135
CHAPTER XIII.	
IN WHICH PHIL LOOKS INTO THE OPERATIONS OF THE JUNIOR PARTNER.	146
CHAPTER XIV.	
IN WHICH PHIL MEETS WITH A SERIOUS CATASTROPHE.	158
CHAPTER XV.	
IN WHICH PHIL GOES TO WORK IN THE COOK-ROOM OF THE MARIAN.	170
CHAPTER XVI.	
IN WHICH PHIL PROMISES NOT TO DESERT MISS COLLINGSBY.	182
CHAPTER XVII.	
IN WHICH PHIL PUTS A CHECK ON THE OPERATIONS OF MR. BEN WATERFORD.	194
CHAPTER XVIII.	
IN WHICH PHIL PROTESTS WITH THE BOAT-HOOK, BUT IS PROTESTED.	205
CHAPTER XIX.	
IN WHICH PHIL PROFITS BY CIRCUMSTANCES, AND WEIGHS ANCHOR IN THE MARIAN.	218
CHAPTER XX.	
IN WHICH PHIL SAILS THE MARIAN ACROSS LAKE MICHIGAN.	229
CHAPTER XXI.	
IN WHICH PHIL ANSWERS SOME INQUIRIES ABOUT THE FAWN, AND OTHER MATTERS.	241
CHAPTER XXII.	
IN WHICH PHIL IS BEWILDERED, AND THE MARIAN SAILS FOR CHICAGO.	252
CHAPTER XXIII.	
IN WHICH PHIL, IN THE MARIAN, GETS THE WEATHER-GAGE OF THE FLORINA.	264
CHAPTER XXIV.	
IN WHICH PHIL GOES TO SLEEP, AND HIS SEVEREST CATASTROPHE COMES.	275
CHAPTER XXV.	
IN WHICH PHIL SUFFERS MUCH PAIN, AND MARIAN IS VERY RESOLUTE.	287
CHAPTER XXVI.	
IN WHICH PHIL FINDS THE TABLES TURNED, AND THE MARIAN RUNS INTO CHICAGO RIVER.	298
CHAPTER XXVII.	
IN WHICH PHIL VISITS MR. COLLINGSBY AGAIN, AND IS A HERO IN SPITE OF HIMSELF.	309
CHAPTER XXVIII.	
IN WHICH PHIL MORALIZES UPON WORLDLY WISDOM, AND BIDS FAREWELL TO DESK AND DEBIT.	321

OR,
THE CATASTROPHES OF A CLERK.

CHAPTER I.

IN WHICH PHIL HAS A TALK WITH HIS FATHER, AND REVIEWS HIS PAST HISTORY.

"I must go to Chicago, father," said I, one evening, after we had been discussing our domestic relations with more than usual earnestness.

"Why go to Chicago, Philip? What put that idea into your head?" replied my father, with a kind of deprecatory smile.

"I don't feel as though I could live any longer in this state of doubt and uncertainty."

"Really, Philip, I don't think you need worry yourself to that extent."

"I can't help it. I want to know whether my mother is alive or dead. She may have been in her grave for a year for aught we know."

"Not so bad as that, Philip. I am sure if anything had happened to her, we should have heard of it," added my father, mildly; but I saw that he had more feeling on the subject than he chose to manifest.

"It seems to me inhuman and unnatural to live in this way," I persisted, perhaps a little more impatiently than I ought to have spoken.

"It is all my fault, my son," said my father, meekly.

"I don't think so."

"Don't compel me to review the bitter experience of the past. You know it all."

"I don't mean to blame you, father."

"Certainly it is not your mother's fault that an ocean rolls between her and me."

"I am willing to allow that it is your fault, and mine too, in a sense different from what you meant, that our family is still separated."

I perceived that my father was considerably affected by what I had said; and as he relapsed into silence, apparently to give vent to the emotions which disturbed him, I did not press the subject any further at that moment. But I felt all that I had said, and I thought something ought to be done. I was thoroughly in earnest, and I felt that it would be my fault if our little family continued to be separated for a much longer period.

I was nearly sixteen years old; and into that brief space had been crowded a strange and varied experience. In order that my readers may know precisely my relations to the rest of the world, and understand why I was so deeply moved, I must briefly review the events of my life. I was born in the city of St. Louis, though this was a fact which had been patent to me only a couple of years. I had attained unto that worldly wisdom which enabled me to know who my father was; but I was less fortunate in regard to my mother, whom I could not remember that I had ever seen, though it was a comfort for me to know that my baby eyes had gazed into her loving face.

In the burning of the steamer Farringford, on the upper Missouri, in which my father and mother and myself--then a child two years old--were passengers, I had been committed to a raft formed of a state-room door, and bolstered with pillows to keep me from rolling off. By an accident this frail craft was carried away from the burning steamer, then aground, and I was separated from my father, who, I grieve to say, was intoxicated at the time, and unable to do all that he would have accomplished in his sober senses. At this moment the steamer broke from the shore, and was carried swiftly down the mighty river. Parents were thus separated from the helpless child.

But it was not ordered that this little one should perish in the cold waters of the great river in the night and the gloom. An old pioneer, trapper, and hunter, Matt Rockwood, had picked me up, and for years had nursed me and cared for me in his rude log cabin, loving me devotedly, and watching over me with a woman's tenderness. For eleven years I remained in the field and forest, hardened by the rude life of the pioneer, working hard, and winning a large experience in dealing with the elements around me. A well-educated and refined gentleman, driven from the haunts of civilization by a fancied wrong, became our neighbor, and was my instructor, so that I obtained more than a common school education from him. By the seeming guidings of Providence, his wife and daughter were sent to him in the wilderness, and remained there through the season.

My foster-father was killed in an affray with the Indians. Boy as I was, I went through a brief campaign with the

savages, and my own rifle had more than once brought down the treacherous foe. I had faced danger and death, and I had rescued the daughter of my excellent friend and instructor, Mr. Gracewood, from the Indians. Ella was then, and is now, one of my best friends. In the autumn, leaving the farm and stock to Kit Cruncher, an old hunter who had been our friend and neighbor for years, I started for the realms of civilization with Mr. Gracewood and his family, taking with me the articles found upon me by the old pioneer when I was rescued from the river.

I had fifteen hundred dollars in cash, after I had paid my fare to St. Louis--the worldly wealth of my deceased foster-father. On the way down I was separated from my friends by an accident, and did not see them again for several weeks. But I found a place in the city to learn the carpenter's trade, in which I had already made considerable proficiency. I received six dollars a week for my work when it was found that I was both able and willing to do nearly as much as an ordinary journeyman.

By a succession of rather singular incidents, I discovered that a dissolute, drunken man about town was my father--which I regarded at the time as the greatest mishap that could possibly befall me. But I took him to my boarding-house, where good--I might even say blessed--Mrs. Greenough took care of him, giving to his body the nursing he needed, and to his spiritual wants the gospel of Jesus Christ. What my poor father, who had become the moral and physical wreck of what he had been before, could not do of his own strength, he did with the grace and by the help of God--he abandoned his cups, and became a sober, moral, and religious man. He attended every service at the Methodist church, into whose fold Mrs. Greenough had led him, and where, for two years, he had been a faithful, consistent, and useful member.

He was employed as the agent of a very wealthy southern planter, who had large possessions in St. Louis. He had the care of property worth hundreds of thousands, and received and disbursed large sums in rents, repairs, and building. He had a salary of twenty-four hundred dollars a year, more than half of which he saved, for we continued to live at the humble abode of Mrs. Greenough after the dawn of our prosperity. I had saved nearly all my wages, and at the opening of my story I was worth, in my own right, about two thousand dollars, with which, however, I did not purpose to meddle.

Through all my mishaps I had reached the flood tide of prosperity. There was only one thing in the wide world that disturbed me; and that, at last, almost became a burden to me. I had a mother whom I had never seen within my remembrance. She was a beautiful woman, as her miniature in my possession fully testified, as well as those who had known her. Mr. Collingsby, her father, had three children, of whom my mother was the youngest. He was a wealthy man, and formerly a resident of St. Louis, from which he had removed, partly on account of his business, and partly it was said, to avoid the importunities of my father, who made himself very disagreeable in his inebriation. He was largely engaged in railroad and other business enterprises. My mother was travelling in Europe, with her brother, and was not expected to return for several years.

That which had become a burden to me was the desire to see my mother, with the added longing to have our little family reunited. There was no good reason why we should longer be separated. My father was a steady, industrious, Christian man, who had repented in sackcloth and ashes the errors of his lifetime. He had written to Mr. Collingsby several times, but no notice had ever been taken of his appeals. In vain he assured the father of his injured wife that he was an altered man; that he drank no liquor or anything that could intoxicate; that he was a member in good standing of the Methodist church, and that he was receiving a handsome salary. Equally vain was the appeal for his son, whose existence seemed to be doubted, and was practically denied.

My mother, being beyond the ocean, could not be a party to this cold and inhuman silence, as it seemed to me. We were assured by those who had seen my grandfather that he was aware of the facts that were known to our friends in St. Louis. Mr. Lamar, whose acquaintance I had made in the midst of my mishaps, had seen Mr. Collingsby, and told him the whole story. The rich man laughed at it, and declared that it was a trick; that, if he was a poor man, Farringford would not trouble him. After this revelation my father refused to write again. He was sorely grieved and troubled, but he still had a sense of self-respect which would not permit him to grovel in the dust before any man.

I had worked at my trade two years in St. Louis, and considered myself competent to do all ordinary work in that line. But I worked very hard, for I was ambitious to do as much as a man. I was growing, and while I increased in height, I lost flesh, and was lighter in weight than when I had left the field and forest. My father thought I was working too hard, and Mrs. Greenough seconded the argument with all the force of a woman's influence. Still I think I should not have given up my trade then if my employer had not changed his business, thus compelling me to seek a new situation. I had been studying book-keeping for two years, using all my evenings in this and other studies. I practised it with my father, who was an accomplished accountant, until he declared that I was competent to keep any set of books, either of a merchant or a corporation.

Mr. Clinch, my late employer, closed up his affairs at the opening of a new year. I could find nothing to do in the winter; but when I fretted over my inactivity, my father told me to improve my handwriting, which, as a carpenter, had been rather stiff. I took lessons of him, and as he was a practical business man, I escaped the vicious habit of flourishing in my writing. He insisted that I should write a plain, simple, round hand, which I did. As my fingers became limber, I made excellent progress, and I was really proud of my penmanship.

These comparatively idle days were full of thought, almost all of which related to my mother. I had made up my mind that something ought to be done to find her, and inform her of the altered circumstances of her husband. I was sure, after reading so often the gentle expression of her countenance in the picture I had, that she would make us glad as soon as she was assured of the reformation of the wanderer. I meant to do something now, even if I had to spend my two thousand dollars in making a voyage to Europe to search for her. Her father refused to do anything, and it was necessary for us to act in our own behalf. It was not the rich man's money, as he averred, that we sought, but only the calm bliss of domestic happiness, which I knew would come from our reunited family.

CHAPTER II.

IN WHICH PHIL STARTS FOR CHICAGO, AND HEARS A FAMILIAR NAME.

My father was gloomy and sad, and I disliked to say anything more on the painful topic; but I was so thoroughly in earnest that I could not postpone some decided action. It seemed criminal to permit such a matter to rest any longer, and I wondered how I had been able to keep quiet two years with the consciousness that I had a mother whom I had seen only with my baby eyes. Something seemed to reproach me for my coldness and neglect, though in fact I had done all I could to solve the difficulty. My grandfather appeared to be suspicious, and even heartless; but I knew that my mother was not so.

Far away she was wandering in foreign lands, and though surrounded by the gayest of friends, and surfeited in luxury, I could not help thinking that now and then, in the still watches of the night; her motherly heart recurred to the little one she had lost. What a joy it would be to her to know that her son, her lost one, was still alive! If in her maternal heart she had ever pictured that babe as becoming a stalwart young man, I felt that I could already realize her hope. If she had ever anticipated the time when her first-born, as his beard began to grow, would lavish upon her all the tenderness which a mother has a right to claim, I felt that I could amply reward her desire, and realize her ambition.

My father was silent. I knew he was considering what more he could do to gratify the longings of my soul. Perhaps he was weighing my proposition to go to Chicago, and speak for myself and for him. I could not say that my plan was the best, or that any good would come of it; and I mentioned it because I could think of nothing else that looked like decided action. I glanced at him, and he saw that I was desirous of resuming the topic.

"Philip, it is my fault that I am separated from your mother, and your words sound like so many reproaches to me," said he, with emotion. "But I deserve it all, for though I feel that God has forgiven me, he will not spare me from all the consequences of my folly and sin."

"Do not say that, father. Far be it from me to utter a reproach for anything you have done," I replied, disturbed by his words and his manner. "Let the past go--let the dead bury their dead."

"But the dead will not bury their dead, Philip. Your mother left me when she could no longer live with me. I do not blame her. It was my fault alone."

"I only wish to let my mother know what has happened; that you are now a good and true man. I am sure, if she knew this, she would hasten to us without a single day's delay."

"Of course she is under the influence of her father and her brothers. I do not even know where she is. If I did I would write to her. She will return one of these days, and then I will try to see her."

"It may be years before she returns, father. They say it will be three years at least."

"What can we do?"

"I will go to Chicago."

"What good can that possibly do? Will you force yourself into the presence of your grandfather, and then tell him that you are the son of his daughter? He would not believe you; he would kick you out of his house."

"I shall not be rash or indiscreet."

"But what will you do? What can you do?" demanded my father, earnestly.

"I don't know; that will depend upon circumstances. In spite of my mishaps, fortune has favored me in the long run," I replied; but I had no plan whatever for my future action.

"You do not know your grandfather?"

"I never even saw him."

"He is not a bad man, by any means; on the contrary, he is upright and liberal. But he is eminently solid and practical. He is old-fashioned, full of dignity and self-respect. He believes that the world and all the affairs of mankind move in deep-worn ruts. He follows only legitimate and recognized channels. He rejects anything that is strange and out of the common course, and for that reason your story would find no favor with him. I doubt whether he ever read a novel in his life. If you should take all the public officers in St. Louis to Chicago with you, and let them swear in court that you

were the long-lost son of Edward and Louise Farringford, he would not believe them. He may be convinced, but not by anything you can say or do."

"Nevertheless, father, I wish to go to Chicago. I have seen but little of the world, and I have heard a great deal about that city."

"I have no objection to your going to Chicago--not the least; but I hope you will not flatter yourself that you can produce an impression upon the mind of Mr. Collingsby, or his son Richard, who is as near like his father as one pea is like another pea. I should even like to have you travel for two or three months. It would do you good. You might go east--to New York and Philadelphia."

"I don't care about going farther than Chicago."

"Go, by all means; but don't get into a quarrel with your grandfather."

"I'm not quarrelsome, father."

"But Mr. Collingsby would be if you went to him with your story, though every word of it is true."

And so it was settled that I should go to Chicago. I intended at least to find out who and what my grandfather was. I wanted to see him with my own eyes, though he was evidently what is regarded as "a hard customer." The fact that he was so afforded me a new sensation, and I began to glow with an unwonted excitement. It was my mission to see and convince Mr. Collingsby that I was his grandson, unless he should be able to prove that I was not so; and one cannot reasonably be required to prove a negative. It was a problem, a difficulty; and I felt, as I had in the field and forest, a new life and vigor when there was a real obstacle to be overcome.

My father was certainly very considerate towards me, and was willing to trust me anywhere that I pleased to go. I had not many preparations to make; a small valise held my wardrobe, and on Monday morning I crossed the river and took the train for Chicago. A journey of two hundred and eighty miles, accomplished in about twelve hours, was not a very great event, even a dozen years ago; but somehow, I do not know why, I felt as though I was setting out in a new career of existence. I expected to return in a week, or in two weeks, at the most; yet, in spite of my exertion to make myself believe that the trip was quite a commonplace affair, it continued to thrust itself upon me as one of great importance.

I had taken a few short trips with my father on holidays by railroad, so that a train of cars was not quite a new thing to me. However, I was no traveller then, and being of an inquiring mind, I was disposed to examine minutely everything I saw, and to understand the use of every new object. I bought my ticket, and stepping back, I amused myself in watching the ticket-seller, anxious to solve the mystery of a stamping machine he continually used. Before I had solved the problem to my satisfaction, I heard the bell ring.

"All aboard for Chicago and way stations!" shouted the conductor.

That meant me, and I hastened to obey the summons, but rather vexed that I had not penetrated the working of the stamping machine. I was rather late, and I found the car I entered quite full; indeed, there was only a single vacant seat, and that was by the side of an old woman whose company did not appear to be particularly desirable. However, I had made up my mind that it is not best to be too particular in this world, and I walked up the aisle with the intention of taking the seat. I found it was already appropriated to the old lady's numerous bundles.

"Is this seat taken, madam?" I ventured to ask.

"Well, yes; don't you see it's taken?" said she, rather sourly.

"I don't see any other vacant seat in the car," I added.

"I can't move all them things," snapped the matron.

"I will place them in the rack above your head," I suggested.

"I've fixed 'em all once, and I don't want to move 'em agin. You are a young feller, and you can find a seat in some other car," added the old lady, very decidedly.

Some of the passengers laughed at the answers of the old lady. I did not care to get up a quarrel with her, and I decided to stand up, in deference to the old lady's bundles, until the train stopped at the first station, when I could safely look for a seat in some other car. After this exhibition of rudeness, I did not think my seat at her side would be comfortable; I was afraid her bristles would annoy me, and it was more comfortable to stand. The train moved off; but it had gone only a very short distance before the conductor appeared, followed by a very dignified-looking gentleman, for whom he was evidently seeking a seat; and this assured me that the cars were all full forward.

"Here is just one seat," said the gentlemanly conductor, as he stopped beside the vacant place, and began to pick up

the old lady's bundles.

"Don't you tech them things," interposed their legal owner.

"This gentleman wants a seat," added the polite official.

"He can find one somewhere else. I don't want my bundles tipped round, as though they didn't cost nothing."

"But we must have the seat, madam," insisted the conductor. "I believe you pay for only one seat."

"Sakes alive! Can't a body have a place to put her things?"

"I will put them in the rack for you."

"I don't want them put in the rack."

"Well, madam, you can put them where you please, but this gentleman must have the seat."

"I don't think much of them gentlemen that want to go a pestering a poor lone woman like me. You let them things alone, sir!" snapped the old lady.

"I will wait a reasonable time for you to dispose of them; but if you don't take care of them, I shall put them in the baggage-car."

"I should like to see you do it! Hain't you got nothin' better to do than tormenting an unprotected woman?"

Finding that he had a hard subject to deal with, the gentlemanly conductor packed up the bundles, and tossed them into the rack, heedless of the protest of the indignant owner. I confess that I rather enjoyed the discomfiture of the old lady, who had compelled me to stand for the accommodation of her bundles. She was unreasonable, and utterly selfish, and I thought she deserved the defeat to which she was compelled to submit.

"Here is a seat for you, Mr. Collingsby," continued the conductor, with a great deal of deference in his tone and manner.

Mr. Collingsby! I straightway forgot all about the old lady in the interest awakened by this name. The snaps, snarls, and growls with which the woman saluted her new seat-mate were lost upon me, whether they were or not upon the unfortunate subject of them. The name was not a very common one, and I jumped to the conclusion that the dignified gentleman was my uncle.

"Thank you," replied the traveller, rather coldly, after the hard battle the official had fought for his sake.

"There will be plenty of seats when we reach the next station," added the conductor, as he passed me.

For my own part, I was glad I had no seat, for I could now choose my own position to study the features of Mr. Collingsby.

CHAPTER III.

IN WHICH PHIL MAKES THE ACQUAINTANCE OF MRS. WHIPPLETON.

Mr. Collingsby, though not more than forty-two or three years old, was quite stout; indeed, I should say that he was already qualified by his proportions to be an alderman. I was disposed to regard him with great respect, as he was my uncle—at least I had made up my mind that he was. I certainly had no objection to acknowledging such a relation. He corresponded with the description given by my father.



A MAN WITH CAPITAL TAKES WHATEVER SEAT IN THE CAR HE FANCIES.
PAGE 38.

The dignified gentleman took up a fair half of the seat which was to be divided between him and the old lady, and the latter wriggled, and twisted, and squirmed for some time before she had adjusted her frame and her dress to her own satisfaction. Mr. Collingsby took no notice whatever of her, as it was evidently beneath his dignity to do so, or even to be annoyed by her uneasy motions. Opening the newspaper he carried in his hand, he began to read the leader, totally oblivious of her presence. I rather liked his way of treating a disagreeable subject; and just then, if I had been permitted to vote, I would cheerfully have cast my ballot in his favor for an alderman of Chicago or St. Louis.

The more I studied the face of my presumed uncle, the better I liked him, though perhaps I was biassed by the relationship. He looked like a very substantial man, though I should have regarded it as dangerous to perpetrate a joke upon him. On the whole, therefore, I was entirely satisfied to have him turn out to be the brother of my mother. In about an hour the train stopped; and by this time I was ready to sit down. But only one gentleman left the car in which I was riding; and he sat directly opposite the dignified gentleman. I started for the vacant seat; but, before I could secure it, Mr. Collingsby sprang quite nimbly, for a person of his weight, into the place. Doubtless the rudeness of the old lady had annoyed him, for he made haste to beat a retreat.

However, I had the alternative of taking the seat just vacated, or standing up still longer. I chose the former; and before the old lady could transfer her bundles from the rack to the chair, I dropped into it. I made myself as comfortable as possible, though my porcupine companion hitched violently towards the middle of the seat, so as to make sure that she had her full share of the space. She cast a savage glance at me, as though she thought I had invaded her privileges; but I endeavored to follow the example of my predecessor in the seat, and be too dignified to be annoyed.

"Goodness knows! I am glad that hog has gone!" ejaculated the old lady, with no little venom in her tones, and loud enough to have been heard by Mr. Collingsby, if his dignity had not closed his ears to such an unfeminine expression.

I did not deem it prudent to take any notice of her; and, across the aisle, I read the headings in large type in Mr. Collingsby's newspaper, for I had none of my own to help me in preserving my dignity, or rather in cultivating it.

"Some folks don't know much," added the old lady, spitefully.

I was perfectly willing to grant the truth of this proposition, even without knowing whether it was intended to apply to Mr. Collingsby or to me; though I was compelled to believe it was all in the family, and made no difference. It was undeniable that "some folks didn't know much;" but I was forced to deduce the corollary that the old lady was one of the unfortunates included in the proposition.

"I say, some folks don't know much," repeated the old lady, forcibly. "That Mr. Collingsby needn't put on airs, and pretend he don't know me. I know'd him the moment that conductor-man spoke his name. He ain't no better'n I am. My son's his pardner in business."

I couldn't help looking at her then. Her lips wore pursed up, and she was the very impersonation of offended dignity. Her remark rather startled me, and if it was true, I wished to make her acquaintance.

"Perhaps he didn't recognize you," I ventured to suggest.

"Perhaps he didn't; but none are so blind as them that won't see. Yes, that man is my son's pardner in business; and my son is every bit and grain as good as he is, though I say it, who ought not to say it. My name's Whippleton, and my son's name is Charles Whippleton. I s'pose you've heard of the firm of Collingsby and Whippleton--hain't you?"

"I never did," I replied.

Mr. Collingsby read his newspaper, and did not appear to hear a word that was said; but I fancied his dignity was subjected to a severe trial.

"Where have you been all your life, if you never heard of Collingsby and Whippleton, the biggest lumber firm in Chicago?" added the old lady.

"I never was in Chicago," I replied.

"O, you never was! Well, it's a sight to see! You hain't seen much of the world if you never was in Chicago. Well, you are like a chicken that ain't hatched; all your troubles are to come. There's a great many mean folks in the world; you'll find that out soon enough. For my part, if there's anything in this world that I hate, it's mean folks," continued Mrs. Whippleton, glancing maliciously across the aisle at Mr. Collingsby. "That man's meaner'n gravel-stone chowder."

The old lady dropped her voice a little, as though she meant to be confidential on this point. I was rather sorry to have the character of my presumed uncle damaged in this manner, but I was not sufficiently acquainted with him to attempt a defence.

"It was meaner'n dirt for him to set down side of me, and not even say how d'ye do! I hate mean folks. I ain't mean myself. There ain't a mean bone in my body--no, there ain't, if I do say it, that oughtn't to say it."

"Probably the gentleman did not recognize you," I suggested again.

"He didn't want to re-cog-nize me," she persisted, throwing a bitter emphasis on the middle of the word. "He didn't even look at me."

I wanted to ask her some questions about the Collingsby family; but I did not like to do so while one of its members was so near me, for I fancied that, deeply as he was absorbed in the newspaper, he heard every word that was said by the garrulous old lady, who appeared to have been talking more for his benefit than mine in some of her remarks. But the appearance of the conductor at the forward end of the car, taking up the tickets, changed the current of her thoughts, and she commenced a violent demonstration upon her bag, her pocket, and her bundles, in search of her ticket.

Most of the passengers produced their tickets, conscious, perhaps, how nervous it makes the "gentlemanly conductor" when compelled to wait for excited men or women to search through all their pockets, and all their portable effects, for the evidence that they had paid their fare. I noticed that Mr. Collingsby continued to gaze unmoved at the columns of his newspaper, and when the conductor reached him, he slowly drew off his kid glove, and deliberately took from his pocket-book the ticket, which his dignity did not permit him to have ready before.

"Tickets, if you please," said the conductor, as he politely bowed to Mr. Collingsby, and turned to the less important people in the car.

I gave up mine, and received a check; but Mrs. Whippleton was still ransacking her bags and parcels.

"As I live and breathe, I've lost my ticket, or else somebody's stole it!" exclaimed the old lady, glancing again towards Mr. Collingsby, who must have been, in her estimation, the root of all evil and all mischief.

"Did you buy one?" asked the conductor.

"Sartin I did," protested Mrs. Whippleton; "and it took nigh on to every cent of money I had. I hain't got enough left to buy my dinner."

"Look round and find it," added the official.

"Look round! I've looked into everything I have. You hustled all my things over, and I reckon it's your fault, more'n 'tis mine."

"Look again, and I will come back," added the conductor, as he passed on his way.

"You hain't seen nothin' of my ticket--have you?" said Mrs. Whippleton, as she commenced another onslaught upon her pockets and bundles.

"I have not."

But I did the best I could to assist her in the search. I got out of my seat, and looked upon the floor in the vicinity. Neither of us was successful in finding the lost pasteboard, for which the handsome sum of twelve dollars had been expended. I really pitied the old lady, for she did not appear to be in good circumstances herself, judging by the quality of her clothing and her baggage. What seemed to make it worse to me was the fact that she had spent all her money.

"I don't see what's become on't!" said she, in despair.

"Are you sure you bought one?" I asked, rather for the want of anything else to say than because this was the most pertinent question.

"Why, do you think I'd lie about it?"

"Certainly not," I protested, alarmed at this violent deduction from my remark.

"If I didn't buy a ticket, where's my money gone to?"

"You may have lost it before you got into the car."

"No, I didn't. I had it, I know, after I sot down here. You don't think I'd try to cheat--do you?"

"Why, no! I didn't think of such a thing."

"Well, madam, have you found your ticket?" asked the conductor, returning from the rear of the car.

"Hain't seen hide nor hair on't."

"Just get out of the seat and shake yourself. If you had a ticket at all, it is here somewhere," added the gentlemanly official.

"Do you think I didn't have no ticket?" demanded Mrs. Whippleton, pursing up her lips to express her wounded feelings.

"I don't know; jump up, and we will see."

I left my seat, and with a labored effort the old lady followed my example. The conductor searched on the floor, and in the chair, overhauled the bundles, and turned up the back of the seat, but with no better success than had attended our previous efforts.

"Sartin 'tain't there," said the old lady, as she worked herself into her seat again.

"No, it is not. Are you sure you had a ticket?"

"Do you think I'd lie about it?"

"Perhaps you lost it before you got into the car."

"No, I didn't. I had it while I sot here. I reckon you lost it when you stirred up my things. If you hadn't teched 'em, it would have been all right."

"Well, madam, I want your ticket or your fare."

"But I hain't got no ticket."

"Then give me twelve dollars."

"Twelve dollars!" ejaculated the old lady. "Do you think I'm made of money?"

"I don't know that I care what you are made of, if you pay your fare."

"But I've spent all my money. I hain't got twelve dollars. Besides, I don't want to pay twice."

"If you find your ticket, I will give you back your money."

"I tell you I hain't got twelve dollars. You can't hatch wooden eggs."

"Then you must leave the car, madam."

"Leave the car! And not go back to Chicago?"

"I must have your ticket or your fare before we stop next time," said the conductor, passing on.

CHAPTER IV.

IN WHICH PHIL IS CHIVALROUS, BUT HAS HIS EYES OPENED.

I thought that the conductor was rather hard on the old lady, though I was willing to allow that his duty admitted of no compromise.

"Did you ever hear the like on't?" exclaimed the old lady. "Put me out of the car! He's a mean man, and I hate mean folks wus'n pizen."

"I suppose he has his duty to perform," I mildly suggested.

"Tain't his duty to put a lone and onprotected woman out of the car; and he wouldn't do it if my son Charles was here."

I concluded that if her son Charles were there, he would pay her fare, like a dutiful son as he was. Presently the whistle on the locomotive sounded, and we heard the scraping of the brakes, as the train prepared to stop. The conductor promptly appeared, and again demanded her fare or a ticket. The old lady seemed to be greatly troubled, and I expected to have the whole seat to myself from this station.

"Suthin must be done!" said the old lady.

"That's so; give me your ticket or the twelve dollars," replied the official.

"I can't do one nor t'other. I hain't got the money, and my ticket's gone."

"V'ery well, madam. Then you must leave the train."

"But I don't know a soul here. Won't you trust me till we get to Chicago?"

"I don't know you, and we do not give credit for fares."

"Mr. Collingsby, over there, knows me. My son's his pardner in business."

"V'ery well, madam; if that is the case, there will be no trouble about it," added the polite official, as he turned to the dignified gentleman, and stated the case.

Mr. Collingsby glanced at the old lady, and shook his head, with a deprecatory smile.

"I have not the pleasure of the lady's acquaintance," said he, after a hasty glance at her face, as he turned his attention to his newspaper again.

"She says her son is your partner in business," suggested the conductor.

"That may be; but I don't know the lady. I am not aware that I ever saw her," answered the head of the firm, without raising his eyes from his paper.

"What is your name, madam?" demanded the conductor.

"Don't he know my name? Don't he know the name of his own pardner?"

"I asked your name, madam."

"My name's Whippleton--Mrs. Whippleton; and my son's his pardner."

"She says her name is Whippleton, and that her son is your partner," said the conductor, again appealing to the dignified head of the firm.

"I don't dispute it, sir," replied Mr. Collingsby, coldly. "My partner's name is Whippleton, but I don't know that lady. As I said, I am not aware that I ever saw her before."

"Shall I trust her for her fare?"

"Do as you please. As I don't know her, I cannot vouch for her," replied Mr. Collingsby, in a tone which implied that, if the conductor knew what he was about, he would not disturb him any further on the disagreeable subject.

"Mr. Collingsby does not know you, madam."

"That's what I call mean!" ejaculated Mrs. Whippleton, bitterly. "I don't believe he'd know his own father if the old man didn't wear a fashionable hat."

"He doesn't dispute what you say; but he doesn't know you. I must have your fare, madam."

"I keep telling you, I hain't got no money."

"Then you must get out here."

"You don't mean so!"

"Yes, I do. Shall I help you out with your baggage?"

"But I'll pay you when I get to Chicago."

"That won't do. In a word, madam, I don't believe you lost your ticket."

"Goodness! Do you think I'd lie about it?"

"I'm sorry to say I do think so. If I mistake not, you have tried this game on before."

"What imperance!"

"Come, madam, be in a hurry!" persisted the conductor, reaching forward and taking the old lady's largest bundle from the rack.

"I should like to speak to you a moment, Mr. Conductor," I interposed, unable any longer to contain my indignation.

"What do you want?"

I rose, and requested him to go with me to the rear of the car.

"Speak quick, young man. Do you know this woman?" demanded the bustling official.

"No; but I will be responsible for her fare," I replied, with as much dignity as Mr. Collingsby could have assumed. "If she don't pay you when we get to Chicago, I will."

"Will you, indeed! That is very kind of you; but we don't do business in that way," laughed the conductor, with a glance which indicated how much he pitied my greenness. "She has money enough, and she didn't buy any ticket. It is only a trick to get rid of paying her fare."

"I will be responsible for the fare."

"Pay it now, then," added the conductor, shrugging his shoulders.

I do not know what it was that prompted me to this chivalrous action in favor of a very disagreeable old lady; but I felt like a Christian who was fighting the battle of his enemy. I took out my porte-monnaie, and from the fifty-three dollars I had left of the sum I had taken to pay my expenses, I gave the conductor twelve. He handed me a check for the old lady, jumped out, and started the train. He treated me as though he thought I was a fool; and I was myself inclined to believe he was more than half right.

Several passengers had left the car at this station, and when I returned to my seat, I found that Mr. Collingsby had changed his place for one where he had a whole chair to himself, at some distance from the old lady. I had no doubt he was glad to escape from the vicinity of the troublesome passenger; but he still read his newspaper, as though nothing had for a moment ruffled the current of his thoughts.

"I knew he wouldn't dare to put me out of the car!" said Mrs. Whippleton, as I resumed my seat at her side. "Don't talk to me! He didn't dare to perpetuate such an outrage."

"We are all right now," I replied.

"Yes, we are. Put me out! I should like to seen him done it! I should! I reckon my son Charles would have taught him what it was to perpetuate such an outrage on his mother. As for that Mr. Collingsby, he's a mean man! Only to think that he didn't know me!"

"Have you ever met him?"

"Have I? Yes, I have. I have been in the counting-room when he was there, and he looked right at me! And now he don't know me! No matter; that conductor didn't dare to put me out of the car! He would have lost his place if he had."

I handed her the check which the gentlemanly official had given me.

"What's that?"

"Your check."

"He's gettin' very perlite. How came he to give you this?"

"Because I paid your fare," I replied, in a low tone; for I did not care to expose my innocence to the people around me.

"You did?"

"Yes; he would certainly have put you out of the car if I had not."

"I don't believe a word on't."

"I do, Mrs. Whippleton. He says you have done the same thing before."

"He's a fearful liar. I'll tell my son Charles all about it, and, if he has any influence, that man shall smart for it."

"I don't think the conductor is to blame. He only did his duty."

"Then you think I'm to blame," said she, putting on her dignity.

"If you lost your ticket--"

"Do you think I didn't lose it?" she interposed, quick to catch even an implied imputation.

"Of course I think you did lose it. But the conductor cannot pass every one who says he has lost his ticket."

"Well, I don't care. It was a mean trick, and I'll tell Charles all about it."

"I wouldn't say anything to him about it. It will only worry him; and the conductor isn't to blame."

"Do you think it is right to put a lone woman out of the car because she lost her ticket?"

"The conductor didn't know you."

"Yes, he did know me. I rid over this road only a week ago, when I went down to St. Louis to see my nephew."

It was useless to argue the point with her. Perhaps, if she had made no fuss when she got into the car, the conductor might have entertained a different opinion of her. I wanted to obtain some information of her in regard to the Collingsby family; and I am willing to offer this as the reason for my chivalrous conduct.

"You know Mr. Collingsby, if he does not know you," I said, in order to introduce the subject.

"He's my son's pardner in business."

"Are you personally acquainted with him?"

"Well, I can't say I am much acquainted with him. His folks and ourn don't visit much, for, you see, the Collingsbys are rich and smart."

"He has a brother, I have heard."

"Yes; his brother Joseph is in Europe, with his wife and his sister."

"His sister?" I queried, deeply interested in this branch of the topic.

"Her name's Louise. She married a good-for-nothin' feller in St. Louis, and left him; so she's a grass widder now."

"Did you ever see her?"

"I never did; but law sake, I've hearn my son Charles tell all about 'em. He knows 'em, root and branch; and they are all on 'em jest about as proud as Lucifer, and as consayted as a pullet over her fust egg. They're rich, and that's all that can be said on 'em. My son Charles does all the business of the firm, and if it wan't for him they'd all gone to ruin long ago."

"But this Mr. Collingsby has a father?"

"Yes; and he's jest like all the rest on 'em. They are all proud and consayted, and they come naterally enough by it, for the old man thinks the ground ain't good enough for him to tread on."

"But he is not in business now?"

"Ain't he, though? Yes, he is. He's the sleepin' pardner of the house of Collingsby and Whippleton. He put some money into it; but my son Charles finds all the brains."

Of course I could not help having a very high estimate of her son Charles; but I was not quite prepared to believe that

my grandfather and my uncles were so deficient in everything but pride as she represented. Mrs. Whippleton continued to enlighten me in regard to the character and antecedents of the Collingsbys until the train stopped for dinner. I got out, and took a lunch, after the old lady had refused my invitation to do so. Reflecting that she had no money, I carried her a cup of tea and some sandwiches, which she did not refuse. The tea was hot and strong, and in refined and elegant phrase, she informed me that it "went to the right spot." I returned the cup and saucer as the bell rang, and resumed my place at her side.

"You are a real nice young man, and I'm only sorry I didn't take you into the seat with me when you fust got in," said she, apparently overcome by my chivalrous devotion to her comfort.

"Thank you, madam," I replied. "I remembered that you said you had not money enough even to buy a dinner, and I always like to do as I'd be done by."

"But I ain't so poor as you think for. I will pay you for my fare and for my tea," she continued; and, to my astonishment, she took from the folds of her dress a roll of bills, which had been carefully pinned in.

"I thought you had no money!" I exclaimed, amazed at the sight I saw.

"I didn't want to rob you. I hate mean folks, and I ain't afeered on 'em," she added, as she handed me the twelve dollars I had paid on her account.

"But you may find your ticket," I suggested.

"I don't expect to find it," she replied, with abundant resignation.

"If you do, I will get the money for it."

"I shall not find it. To tell the truth, I didn't have no ticket," she answered, in a low tone, and with a vile chuckling, which indicated that she was not to blame, even if her clever trick had failed.

I took the twelve dollars, and considered myself the luckiest person in the world. I did not blame Mr. Collingsby for not recognizing her, even if he did know her, and I begrudged the quarter I had expended upon her in tea and sandwiches.

CHAPTER V.

IN WHICH PHIL TAKES A ROOM AT MRS. WHIPPLETON'S BOARDING-HOUSE.

It was quite a shock to me to find that one whom I had supposed to be honest was guilty of a deliberate attempt to defraud the railroad company out of the sum of twelve dollars; who had resorted to gross lies and mean deception to carry her point. Upon my honor and conscience, I would rather have lost the twelve dollars I had advanced than had the old woman turn out to be a swindler. She might be fussy, she might be disagreeable, she might be a dozen things that are uncomfortable and unpleasant, if she had only *meant* to be true and honest, and I could have respected her.

I was amazed; first, that she could be guilty of such a vile trick; and second, that she had had the hardihood to acknowledge it, even to a boy like me. My respect for the knowledge and penetration of the gentlemanly conductor rose about ten degrees, and I was tempted to say to myself that I would never again interfere in behalf of another "lone woman," especially if she was the mother of one as smart as her son Charles.

"You needn't tell that nasty conductor what I say," said Mrs. Whippleton, as if conscious that she had been imprudent in revealing so much to me.

"I don't think he needs to be told. It appears now that he understood the case perfectly," I replied, disgusted with my seat-mate. "He said you did not have any ticket, and that it was all a trick to evade paying your fare."

"He didn't know that. He may say just the same thing six times, and be mistaken five on 'em."

"Didn't you intend to pay your fare?"

"Perhaps I should, if they hadn't pussicuted me so in the beginning."

"But you didn't buy a ticket."

"No, I didn't. You are a green boy. What difference does it make to this railroad company whether I paid my fare or not? They've got money enough."

"But they wouldn't make much if people didn't pay."

"It don't make no difference if one don't pay now and then. You hain't seen much of the world yet, my boy. When you have lived to be as old as I am, you'll know more."

"I hope I shall not live so long as to be proud of being dishonest," I replied, with considerable spirit.

"Dishonest? What do you mean by that? Do you pretend to say I'm dishonest?"

"Well, madam, we needn't quarrel about words; but, if I had tried to cheat the railroad company out of twelve dollars, or twelve cents, I should call it being dishonest."

"You are a silly boy."

"I hope I always shall be silly, then. I should think God had forsaken me, if I could deliberately try to wrong any one."

"You haven't seen the world. I have worked hard in my time. It took me a good while to earn twelve dollars; and when I see a chance to save twelve dollars, I generally always does so."

"You don't steal twelve dollars--do you--when you get a chance?"

"Steal! I hope not. I never did such a thing in my life. No, I'm an honest woman; everybody that knows me will say that. If that nasty conductor had used me well, I should have paid my fare; but it won't make no difference to the company whether I did or not. Why shouldn't Mr. Collingsby pay his fare as well as me?"

"He did; I saw him give up his ticket."

"You are a green boy. His ticket! It was a free pass. His father is a great railroad man, and the whole family ride for nothing whenever they please. It is just as right that I should go free as he; and I can tell you, if I can get over the road for nothing, it is my duty to do so--a duty I owe to myself and to my son Charles. You must live and learn, young man; and when you can go over the road for nothing, don't waste twelve dollars."

I did not like the old lady's philosophy, though I have since learned that there are a great many people in the world who

think it is no sin to cheat a railroad corporation out of a few dollars, more or less. I once heard a man, who pretended to be a gentleman, boasting that he evaded paying his fare in the train because the conductor did not call for it. I hold him to be a swindler, just as much as though he had been called upon for his ticket. When he got into the car, he virtually bargained with the railroad company to convey him a certain distance for a certain price. No matter if the conductor did not formally demand payment; it was his duty to pay, and he was just as much a swindler and a thief, as though he had stolen or cheated some individual out of the money.

I feel better now, after venting my righteous indignation on this subject. I have a good deal more respect for the thief who steals your money, or the gentlemanly swindler who plunders you of it by the polite tricks of his art, than for these pretentious knaves who lie without uttering a word, and steal without lifting a finger.

Mrs. Whippleton continued, for an hour, to assure me that I was extraordinarily green, imparting a lesson on worldly wisdom, which, I am happy to say, at the age of twenty-eight, has been utterly wasted upon me.

"You haven't seen much of the world, and you don't know what's what yet; but I like you, young man. You have behaved very well to a lone woman, and you shan't lose nothing by it," she continued.

"I am entirely satisfied," I replied.

"I didn't mean you should lose anything by me. I might have cheated you out of twelve dollars just as easy as nothing."

I was certainly very much obliged to her for her kind consideration in this respect; and I was forced to acknowledge the truth of her proposition. Though I despised her, I could not help seeing that she had been just towards me.

"I am very much obliged to you for not doing it," I replied.

"No; I never cheat nobody; and I hate mean folks. It would have been mean in me to let you lose twelve dollars after what you did for me. If it hadn't been for you I should have been put out of the car."

"But you had money to pay your fare."

"I wouldn't pay that nasty conductor after I had told him I had no money. One has to be persistent."

"I think you have been consistent all the way through."

"Thank'ee. After what you did, and the tea you fetched, I felt an interest in you; and it ain't many folks I do feel an interest in."

Of course not! Not many people would have done anything for her to induce her to feel an interest in them.

"I reckon you don't belong in Chicago," she continued.

"I do not. I never was there."

"Well, it's a wicked place."

Any place must be wicked from her stand-point.

"I suppose it is no worse than any city of its size."

"I don't know's it is. I suppose you have friends there."

"No."

"Well, where you goin' to stop, then?"

"I don't know yet. I shall go to some hotel, I suppose."

"Hotels are awful dear."

"I think I can stand it for a week or so at a cheap hotel. I don't mean to go to the Tremont House."

"Don't waste your money in that way, you silly boy. It will cost you a dollar and a half a day to live at any hotel."

"What shall I do?" I asked, willing to profit by the old lady's knowledge, while I abhorred her principles.

"I keep boarders myself; and I only charge 'em four dollars a week. I don't take none for a week or two; but I'll take you, after what's happened, at the same price. You can save six or seven dollars in this way."

"I thank you, Mrs. Whippleton. I'm very much obliged to you, and will go to your house."

I was really relieved by this friendly offer, for I did not like to go to a hotel among total strangers. Whatever Mrs.

Whippleton was morally could not affect me as a boarder for a brief period, while the saving of expense was a great item to me. When the train arrived at Chicago, the old lady gathered up her bundles, with my assistance, and we walked to her house, which was at a considerable distance from the station. The dwelling was a large, plain house. I found that it was furnished in a very cheap style. The landlady called a servant girl, who conducted me to a small room over the entry, in which there was a narrow bed. It did not compare favorably with my quarters at Mrs. Greenough's, but I thought I could stand it for a week. When I went down stairs, I was invited to tea with the old lady. I came to the conclusion that the boarders in the house paid full price for all they had, for the butter was very strong, and the dishes were not particularly clean.

Before we had finished our supper, Mr. Charles Whippleton was announced. He came into the room where the old lady was sipping her tea, and after casting a sharp look at me, he threw himself into a large rocking-chair, which was evidently kept for the especial use of his mother. He was well dressed, and after I had heard so much about the man, I scrutinized his features quite closely. I was not favorably impressed, for there was an expression of sharpness and cunning in his face which did not suit me. Mrs. Whippleton did not take the trouble to introduce me.

"Got home, mother?" said he, without wasting any of his breath in affectionate terms.

"I have, thank fortin; but I didn't expect to get home."

"Why, what's the matter now?" demanded the dutiful son, whose question implied that something was always the matter.

Mrs. Whippleton informed him what was the matter now, including a detailed account of her grievances. To my surprise, the affectionate son informed her that she was an old fool, glancing at me, as though, after a day's experience with his maternal parent, I ought to be able to confirm his rash statement in the fullest manner.

I prudently held my peace.

"I may be an old fool, but I know when I am insulted."

"I would rather given fifty dollars than had you appeal to Mr. Collingsby."

"He's a mean man."

"Perhaps he is; but I must keep on the right side of him."

"You can keep on the right side of him, Charles; but don't ask me to do so, for I hate mean folks. If I should meet that man in the street to-night, I wouldn't speak to him."

"He wouldn't cry if you didn't," sneered Mr. Charles.

"I don't know as I should ever have got home, if this young man had not took care on me."

Mr. Whippleton glanced at me again, as though he thought I was as big a fool as his maternal parent.

"Well, let all that go," continued the dutiful son. "Did you see Rufus in St. Louis?"

"I did see him; and only to think on't, after I had taken all that trouble and spent all that money, he wouldn't come," replied the old lady, indignantly.

"I hope you are satisfied now," added Mr. Charles, with much disgust.

"Well, I had my visit, any how."

"What's the reason Rufus won't come?"

"His folks don't want him to leave home. They say he isn't very well--just as though I couldn't take care on him!"

"Very well; you've kept me out of a clerk for three weeks for his sake, and that is all it amounts to."

Mr. Charles departed in disgust; and Mrs. Whippleton explained that she had been to St. Louis to induce her nephew's son, a young man of eighteen, to take the place of entry clerk in the counting-room of the firm. That was just such a place as I wanted; and, while the garrulous landlady was detailing the particulars, I considered whether I should apply for it.

CHAPTER VI.

IN WHICH PHIL IS ENGAGED AS ENTRY CLERK FOR COLLINGSBY AND WHIPPLETON.

I intended to be a clerk, but I had not thought of such a thing as applying for a situation in Chicago. I did not like the idea of being separated from my father; but, when I learned that there was a vacancy in the counting-room of Messrs. Collingsby and Whippleton, I was tempted to obtain it if I could. I did not expect or desire to make a violent assault upon my grandfather, but to reach him by easy and gradual approaches. A situation in the house of which he was the silent partner I thought would help me amazingly. It seemed to me that I could not plan anything better to accomplish my purpose.

I could get acquainted with my uncle and my grandfather. I hoped that I might even be able to do something to win their regard and favor. Certainly the first step towards such a result was to place myself in a position where I could see them occasionally. I did not like the looks of Mr. Whippleton, and I was afraid he had imbibed the worldly wisdom of his mother. But this feeling was not to weigh against the immense advantages I might derive from meeting the Collingsbys. The more I thought of the matter, the more I was inclined to apply for the place. I believed that I was fully competent to keep a set of books by double entry, and certainly I was fit for an entry clerk.

"What kind of a place is it that you wished your nephew to fill, Mrs. Whippleton?" I asked, after Mr. Charles had gone.

"Well, I don't know much about it, but Charles called it an entry clerk. I suppose he has to do his work out in the entry because the counting-room isn't big enough, or because he ain't smart enough to come into the presence of such mighty men as that Mr. Collingsby."

"How much do they pay him?"

"I don't know exactly; but not more'n four or five dollars a week--just enough for him to starve on. You see, I heard that my nephew's son wanted a place, and couldn't get one in St. Louis. I thought, this would be a good chance for him. I wanted to make 'em a visit, for they owed me some money I lent 'em. I told Charles he must take Rufus, and I put him off till I was able to go to St. Louis. The spring business was comin' on, and he couldn't wait; so I hurried off. I got the money my nephew owed me; but they wouldn't let the boy come to Chicago, though I told 'em I went down purpose arter him. Charles fretted a good deal because I made him wait; but Charles minds his mother, if he is sassy sometimes. He knows I've got some money that I can't take with me when I leave this world for a better one."

I thought it was rather impudent for her to talk about a better world, when she was doing all she could to make this a mean one; and I doubted whether, unless she mended her ways, the other would be a better one to her.

"I have two merried daughters that need what little I've got more than Charles does; and he owes me now for what I let him have to set up in business. He owes all he has in this world to me," continued the old lady, complacently.

"He wants an entry clerk immediately?" I suggested.

"Yes; Charles has had to do all the work himself, for, you see, he keeps the books of the firm. Well, he does all the business, for that matter. He's all there is of the firm, except the money the Collingsbys put in. Howsomever, I suppose it's just as well that Rufus didn't come, for ef he had, I should had to board him for three dollars a week; and he's a growin' boy, and eats more'n a man."

"Do you think I could get this place?"

"You! My stars! I don't know!" exclaimed the old lady. "Can you write?"

"Yes."

"Good at figgers?"

"Pretty good, I think."

"They want somebody that's smart. Charles was afraid Rufus wouldn't do, but I desisted on having on him; and Charles knows I'm smart enough to make a will now if I take a notion."

"I didn't think of looking for a place in Chicago," I added; "but this looks like a good chance."

"Why didn't you say so before Charles went off? If you want the place, you shall have it. I say so, and I know what I'm saying; and Charles has been afraid all along that I might make a will."

"I should like to go on trial; but I don't know that I can stay in Chicago a great while."

"They want somebody right off, and somebody that's smart."

"I think I could suit them. I can keep books; and besides, I have worked at carpentering for two years, and I know something about lumber. Where is your son now? Is he in the house?"

"Sakes, no!" exclaimed the old lady, beginning to be excited. "He don't board here; 'tain't smart enough for him; but I'll go with you and see him."

"Thank you, Mrs. Whippleton."

"I'm pretty tired; but I'm allus willin' to do what I can for a feller-cretur. I went clear down to St. Louis to help my nephew's son; and I'll do as much for you as I would for him."

"I won't trouble you to go with me. If you will tell me where he is, I will go alone."

"That won't do. I must lay down the law to Charles; and if he dares to do any different from what I tell him, he won't touch any more of my money--that's all."

I did not exactly like the idea of having Mr. Charles placed under compulsion to take me, whether he liked me or not; and I decided, if he objected to the arrangement, to take myself out of his way. We walked to the residence of Mr. Charles, which was a genteel house in a good section of the city. He had a parlor and bed-room, and seemed to live in good style. Before she said anything about me, Mrs. Whippleton took her son into the entry, where, I suppose, she "laid down the law" to him."

"My mother says you want a place as entry clerk," said Mr. Charles, when they returned to the parlor, where I was seated.

"Yes, sir," I replied, with becoming deference.

"When can you go to work?"

"At once, sir."

"To-morrow morning?"



THE EXAMINATION IN BOOK-KEEPING.
PAGE 73.

"Yes, sir."

He then questioned me in regard to my knowledge of book-keeping and arithmetic, and wanted to know if I understood board measure, and could read lumber marks. I told him I had been a carpenter, and knew all about lumber. I could keep a set of books by double entry, and thought I was competent to perform all sorts of mercantile calculations. But he was too shrewd and suspicious to take me on my own recommendation. He gave me a sheet of paper, pen, and ink, and told me to write my name.

"Farringford!" exclaimed he, as he read what I wrote.

"Yes, sir; that is my name."

"Do you belong to the Farringfords of St. Louis?"

"Yes; but I was brought up on the upper Missouri."

"Well, your name is nothing in your favor; however, that isn't your fault," he added, magnanimously; but fortunately he said no more on that subject. "Now, what is the interest on two thousand dollars for six months at eight per cent?"

"Eighty dollars," I replied, as soon as he had the question out of his mouth, for my father had practised me thoroughly in all the short methods of computing interest.

He gave me half a dozen other problems; but, as he selected only those which he could solve in his own mind, I was very prompt in my replies. He then wrote out an example in averaging accounts, and as it was not a difficult one, and involved only round numbers, I did it very readily.

"But the most important thing with us," added Mr. Whippleton, "is simple addition. I don't like to wait half an hour for a clerk to run up a column of figures."

He then wrote about twenty sums of money, each having five or six figures, and told me to add them. My father had always assured me that simple addition tried the young accountant more than anything else, and he had insisted that I should practise it until I could run up a column as rapidly as my eye could take in the figures. I had used this exercise for months, until I flattered myself I could give the sum of a column as quick as any practised book-keeper. At the same time, he had taught me his own method, that of taking two figures at once, and adding their sum to the result already obtained. It was just as easy for one quick at figures to add thirteen, sixteen, eighteen, or nineteen, as it was to add three, six, eight, or nine. Thus, if the figures in the column were 6, 5, 4, 7, 9, 3, 8, 2, 9, 1, my father added them in couples, for it required no effort of the mind to add six and five, four and seven, nine and three, eight and two, or nine and one; and the mental process was eleven, twenty-two, thirty-four, forty-four, fifty-four.

I had practised this system until I could carry it along as rapidly as I could by adding a single figure at a time. Mr. Whippleton made his figures in duplicate when he wrote them, and added one himself to prove that I was right or wrong. Before he was half done, I had my result.

"You are wrong," said he, decidedly, when he had finished. "I would rather have you use twice as much time, and have the result right, than do it quick, and have it wrong. Accuracy first, and speed next."

That was just what my father had always told me, and I was rather mortified at the failure. I went over the columns again, with the same result.

"I get it so again, sir," I replied, when I had added the columns in an opposite direction from that taken the first time.

Mr. Whippleton added his figures a second time; but there was still two hundred dollars' difference in the two amounts.

"You add mine and I will add yours," said he, as we exchanged papers.

This time I made his figures come out right; but I was also astonished to find that he too made mine come out correctly.

"I see it, sir," I added. "In the fourth item the five on your paper is a three on mine, and we are both right."

"Exactly so! You'll do, young man, though I should like to see you make out a bill. We sell Tobey Tinkum forty-two thousand Michigan pine boards, clear, at thirty dollars;" and he proceeded to give me several items, which I could not have written down if I had not been a carpenter, for the technical terms would have bothered and defeated me.

When my late employer, Mr. Clinch, found that I had some knowledge of arithmetic and accounts, he used to set me at work on his bills, to see if they were cast up correctly. This experience had prepared me for precisely the ordeal I was at present undergoing. I wrote the bill as handsomely as I could, though without straining over it, and figured up the prices, extending them and adding them. The examiner seemed to be very much pleased, and wanted to know where I had learned so much about the lumber business. I explained, and told him I had used about all my evenings for two years in studying.

"You'll do," said he. "Now, what wages do you expect?"

"I don't know; what do you pay?"

"Well, we pay three or four dollars a week. As you are pretty good at figures, we will give you four."

"I made more than that at my trade. I can't afford to work for four dollars a week, sir. It would only pay my board."

"What do you ask?"

"I will work eight weeks, say, at six dollars a week."

Mr. Whippleton objected; but I was firm. He evidently thought I was just the person he wanted, and he finally consented to my terms, but insisted upon making the time a year. I told him I could not agree for a longer time than I had named without consulting my father. He yielded this point also, and I promised to be at the counting-room of Collingsby and Whippleton the next morning.

I walked home with Mrs. Whippleton, who again assured me that she was always willing to do what she could for a "feller-cretur."

CHAPTER VII.

IN WHICH PHIL TAKES HIS PLACE AT THE DESK, AND IS ENGAGED FOR A YEAR.

When I reached the house of Mrs. Whippleton, I took my writing materials from my bag, and wrote a long letter to my father, detailing the incidents of my journey, and explaining the motives which had induced me to take the situation in the counting-room of Collingsby and Whippleton. I was satisfied that he would not object, though he might not fully approve the course I had taken. I was up very early the next morning, and made a hurried survey of the city before breakfast. I walked from Washington Street, where my boarding-house was located, through Halstead Street, to the north branch of the Chicago River, where I found the lumber-yard of the firm. I read the sign and examined the locality with interest.

I ate my breakfast at half past six; and though the beefsteak was very tough, and the butter very strong, I sustained my reputation as a good eater. I had lived too long in the wilderness, where we did not often have any butter, to be thrown off my balance by the accident of a rancid article, and I had certainly eaten buffalo meat that was as much tougher than any beef as sole leather is tougher than brown paper. Strong butter and tough beef are not good, I allow; but they are by no means the sum total of human misery. I had a clean conscience, and I ate a hearty breakfast.

I had been told to be at the counting-room at half past seven; but I was on hand at seven. I saw several salesmen and laborers in the lumberyard, but there was no one in the counting-room. I seated myself, and picked up the morning paper. I did not find any paragraph announcing my arrival at the great city of the west; and I suppose it was of no great consequence. However, I found enough to interest me, till I was disturbed by the entrance of a young man about my own age.

"Good morning, sir," said he, briskly, as he glanced curiously at me. "What can I do for you?"

"Nothing," I replied.

"Didn't know but you had an order."

"No, I have no order."

He looked at me as though he thought I ought to tell him what I wanted.

"Can I sell you any lumber to-day?" he continued.

"I don't think you can. I'm waiting to see Mr. Whippleton," I answered, in order to save him the trouble of any unnecessary questioning.

"If you are in a hurry you had better not wait, for he hardly ever gets here till eight o'clock," said the young man, as he went to the desk and opened an account book.

"I'm in no hurry. I'm going to work here."

"Is that so?"

"That's so."

"Who engaged you?"

"Mr. Whippleton--last evening."

"What are you going to do?"

"I am engaged as entry clerk."

"Good! I'm glad to hear it. I'm yours truly. Who are you?"

"I'm yours truly," I replied, laughing.

"You're a brick! My name is Land Limpedon. What's yours?"

"Philip Farringford."

"Capital! Philip Farringford, I'm deuced glad to see you if you are to be the entry clerk. I've had to do some of that work, and I don't like it. I don't think writing is my forte. I suppose you can write."

"I can make my mark."

"That's about all I can do. You have come at just the right time. We are driven with business. By the way, you needn't wait for Mr. Whippleton. I'll set you at work. I've just sold a bill, and want it entered. Take your pen, old boy, and show us whether you can spatter the ink or not. By the way, are you a hard brick or a soft brick?"

"I think you will find me a hard brick," I replied, at a venture, for I had no idea of the technical significance of the terms he used.

"Capital! That's a Chicago brick. Did you come from the country?"

"I came from St. Louis."

"Capital, still! You don't smell of mullein and cornstalks. Here's a good pen. Just enter these items, and give me a bill of them," he rattled on, taking a memorandum book from his side pocket. "A Chicago brick! That's the brick for me."

I took the pen, and stood at the desk.

"I can break you in before Whippleton gets here. Now, charge, F. P. Moleuschott--got that down?"

"Yes."

"Capital! The point of your pen is greasy. But I'll bet a quarter you didn't spell the man's name right," he added, looking at the page of the sales book where I had entered it. "Pon my word you did, though! These Dutchmen's names bothered me so that I used to get almost choked to death before I could speak one of them."

I had always been a diligent student of the literature of the sign-boards, and I was tolerably familiar even with German proper names. It is a good plan for a young man who is going into business to read the signs in the streets as he passes along.

Mr. Land Limpedon rattled off a long bill of small items, and jumbled in the technical terms of the trade, with the evident intention of bothering me; but I was posted, and did not have to ask him to repeat a single item. I entered the charge, and made out the bill.

"Capital!" exclaimed the young salesman, as he glanced at the bill. "I couldn't have done it any better myself."

I was willing to believe him as I glanced at the page of the sales book where he had made entries, and saw what a villanous hand he wrote, and what blots and blunders he had inflicted upon the innocent white paper. However, he was good-natured, and did not pretend to be a book-keeper; so I was willing to forgive him.

"What time does Mr. Collingsby come to the counting-room?" I asked, as he was looking over the bill.

"The young man comes about nine or ten; but he don't stay here much of the time. Some days the old gentleman looks in about eleven, and some days he don't," replied Land, as he left the office.

I was at the desk, and had made my first debit. The situation was novel, but it was pleasing. It was DESK AND DEBIT, for which I had been seeking for weeks.

The counting-room was divided into two apartments. In the first, which occupied the front of the building, were the desk, the safe, the books, and the papers. All the general business of the firm was transacted here; and my position was behind the desk in this room. Separated from it by a partition composed mostly of ground glass windows was the other apartment, whose interior I had not yet seen. As Mr. Whippleton was the bookkeeper, and had the general charge of the finances of the firm, I concluded that the interior room was appropriated to the use of the dignified senior partner and his father, the special partner, when the latter chose to honor the establishment with his presence.

While I was taking a deliberate survey of the premises where I was to pass at least several weeks, two salesmen, with their memoranda in their hands, bustled into the counting-room, each attended by a customer, to whom he had sold a bill of lumber. They had been informed by Land of the debut of the new entry clerk, and they read off their sales to me, which I entered upon the book, giving them bills for the purchasers. One of them paid his bill, and I was looking for the cash book when Mr. Whippleton made his appearance.

"So you are really at work, Philip," said he, as he glanced at the sales book.

"Yes, sir; I have made a beginning. I was looking for the cash book, sir."

"I keep the cash book myself," added he, in a manner which indicated that I was not to meddle with it.

But I found enough to do in making bills and charges. It was early in the spring, and there was a great deal of building in the city. Business was very driving, and I had all I could do. It was the same thing over and over again all day long; but I enjoyed my occupation in spite of its monotony.

About nine o'clock Mr. Richard Collingsby entered the counting-room. He passed my desk, glanced at me, and entered the sacred precincts of his sanctorum. Mr. Whippleton immediately made him a visit, and doubtless informed his senior that he had engaged an entry clerk. I did not see the dignified partner again till he left the counting-room at two o'clock. He did not even glance at me this time, and probably had no suspicion that he had ever seen me before. I was too insignificant a mortal to engage his attention even for a single instant. Yet he was my own uncle, though I might be in the same office with him for years without his knowing the fact.

At twelve o'clock I went to dinner. As I passed through the yard, I saw lying on the bank of the river a beautiful sail-boat, which attracted my attention. It was about thirty feet long, and had quite a large cabin in the forward part. I had hardly ever seen a sail-boat, and I was much interested in her.

"Whose is this?" I asked, as Land Limpedon joined me on his way to dinner.

"Mr. Whippleton's; he's a regular water bird, and in the summer he spends all his spare time in that boat."

"Does he sail on this river?" I asked, glancing at the muddy lagoon.

"No; he takes her out on the lake, and goes off for a fortnight in her, when he can spare the time."

I had had some experience with boats on the upper Missouri, and had some taste for them, though I had never even been in a sail-boat. I hoped Mr. Whippleton would take it into his head to invite me some time to sail with him. I went to dinner with the image of the boat's sharp bow and graceful lines lingering in my mind. The beef was no tougher at noon than it was in the morning, and I think Mrs. Whippleton was convinced that I was not a profitable boarder at four dollars a week.

But I do not intend to weary my reader by giving the monotonous details of my daily experience at the desk. I discharged my duties faithfully, and to the entire satisfaction of Mr. Whippleton. On the second day, I saw Mr. Collingsby, senior. Like his dignified son, he took no notice of me. Possibly he asked my name in the private office; but I never knew whether it gave them any uneasiness or not, though I am very confident neither of them suspected that I was the son of Louise Collingsby. The name was not so uncommon as to indicate that I belonged to the hated Farringfords of St. Louis.

Whatever may have been said in the private office, nothing came to me from either of the men in whom I was so deeply interested; and it often occurred to me, as the weeks passed by, that I was doing nothing to accomplish my great mission in Chicago. My father answered my letter, and advised me, if I had a good place, to keep it. I wrote to him every week, and received a letter from him as often.

The eight weeks for which I had been engaged passed off, and I hinted to the junior partner that my time was out.

"Very well; you can go on just as you have," said he.

"I don't care about going on any farther at six dollars a week," I replied.

"What do you want?"

"Eight, sir."

"I will speak to Mr. Collingsby."

He did speak to him, and my salary was advanced to eight dollars a week for a year. I was satisfied I was earning that amount, and Mr. Whippleton intimated that he should require me to do more of the general book-keeping.

CHAPTER VIII.

IN WHICH PHIL TAKES A SAIL ON THE LAKE WITH MR. WHIPPLETON.

"Phil, do you know anything about a boat?" asked Mr. Whippleton, one Saturday afternoon, at the close of the month of May.

I was standing on the bank of the river, looking at his boat, which had been thoroughly repaired, painted, and rigged, and lay off the lumber-yard. She was a beautiful craft, and after we had shut up the counting-room, I paused to look at her.

"I don't know anything about a sail-boat," I replied; "but I used to handle a row-boat on the upper Missouri."

"You are used to boats, then?"

"Yes, to row-boats."

"If you are not in a hurry, you may go down the river with me; and I intend to take a little turn out in the lake," he continued, as he hauled the sail-boat up to the shore.

"Thank you, sir; I should like to go very much," I replied.



THE SAILING EXCURSION.
PAGE 90.

The craft was called the Florina, though why she had what seemed to me such an odd name, I did not know at that time. I afterwards ascertained that he was engaged to a young lady who bore that interesting name, though, for reasons which will appear in the sequel, he never married her. I was delighted with the boat when I went on board of her, and glanced into her comfortable cabin, which was furnished like a parlor. He had evidently spent a good deal of money upon her, and I soon found that Miss Florina was an occasional guest on board.

She was sloop-rigged, and carried a large jib and mainsail. Everything about her was fitted up in good style; indeed, the carpenters, riggers, and painters had been at work upon her for a month. I was rather sorry, as I looked at her, that I was

not a rich man, able to own just such a craft, for I could conceive of nothing more pleasant than coasting up and down the lake, exploring the rivers, bays, and islands. I thought I could live six months in the year on board of the Florina very comfortably. But, then, I was not a rich man; and I had a great work before me, with no time to waste in mere amusements.

"Now take off those stops, Phil."

"Stops?"

"Those canvas straps with which the mainsail is tied up," he explained.

I concluded that the mainsail was the big sail nearest to me, and I untied the "stops," making a note of the name for future use.

"That's it; now stand by the jib halyards," added Mr. Whippleton.

"I'll stand by 'em till doomsday, if you will only tell me what they are."

"I call things by their names in order that you may learn them," laughed the junior partner, as he went forward and cast off the ropes indicated, which were fastened to a couple of cleats on the mast. "One is the throat, and the other is the peak-halyard."

We hoisted the sail, and I observed the use of the halyards, and how to manage and make them fast. I was confident that I should not have to be shown a second time how to do anything. Fortunately there are so few ropes on an ordinary sloop that my weak head could carry the names and uses of all without confusion. There was not much wind up there in the lagoon, or the river, as it is more politely called; but what there was came from the westward, and the skipper said it was fair to take us down to the lake.

"Cast off the painter," continued Mr. Whippleton.

"Who?"

"The painter."

"He's not here; and if he was, I shouldn't like to cast him off here, where the water is so dirty; I would rather wait till we come to a cleaner place," I replied.

"That rope by which the boat is fastened to the wharf is called a painter," added the skipper.

"O, is it?" I replied, unfastening the rope at the shore end, and pulling it on board.

"That's it. You will be as salt as a boiled lobster one of these days, Phil."

I thanked him for the compliment, as I supposed it to be, though I had not the least idea what a lobster was. The skipper took the helm, and the boat began to move.

"Haul in that sheet, Phil," said he, quietly.

I rushed for the cabin, where I had seen two beds very neatly made up in the berths.

"Where are you going?"

"After the sheet. There's some on the beds in the cabin."

"The rope fastened to the boom," he continued, laughing at my blunder, and handing me the end of the line upon which I was to haul.

I pulled in, and the effect was to bring the boom over the deck. Putting the helm hard down, he brought the Florina up into the wind, so as to clear a lumber schooner which lay just below. I wish to say that I describe the movements of the boat from the knowledge I have since obtained, for I am an "old salt" now. I watched the operations of the skipper with keen attention, for I was taking my first lesson in handling a boat, and I was deeply interested. Skilfully he navigated the crowded river, and I hauled in and let out the sheet twenty times before we reached the broad lake. The drawbridges were whisked open in the twinkling of an eye, and in about half an hour we passed out of the river.

I saw why Mr. Whippleton was anxious to have an assistant in the Florina with him, for I found it was no joke to haul the sheet, and my hands, grown tender in my clerical occupation, exhibited two or three blisters when we reached the mouth of the river. It was a nice thing for a gentleman like him to sit at the helm, and handle the tiller; but I fancied he did not enjoy hoisting the mainsail, and hauling the sheet, alone.

"There, Phil, the worst of it is over now," said Mr. Whippleton, as he headed the boat down the lake. "We are out of the river, and we have plenty of sea room here. You may clear away the jib."

I had already learned what the jib was, and I went out on the bowsprit, as I had seen the men do on other vessels. I loosed the sail, and hoisted it. The jib-sheets led aft to the standing-room; and, as soon as I had made fast the halyard, the skipper luffed up and fastened down the jib. The boat heeled over, and began to cut through the water at a very exciting rate. It was a very pleasing and delightful sensation to me, and from that moment I became a sailor in my aspirations. I had never seen the salt water, and had a very indefinite idea of the expanse of ocean.

"How do you like it, Phil?" asked Mr. Whippleton.

"Very much, sir."

"I'm glad you do, for I want some one to sail with me. This boat is rather large to be handled comfortably by one man, and two make it a pleasant thing for both of them. Sit down here, and make yourself happy," he added, pointing to the cushioned seat at his side.

I accepted his polite invitation, and thought he was very considerate to me, his humble clerk. He then explained my duty in tacking or coming about, which was to let go the jib-sheet on the lee side, when the sail shook, and haul in on the weather side. To illustrate the point, he made a tack and ran in towards the shore. I readily understood the whole matter, and by this time I felt that I could sail the *Florina* myself.

"Phil, you break in as a book-keeper a great deal better than I expected you would," said Mr. Whippleton, when he had tacked again, and was standing along the shore with the wind on the beam.

"I have taken an interest in the subject, and studied it very attentively. My father, who served his time at the desk, gave me a great deal of instruction."

"Who is your father?"

"He was formerly a merchant, but now he is the agent of a wealthy real-estate owner."

"He instructed you very well. Has Mr. Collingsby said anything to you lately about your duties?"

"No, sir; he has hardly spoken to me since I have been in the counting-room; never, except to ask me a question," I replied.

"He does not say much to any one; but he is well pleased with your work, and spoke of the neat appearance of your books to-day."

"I am certainly very much obliged to him," I added, delighted with this testimony; for I felt that it was the first point I had gained towards the discharge of my great mission.

"He says you write very handsomely and very plainly; that your footings and extensions are uniformly correct."

"I try to have everything right and neat," I answered, delighted beyond measure at this kind opinion of me.

"I took occasion, while the subject was warm, to mention a matter of which I have been thinking lately," continued Mr. Whippleton. "I have a great deal of out-door business to do, and the entire charge of the books is too much for me. We are going to have another entry clerk, and you will hereafter be the assistant book-keeper."

I was very much obliged to him for this new mark of confidence. He explained that he did not intend to give me the entire charge of the books yet, but that I should do the posting and keep the cash book; or rather, that I should assist him in doing these things. He wished me to look into the system of book-keeping the firm had adopted, and prepare myself to keep the books in the course of a year. I promised to be diligent and attentive, but I assured him that I already understood the method.

"Between us both, when we have another entry clerk, we shall have a little more time for sailing," he added. "If we can get away at three or four in the afternoon, we shall have some jolly cruises, for we can make an easy thing of it in the boat as well as at the desk."

"How far can you go in this boat?" I asked, as I glanced at the broad expanse of waters to the north and east of us.

"How far? As far as you please. A thousand miles. You can go to the head of Lake Superior, or through Lake Huron to the foot of Lake Erie."

"Not in this boat."

"Why not?"

"Because she isn't large enough."

"Yes, she is. Her cabin is large enough for two to sleep in; and there is a cook-stove forward, where you can get up as good a dinner as they have at the Tremont House."

"But there are violent storms on the lakes, I have read."

"So there are; but the Florina will stand almost anything in the shape of a blow. All you have to do is to reef, and let her go it. But you can always tell when it is going to be bad weather, and you can make a harbor. With a boat of this size you can run into any creek or river, anchor, and eat and sleep till it is fair weather again. I always keep within a few miles of the shore, on a long cruise. If I can get away for two or three weeks this summer, I intend to make a voyage up to the strait, and down on the other side of the lake."

"I should like to go with you first rate."

"My friend Waterford, who has made his fortune by speculating in lands, keeps a boat just like the Florina; and last summer he went to Detroit and back in her."

The picture he drew of life on the lake pleased me exceedingly, and I could not but sigh when I thought that such amusements were only for rich men. A poor boy, like me, had no right to think of them. Mr. Whippleton had come about, and at dark we were at the mouth of Chicago River again. I took in the jib, and he moored the boat near the lake. When we had put everything in order, he invited me to sail with him the next day.

"To-morrow will be Sunday," I suggested.

"What of it? The Florina sails just as well on Sunday as on any other day."

"I would rather not sail on Sunday. I want to go to church and to Sunday school."

"I didn't think that of you," replied the skipper, contemptuously. "I always sail Sundays, and I expect to race with Waterford to-morrow."

"I hope you will excuse me, sir; I would rather not go."

I saw that he was disgusted with me, but I could not yield this point. I went home, feeling that I had offended my employer, who evidently wished me to assist him in handling the boat.

CHAPTER IX.

IN WHICH PHIL ATTEMPTS TO MAKE OUT A TRIAL BALANCE.

I went to church and to Sunday school as usual the next day; and I knew that I felt better than I should have done on board of the Florina. The next day, however, when I met Mr. Whippleton in the counting-room, he seemed to have laid up no grudge against me: on the contrary, I thought he was rather more pleasant and considerate than usual; but perhaps his conduct was only in contrast with what I had expected.

On Thursday morning, Bob Murray, the new entry clerk, appeared, and I spent the forenoon in initiating him into the mysteries of his duty. In the afternoon I commenced posting, for Mr. Whippleton had been so busy with his boat, and with his other out-door occupations, that the books were somewhat behindhand. While I was thus engaged, I obeyed the instructions of the junior partner, and examined carefully into the system by which the accounts were kept. I began early in the morning and worked till late at night, until I had posted everything down to the Saturday of the preceding week. Then I had no difficulty in keeping the work up.

Mr. Whippleton was away now a large portion of the time. I knew that he was engaged to some extent in real estate speculations, and he hinted to me that these operations occupied a considerable portion of his time. He had simply directed me to post the books, but having mastered the system, I was disposed to show him that I was competent to keep the books alone. I footed up the columns of the invoice and sales books, and I intended to surprise him, at the end of the month, by showing him a trial balance and a statement of results. I thought I could do this, and it would be a feather in my cap if I succeeded. It would not only be good practice for me, but it would show the exact condition of the business.

While I was at work on the invoice book, I found what appeared to me to be an error. The invoices, or bills of lumber purchased by the firm, were all carefully filed away. On referring to the original document, I found it footed up five instead of fifteen thousand dollars. I turned to the cash book, and found that fifteen thousand dollars had been paid on account of this transaction, and I concluded that there must be another bill. I could find no other. The purchase had been made while I was in the office, and I remembered the bill.

I decided to examine all the invoices from the first day of the year, and compare them with the entries in the book, which had been transferred to the ledger. I discovered four other entries for which there were no invoices at all. In other words, there was merchandise to the amount of about thirty-five thousand dollars of which I could obtain no knowledge whatever. However, I went on with my trial balance, and the result, when I had completed it, was startling to me. My statement showed that the firm had lost over ten thousand dollars in five months, taking the stock on hand at cost and considering all debts good.

The head salesman kept what he called a "lumber book." The first entry in it was the amount of stock on hand at the beginning of the year. To this was added all lumber bought, and from it all sales were deducted, so that the book showed the amount of lumber of each kind on hand. This he did so as to be able at all times to report what new stock was needed, and then Mr. Whippleton ordered it. As there was not a great variety of merchandise, the keeping of this book did not demand much labor, each salesman being required to deduct his sales from the gross amounts.

None of the invoices which were missing had been entered in this book. It appeared, therefore, that the firm had thirty thousand dollars worth of stock on hand more than was exhibited by the lumber book. I did not understand it, and I came to the conclusion that I did not know half so much about book-keeping as I had flattered myself I did. Still my accounts all "proved," and though I worked over this problem every evening till midnight, I could not arrive at any different result.

I was amazed, and even vexed. I did not like to say anything to Mr. Whippleton, because I wished to surprise him with my knowledge of accounts on the first of the month. It would astonish him to learn that the firm had lost over ten thousand dollars in five months, several of them the best in the year for business. I came to the conclusion that my laudable design would be a failure, or only prove that I was a vain and conceited boy, who knew but little of the science of accounts. I did not suspect that anything was wrong, except in my own calculations. Probably Mr. Whippleton knew all about the matter, and in due time would set it right, showing that the concern had made twenty or thirty thousand dollars in five months, instead of losing ten thousand.

"Is Mr. Whippleton in?" asked a gentleman, one day, while I was harassing my brain over the knotty problem.

"No, sir," I replied. "He went out at ten o'clock, and I have not seen him since."

"Sorry; I wanted to see him."

I soon found that this gentleman was the agent of the Michigan Pine Company, in whose invoice the discrepancy of ten thousand dollars appeared. Without indicating my purpose, I made such inquiries of him as enabled him to give the information I wanted. I was satisfied that the invoice on file was correct, and that no lumber had been purchased for which the firm had not received a bill.

Of course this discovery only added to my perplexity, and I worked half a day over the head salesman's lumber book; but I finished the investigation no wiser than I had begun it. On the cash book it appeared that the amount of the actual bill had been paid at one time, and the ten thousand dollars at another. I give the amount in round numbers, though it varied somewhat from these figures. I worried myself over the matter till I was afraid it would make me sick, and then I gave it up in despair. The first day of the month came, and when I added the month's business to my trial balance, I found another amount of five thousand dollars unexplained by any invoice. The balance against the firm remained about the same. Mortified at my defeat, I decided to show my statement to Mr. Whippleton, for I was deeply interested to know where "the figures lied."

"What's that?" demanded the junior partner, as I laid my balance sheet and statement before him.

"I have made out a trial balance and statement, sir," I replied.

"Who told you to do that?" he asked, with a glance at the sanctum of Mr. Collingsby.

"No one, sir."

"What do you mean by wasting your time in that way?"

"You told me to look into the system of keeping the books, and I thought I could not do it any better than by getting out a trial balance for the last six months."

"We don't take a trial balance but once a year."

"I only did it for practice, so that I might understand it better when I had to do the real thing."

"I don't care about your overhauling the books to that extent without my knowledge," added Mr. Whippleton, looking very much displeased.

I began to think I had sailed my last sail in the Florina; but as I had kept the books up square, I did not feel that I had done anything to incur his displeasure.



THE TRIAL BALANCE.

"I only did it for practice, sir," I repeated, in excuse for my wicked conduct.

"Did Mr. Collingsby tell you to do that?"

"No, sir; he never said a word to me about it."

"Have you shown it to him?"

"No sir; of course not. There is something wrong about it. You understand these things so well that I suppose you can tell me at a glance just what the matter is."

"Perhaps I can," he added, glancing at my sheets. "What's the matter with it?"

"I make it out that the concern has lost about ten thousand dollars in the last six months' business. Of course that can't be so."

"Certainly not; and that shows the folly of boys like you meddling with what you don't understand," said he, sourly, and in a more crabbed tone than he had ever before used to me.

I had expected to be commended for the zeal I had shown in my efforts to master the details of the business, instead of which I found myself sharply reprov'd. I had made a failure of my purpose to get out a correct trial balance, and this was sufficiently mortifying without the reproach the junior partner cast upon me. I hung my head with shame while he glanced over the trial balance, which, according to my father's system, included the balance sheet. I supposed his practised eye would promptly detect my error.

"What's the matter with it?" said he, petulantly.

"There is something about the invoices that I don't understand; but I suppose it must be because I am so thick-headed," I replied, with becoming humility.

"With the invoices?" added he, with a kind of gasp which attracted my attention.

I glanced at him, and I observed that his face was deadly pale. His lip quivered, and he appeared to be very much agitated. I was astonished at this exhibition on his part, and while I was considering whether he was angry with me or not, he walked away and drank a glass of ice water at the table. I had seen him turn very pale when he was angry, and I was afraid I had mortally offended him by my innocent zeal.

"What's the matter with the invoices, Phil?" he asked, returning to the desk with a sickly smile upon his pallid face.

"I don't know that anything is the matter with them, sir. I suppose I have made a blunder," I replied, stammering with confusion, for the situation was entirely new to me. "The May invoice of the Michigan Pine Company foots up on the book about fifteen thousand dollars, but the bill on file shows only five."

"You have made a silly blunder, Phil," laughed he; but still his lip quivered.

"I supposed I had, sir; and I only wanted to know where my mistake was."

"There is only one little trouble with you, Phil. You think you know a great deal more than you do know."

"I suppose you are right, sir. I thought I knew how to make out a trial balance and balance sheet; but I find I don't, though I have done it a dozen times under my father's direction."

"These make-believe accounts are not like real ones," added Mr. Whippleton, sagely.

"I see they are not."

"I suppose you read a check mark, or something of that kind, for a one, in the invoice book."

"I should suppose so myself, sir, if the cash book and check book did not both show that the fifteen thousand dollars was paid to the Michigan Pine Company."

"Is that so?" said he, startled again. "I must have left those invoices at my room. I had them there one evening."

"Perhaps you have some others there," I suggested quietly, in my ignorance; "for the invoice book shows about forty thousand dollars' worth of lumber for which there are no bills."

"They must be at my room; I will bring them down," he added, turning away from me.

"They were not entered in the lumber book either," I added; "so, I suppose, if I add forty thousand dollars to the stock

item it will come out right."

Mr. Whippleton had dropped into a chair, and looked paler than ever.

CHAPTER X.

IN WHICH PHIL IS PERPLEXED ABOUT CERTAIN INVOICES.

"What's the matter, sir? Are you sick?" I asked, startled by the deadly pallor on the cheeks and lips of the junior partner.

"I don't feel very well, but I shall be better in a moment," he replied, faintly.

"What shall I do for you?"

"Nothing, Phil; I feel better now. I'm subject to these ill turns in the summer. I shall be all right in a few minutes. I'll bring down those invoices to-morrow. I bought my boat last year, hoping to cure myself of them by using exercise in the fresh air."

I waited a few minutes, and he recovered in a great measure from the sudden attack; but he was still pale, and appeared to be very nervous.

"The doctor told me if I attended to business so closely, I should break down altogether," he continued, rising from his chair.

"Well sir, I hope you will take a vacation, then," I answered, full of sympathy.

"I can't do it; that's the trouble. I hoped I should be able to take my trip round the lake this summer, but I don't see how I can do it. I have to do all the buying for the concern, and attend to all the finances. Mr. Collingsby, you know, really does nothing. The whole establishment rests on my shoulders, and I find I am yielding under the heavy load."

"I hope I shall soon be able to do more to help you," I replied.

It had occurred to me that the concern had been running itself for several weeks, for Mr. Whippleton had not been in the office half the time. I supposed, therefore, from what he said, that he was buying lumber, or attending to the finances of the establishment, in his absence, for he appeared to have injured his health very seriously. From "the speech of people," and from an occasional remark he dropped himself, I had learned that he was engaged in land speculations, but I was not willing to believe that these could add very much to his work.

"You have done very well, Phil," said he, kindly. "You have been faithful, and you have kept your books remarkably well; but taking a trial balance isn't your forte yet."

"I know I'm stupid, sir."

"Far from it, Phil. I never knew a young man of your age who had so deep an insight into the science of accounts as you have; but you can't do everything at once."

"Thank you, sir; you are very kind. Perhaps the taking of trial balances is not my forte; but it seems to me that those invoices, when you bring them, will make it all right. Forty thousand dollars added to the stock will leave a balance of thirty thousand in favor of the concern."

"Very likely you are right, after all, Phil. Indeed, I think you must be. You are always correct about everything."

"O, no, sir; I don't pretend to be always correct, but I try to be so," I replied, blushing at the compliments showered upon me.

"But, Phil, you should not attempt to do what you don't understand."

"I thought I was perfectly competent to make out a trial balance, sir."

"Undoubtedly you are. It isn't that," he interposed, with a pleasant smile. "There are certain details of the business which you don't understand, and you can't make out a correct trial balance without including those details."

"I supposed I understood all about the business, and perhaps it would have come out all right if I had only had those invoices."

"I don't know how that might have been. But suppose Mr. Collingsby had seen your statement, that the firm had lost ten thousand dollars in six months."

"I did not intend to show it to him."

"Still he might have seen it. You might have left it on the desk, and a single glance at it would have alarmed him, when, you can see for yourself, the business is paying a large profit."

"I made the statement only for you, and I showed it to you in order to have my blunder pointed out."

"You did perfectly right, Phil, but an accident might have happened," said he, walking to the desk where my sheets were still lying.

He picked them up, tore them into a great many pieces, and threw them into the waste basket.

"At the end of the year we will make out a trial balance together," he added.

I did not like to see the result of so much hard labor destroyed; especially as, by Mr. Whippleton's own showing, the figures would be correct when he produced the missing invoices. But I had my rough draft, which I had carefully copied, in the desk, and I intended to carry this home, in order to ascertain at some future time whether my figures were correct or not. When I obtained the invoices I could tell whether I had made a failure or not in the act of taking a trial balance. I was not satisfied that I was so utterly stupid as my employer made me out to be.

"Those bills ought to have been entered on the lumber book," said I, when the junior partner had disposed of my papers.

"That's of no consequence at all. The lumber book is a humbug," he replied; "I don't believe in it; indeed, I had even forgotten that there was any such book. The firm don't recognize it, and I think it is liable to lead us all into blunders and errors, as it has you."

He went to the other side of the desk, where the objectionable volume lay, turned over its leaves, and glanced at its pages. He was still very nervous, for the effects of his sudden attack of illness appeared not to have left him.

"No reliance whatever can be placed on this book, and I am disposed to destroy it."

"I thought it was a very good thing. Faxon uses it a great deal, and says he can tell what stock he has on hand, when a customer comes, without going out of the counting-room."

"It is not reliable. The only way to know what stock we have is by looking it over."

Very likely he would have destroyed it if Mr. Collingsby had not called him into the private counting-room at this moment. He evidently had a hearty grudge against the book, which I thought was entirely groundless.

"Mr. Whippleton don't think much of your lumber book," said I, when the head salesman came in a moment later.

"Why, what's the matter with it?" asked the man.

"He says it is not reliable."

"I think it is; and since I adopted it, two or three other concerns have kept one like it, after asking me about it. What's the reason it isn't reliable?"

"You may neglect to enter invoices or sales."

"Your ledger wouldn't be good for anything if you neglected to carry all your items to its pages."

I was about to specify more particularly that the firm had about forty thousand dollars' worth of stock on hand more than appeared in the lumber book, when Mr. Whippleton returned. He evidently understood what I was doing, and told me to make up the bank account.

"You needn't say anything to Faxon about his book. Let him keep it, if he wishes to do so," said he.

"I did say something to him."

"You did? What did you say?"

"I only told him you didn't think his book was reliable."

"That's no more than the truth, but you need not mention the matter again. It will only make unpleasant feeling. Smooth it over if he says anything more about it, and let the matter drop."

I was rather puzzled, but I went on with the bank account.

"And by the way, Phil, you needn't say anything to Mr. Collingsby about those invoices," he added, a little while after.

"I shall not be likely to do so. He hardly ever speaks to me, and I never do to him, unless it is to answer a question."

"He's very fussy and particular. It was careless in me to leave those papers at home, but it is all right now. This is a fine day, Phil, and we will take a sail about four o'clock if you like."

I did like; I always liked to take a sail. I had been with him a dozen times already, and had been promoted to the position of able seaman on board, for I had taken the helm, and actually worked the boat alone for hours at a time. I had been out with the junior partner in some pretty heavy blows, and enjoyed them too. In fact, I considered myself as competent to handle the *Florina* as I was to make out a trial balance. I looked into the theory of sailing a boat, and understanding the principles, I found the practice easy.

After the business of the day was done, we embarked, and sailed with a stiff breeze to the head of the lake. Mr. Whippleton was more than usually kind and considerate, but he appeared to be thoughtful and troubled. He gave me the helm, and went into the cabin as soon as we were out of the river. He sat at the table, with a pencil and paper, and seemed to be absorbed in some difficult calculation.

At dark we were off Indiana City. I reported to Mr. Whippleton, and he came on deck. He told me to come about, and I did so without any assistance from him. He talked a little about the business of the firm, but soon relapsed into silence. His manner was somewhat strange, but I attributed it to his ill health. We had an abundant supply of provisions on board, such as crackers, sardines, lambs' tongues; and we usually took our supper on board, as we did not return to the city till nine or ten. Sometimes we cooked ham and eggs, beefsteak, or a mutton chop, and made coffee. I was cook and steward generally, but this time my employer brought up some eatables, and we took our supper in the standing-room. I noticed that he had no appetite, and I was really afraid that he would be seriously ill.

The next day I carried home all the papers relating to my trial balance, and locked them up in my valise. Mr. Whippleton staid in the counting-room all day for the next week, but nothing more was said of my unfortunate attempt to prove my zeal. He did not, however, bring the missing invoices, and I ventured to mention the matter again. He had forgotten all about them, but would attend to it the next day.

Another week elapsed before he produced them. I looked them over, and they appeared to be correct. They were in the ordinary forms, with the printed headings of the establishments at which the lumber had been purchased. As soon as he gave them to me I took up the lumber book.

"You needn't enter them on that book, Phil," said the junior partner; "I don't believe in that book, and I won't have anything to do with it. File them away, and don't say anything about them to any one."

Of course I obeyed my orders, but I confess that I began to think something was wrong. The Whippleton idea of honesty was not very high. The cash amounts of these invoices had been paid, and I supposed the lumber had been received in the yard. But Mr. Whippleton was a partner in the concern, and he could not mean to cheat himself. My curiosity was excited, but as a clerk I had no right to meddle with what did not concern me.

When I went to bed that night I could not sleep, for my mind would dwell upon the mysterious invoices. I heard the clock on a church strike twelve, and still I was awake. A few minutes later I heard a knock at my door. Mrs. Whippleton had been sick for a week, and I found that the summons came from her nurse. The landlady was worse, and she wanted to see me at once. I hastily dressed myself, and went to her.

"Phil, I know you are honest; everybody says so. I want to see you," said she, as I entered.

I could not imagine what my honesty had to do with the matter, but I waited for an explanation.

CHAPTER XI.

IN WHICH PHIL TAKES CHARGE OF MRS. WHIPPLETON'S EARTHLY TREASURE.

I had not seen Mrs. Whippleton for a week, during which time she had been confined to her room, and I was surprised at the change which had taken place in her during that time. She appeared to have lost one half of her flesh, and her face was very thin and pale.

"I didn't like to call you up at this time of night, Philip, but I wanted to see you very bad," said she, in feeble tones. "I'm a very sick woman."

"I hope you will get better," I answered.

"I hope so too, but there's no knowin'."

"I didn't know you were very sick."

"Perhaps I hain't been till to-day. The doctor looked kind o' anxious to-night when he came; and I've been a good deal worried."

"You must be calm, Mrs. Whippleton."

"I try to be, but I can't; and I don't think anybody could in my situation. I don't know but I'm goin' to die."

"Let us hope not. But I trust you are prepared to die," I added, with due solemnity; for I confess that the dreadful thing about her case was the idea of being hurried into eternity with only the worldly wisdom she had preached to me to sustain her in the trying ordeal.

"No, I'm not prepared to die. I've got thirty thousand dollars--"

"I wouldn't trouble myself about money, Mrs. Whippleton," I interposed.

"That's what I wanted to see you for," said she, looking at me with apparent astonishment.

"Do not think of business while you are sick, Mrs. Whippleton."

"But I must think of it. I have felt so bad today, that I didn't know as I should get well."

"So much the more need, then, of thinking of other things than money."

"I suppose you think I'm a very great sinner," she added.

"We are all sinners, Mrs. Whippleton; and we are all great sinners."

"Well, I ain't any worse'n the rest on 'em. But I don't want to talk about them things now. I've got somethin' else on my mind. I've got thirty thousand dollars--"

"But I would not think of that now."

"I must think on't. It worries me. I know you are an honest young man, Philip; and I can't say that I know of another one in the whole world."

"That's a harsh judgment; but if I am honest, it is because I believe in God and try to do his will."

"I suppose you are right, Philip. I wish I was better than I am; but as I ain't, 'tain't no use to cry about it. I didn't send for you to preach to me, though I hain't no kind o' doubt I need it as bad as any on 'em. Ever since I fust see you in the steam car I believed you was honest, and meant to do just about what's right. Set up a little closer to me, for I don't want to tell the world what I'm goin' to say to you. I believe I can trust you, Philip."

"I always try to do what is right, and I have no doubt I succeed better than those that don't try at all," I replied, finding that it was useless to attempt to talk to her of anything except money and business; though I hoped, when these important topics were disposed of, that she would be reasonable on matters of more consequence.

Certainly her appearance was very much altered, and she spoke of dying. Young as I was, I had already been in the presence of death, and I thought that matters of the soul's concern ought to be attended to before anything else.

"You knew that my son Charles has been here to-night?" continued Mrs. Whippleton.

"No, I have not seen him."

"He was; and he has been here every night for a week, pestering me almost to death, when I'm sick. He's fretting what little life there is left to me out of my body."

"Why, what's the matter with him?"

"He wants money--all I've got in the world, if I'll give it to him. He says he shall be ruined if he can't get it."

"Indeed!"

"I don't know nothin' about it, but he says something's wrong in the firm. He wants forty thousand dollars, and must have it, or be ruined and disgraced. Don't you tell a soul what I'm saying to you, Philip."

A flood of light was suddenly cast in upon my perplexed understanding. Forty thousand dollars! That was about the amount of the mysterious invoices. After this revelation I had no difficulty in believing that Mr. Whippleton had been using the money of the firm in his private land speculations. The invoices were fictitious, and this explanation showed me why the junior partner did not wish me to mention them to any one. I even thought I comprehended the nature of Mr. Whippleton's sudden illness when I showed him my trial balance. Now he was trying to get the money from his mother to make good his accounts with the firm.

I was grieved and amazed at the revelation thus forced upon me. I understood the old lady's principles, or rather her want of principles, and granting that she had given him her code of worldly wisdom, as she had to me, it was not strange that he should turn out to be a thief and a swindler. However hard and disgusting it may seem, there was something like poetic justice in his coming to her upon her sick bed, perhaps her dying bed, to demand the means of repairing his frauds. I pitied my landlady in her deep distress, but surely worldly wisdom could produce no different result.



PHIL RECEIVES THE OLD LADY'S TREASURE.
PAGE 129.

"See here, Philip," she continued, raising her head with difficulty from the pillow, and taking from beneath it a great leather pocket-book, distended by its contents. "There's seven thousand dollars, besides notes and bonds for twenty-three thousand more, in it."

"Why do you keep so much money in the house, Mrs. Whippleton? It isn't safe."

"I know that; I had it in the bank till Charles began to pester me, and then I drew it all out the very day I was taken sick."

"But it was safe in the bank."

"No, 'twan't. I was afraid Charles would forge a check and draw it."

"He wouldn't do such a thing as that."

"I hope he wouldn't, but I was afraid he would. This pocket-book was in that bureau drawer till Charles came to-night. He went there and tried to get it. I don't know but he would have got it if my nuss hadn't come in. He said he was coming again to-morrow morning, and would have the money; so I got up, and put the pocket-book under my pillow."

"Certainly he wouldn't take it away from you," I added, shocked at the old lady's story.

"I don't know's he would, but I was afraid on't."

"But you haven't forty thousand dollars here."

"There's the bonds, which will sell for all they cost me, and more too, besides the interest on 'em; and it would all come to over thirty thousand. Charles offers to give me a mortgage on his lands worth three times the amount, and pay me ten per cent. interest besides."

"Why don't you do it, then?"

"I don't believe in his lands. Because folks say he's got bit in his lands, and can't sell for what he gin for 'em, though he says they will fetch three times what they cost him. If they'd fetch what he gin for 'em he'd sell 'em. I almost know he's got bit on 'em. But he can't have my money; he owes me ten thousand dollars now. I've worked hard for what little I've got, and I ain't a goin' to have it fooled away in no land speculation."

It seemed to me that the old lady understood her son's case perfectly; and my own observation fully confirmed her statement. The junior partner was certainly in a tight place.

"My two married daughters, that need the money more'n Charles does, would never get a cent of my property if I should let him have it. I ain't a goin' to do it, not if I should die afore mornin'."

"I don't think you are in any immediate danger, Mrs. Whippleton," I replied; and I did not believe that one who could talk as fast as she did was in any present peril.

"But Charles will pester the life out of me to get this money and these papers. I'm afraid he's been doin' something that's wrong."

"What do you wish me to do for you?"

"I'll tell you, Philip. I know you're honest, and I will trust you just as far as any human bein' can be trusted," she continued; but she paused again, and I concluded that she was not quite satisfied to trust even me.

"You believe I can trust you--don't you?" she added, taking the valuable package from under the bed-clothes.

"You must be your own judge, Mrs. Whippleton."

"I know I can!" she exclaimed, suddenly. "You would not rob a poor woman who is on her dying bed."

"I certainly would not."

"At any rate, I know Charles would rob me of every dollar I have in the world, and think he was smart to do it; but I don't believe you would," said she, extending the package towards me.

"What do you wish me to do with it?" I replied, taking her treasure--her only treasure, it seemed to me, either in earth or in heaven.

It was only the treasure where thieves break through and steal; and the thief was at hand--one whom she had trained up in the ways of worldly wisdom.

"I don't know; only put it where Charles can't get it; that's all."

"But I have no safe place for it."

"You can put it somewhere. I feel better now it is out of my hands," she added, with a deep sigh.

"Really, Mrs. Whippleton, I can't take charge of this. I am afraid it would make me as miserable as it has you."

"You must take it, Philip. You are the only honest man I know of. Keep it safe, and when I'm gone,--if I'm goin' this time,--

-don't give it to anybody but my administrator."

"I don't like to take it, Mrs. Whippleton."

"That's the very reason why I want you to take it. If you was more willing, I shouldn't be so anxious to give it to you. I know you'll be careful of it."

"I will tell you what I will do with it, if you are willing. I want to go to St. Louis to see my father. If Mr. Whippleton will let me off to-morrow, for a few days, I will go then. I will seal up the package, and my father will keep it in his safe."

"Is your father honest?"

"He is."

"He must be if he is your father. Do as you think best. If he can put the money out at interest for me, I should like it all the better."

"Very well. I will give you my receipt for this package, and that will at least be evidence that I took it, and at your request."

I put the treasure in my pocket, and then led the conversation into another channel. I tried to awaken in her mind an interest in that other treasure, where thieves do not break through nor steal; but she was tired, and said she wanted to rest. She had talked so much that she was all worn out. She was a sad spectacle to me, and though she had gathered together a considerable fortune, it seemed to me that her life was a failure; she had not realized the true success.

I went to my room, opened the package, and made out a list of all the valuable papers which it contained. I wrote a receipt for them and for the money, and then, with the treasure under my pillow, I went to sleep. The next morning I called upon the old lady, and gave her the receipt. The nurse thought she was better, and said she had slept very well after I left her. Mrs. Whippleton told me she was willing to pay my expenses to St. Louis, and I might take the money for the purpose from the package.

CHAPTER XII.

IN WHICH PHIL VISITS THE HOUSE OF MR. COLLINGSBY, AND SEES MISS MARIAN.

I went to the counting-room at an early hour. My first care was to tie up the valuable package, which I had brought with me, in thick paper, and to seal it very carefully. I wrote my own name upon it, and then placed it in one of the drawers of the safe, the key of which was kept in the desk. I hoped to obtain permission, when Mr. Whippleton came to the counting-room, to visit St. Louis, especially as business was not as driving as usual. I did all my routine work, and the junior partner had not arrived. I was not anxious to see him for any other purpose than to obtain leave of absence. Indeed, the idea of meeting him was very embarrassing. After what his mother had said, I was satisfied that Mr. Whippleton had been using the funds of the firm in his own private speculations. It was evident that he had appropriated no less a sum than forty thousand dollars, which was represented by the fictitious invoices. I did not believe that he intended to purloin the money, but would replace it when his land speculations yielded their returns. Mr. Collingsby never examined the books thoroughly, and was not likely to discover the fraud. I knew all about it, and it suddenly flashed upon my mind that it would be wrong for me to be a party to a concealment.

I was not employed by Mr. Whippleton alone, but by the firm. My obligations were to both the partners; and though Mr. Collingsby never took any notice of me, my duty to him was just as urgent as to the junior. The thought startled me. My soul revolted at the idea of any treachery to Mr. Whippleton, who had always been very kind to me. But on the other hand, my moral sense revolted at the thought of concealing his fraud. I was troubled by the situation.

Mrs. Whippleton did not believe that her son's enterprise in real estate was a success. In her own words, he "had been bitten." It seemed to me that, in the end, there must be a fearful explosion. As I had the whole charge of the books now, I did not see how I could avoid any complicity with the fraud. In fact, I had already discovered it. I felt that I had a duty to perform, and that, if I exposed the junior partner, he, and not I, would be guilty of his fall. Was it meanness, ingratitude, or treachery in me to put Mr. Collingsby on his guard? If I could save Mr. Whippleton, I wished to do so. It was plain that he had come to a realizing sense of his danger, and was persecuting his mother to obtain the means of making good his deficit. But all the old lady's money would not cover the deficiency, and it was also impossible for him to obtain it. He had falsified the books, and he could not undo that.

If I continued to cover up Mr. Whippleton's error, I became a party to it. He was a bad man, and I could not fail to see my duty. I must inform Mr. Collingsby of what I had discovered. But though my duty was clear, my inclination rebelled. The junior partner had been kind and considerate; the senior, lofty and distant. It seemed almost like betraying my friend. While I was still considering the matter, Mr. Whippleton came in. I had not reached any conclusion, except that I would not be a party to the fraud by concealing it.

"Phil, do you know where Mr. Collingsby lives?" said the junior partner, while I was still in this state of doubt and uncertainty.

"I do, sir."

"I wish you would go up and show him this list of lumber," continued Mr. Whippleton, who seemed to be very much excited, and was very pale. "Tell him I can buy the lot at a very low figure if I can pay cash at one o'clock to-day."

"I wish you would send Robert," I replied, alluding to the new entry clerk. "I want to speak to you about the books."

"Never mind the books," he answered. "I want you to go, for you can tell him all about the cash of the concern. I heard just now that he was not very well, and probably would not be here to-day."

By this time I had made up my mind what to do, and the conclusion seemed to afford me the means of escaping both horns of the dilemma into which I was plunged. I glanced at the memoranda which Mr. Whippleton handed to me, and I saw that about twenty-five thousand dollars would be required to make the purchase he contemplated. Our cash balance in the bank was about six thousand, and Mr. Collingsby was expected to furnish the rest. I did not care to go to the senior partner upon such an errand, for I was afraid that the transaction the junior meditated might include another fictitious invoice.

"Well, will you go?" demanded Mr. Whippleton, while I was looking at the list.

"I would rather not, sir," I replied.

"What!"

"I have come to the conclusion that I should resign my place here," I replied, finding that nothing but plain speech

would answer my purpose.

"Resign!" exclaimed he.

He was paler than ever, and my words evidently startled him.

"What do you mean by that? Are you not satisfied with your salary? If you are not, I will give you ten dollars a week, or twelve, or more, if you desire."

"My salary is quite satisfactory."

"And you are engaged for a year."

"I know I am, but I hope you will let me off."

"No; I will not. This is a shabby trick, after I have taken the trouble to break you in, and you know our books perfectly."

"I'm afraid I know them too well," I replied.

"What do you mean by that?" he asked; but he dropped into a chair, apparently faint, as he had been on the preceding occasion.

"I believe in being fair and square, Mr. Whippleton. There is something wrong about the books."

"Nonsense, Phil. That is only because there are some things about the business which you don't understand."

"I want to go to St. Louis this afternoon to see my father."

"Very well; you can go. You can be absent a week, if you wish. Haven't I used you well, Phil?"

"You have, sir;--very well, indeed; and I am grateful to you for all your kindness."

"Then why should you leave? If you wish to see your father, go to St. Louis for a week or two. Your salary shall be paid just the same as though you were here."

"Thank you, sir; you are very kind, and you always are."

"Then why do you want to leave me?"

"It is because you have always used me well that I wish to go. I am afraid my trial balance was more correct than I supposed at the time."

"What do you mean, Phil?" demanded he, springing to his feet with sudden energy.

"Whether right or wrong, sir, I believe that you have taken about forty thousand dollars out of the concern without the knowledge or consent of your partner."

"Why, Phil!"

He dropped into his chair again, and I was satisfied that I had hit the nail on the head. He gasped and trembled, but, fortunately for him, we were alone in the counting-room.

"I have spoken just what I think, sir; but I hope I am mistaken."

"You are mistaken, Phil; most tremendously mistaken. I like you, Phil; if I did not, I should kick you out of the counting-room without another word. But I believe you mean to be honest, and that you have made an honest blunder, though it is a very stupid one."

"Certainly the lumber included in those invoices you brought down from your rooms was never entered in the lumber book."

"Confound the lumber book! Never mention the thing again to me! I have told you that no reliance whatever can be placed upon it. I can convince you of your mistake in one hour."

"I shall be very glad to be convinced."

"But we haven't the hour now to look up the matter. I will explain it all to you this afternoon, and then, if you are not satisfied, I will let you go, and pay you a year's salary, besides."

"I only want to know what became of the lumber billed to the firm in those invoices," I answered, not at all satisfied with his proposition.

"I will show you this afternoon. Now, go up to Mr. Collingsby's and do my errand. The firm may lose a good bargain, if

I miss this trade."

I concluded to go to the senior partner's. I inquired particularly in regard to the lumber Mr. Whippleton purposed to buy, but all the junior said assured me that he was preparing for another movement. I took the list, and a memorandum of the cash balance in the bank, and left the office. Somehow, in spite of myself, I felt guilty. Even my resolve to leave the service of the firm did not satisfy me. It would only leave the senior partner to be swindled still more. I hastened to the house of Mr. Collingsby, which I had never entered. I rang the bell, and was admitted to the entry, where I was required to wait till the senior partner could be informed of my desire to see him.

"It's a magnificent day to sail," said a gentleman in the parlor, near the door of which I stood.

I recognized the voice of Mr. Waterford, the owner of the yacht which was the twin sister of the Florina. He was generally called, by those who knew him, Ben Waterford. He was reputed to have made a fortune in real estate speculations, and was a young man of fine personal appearance. I had often seen him when out sailing with Mr. Whippleton. My own impression was not very favorable; for I regarded him as not only rather fast, but as lacking in moral principle. As he spoke he walked towards the door, and I saw that he was with a young lady of seventeen or eighteen, a very beautiful and a very elegant girl in style and manner.

"I should be delighted to go," said she; "but you give me very short notice. You wish to leave in an hour."

"Of course we will wait till you are ready, Miss Collingsby."

It was the daughter of Mr. Richard Collingsby, and I had heard that her name was Marian. Land Limpdon had rehearsed her charms to me, and with no little disgust had added that Ben Waterford was "waiting upon her." It seemed to me quite proper, therefore, that he should take her out to sail.

"I will endeavor to be ready in an hour," she added. "But who is going with you?"

"My sister and one or two others. We shall have a nice time. The lake is still, and it is a splendid day. We shall have a good dinner, and I know that you will enjoy it; only bring plenty of thick clothing, for it may be chilly before we return."

"I always carry plenty of clothing when I go upon the water. But you don't tell me who is going, Mr. Waterford."

"My sister and--"

"I never saw your sister. Is there any one I know?" asked Miss Collingsby.

"I have invited four, and they all said they would go if they could. It is short notice, but you see, Miss Collingsby, I never like to take out any ladies without being sure of the weather."

"You are very wise and prudent, Mr. Waterford," laughed the beautiful young lady; "I shall be there, for one."

"Thank you; then we shall be sure to have a pleasant time," added the skipper.

"But I shall not go unless some of the rest of the party appear. I will not go alone."

"Mr. Whippleton will be in the Florina, near us. We shall sail in company, and he will have a party in his boat."

The young lady very properly repeated her stipulation that others should join the party, and when the terms were duly arranged, Mr. Waterford left the house. Miss Marian glanced at me, and that was all. Probably she did not think I was worth noticing; but she changed her mind before night, for it so happened that I was one of the party in Mr. Waterford's yacht that day.

The servant showed me up stairs, where I found Mr. Collingsby comfortably sick in his arm-chair.

CHAPTER XIII.

IN WHICH PHIL LOOKS INTO THE OPERATIONS OF THE JUNIOR PARTNER.

As I went up the stairs, I did not see how Mr. Whippleton was to sail a party in his yacht on the lake, and still explain to me the difficulty about the books of the firm. But then, what had been so mysterious in the ways of the junior partner was now becoming more tangible. In solving the problem of the invoices, all the rest of the trouble seemed to be unravelled. Mr. Ben Waterford intimated that Mr. Whippleton was to sail his boat with a party on the lake within an hour or two. Perhaps he intended to complete his great purchase before that time.

I did not believe that he expected anything of the kind, however. I found myself very suspicious of Mr. Charles Whippleton. He had plundered the firm of a large sum of money, and it looked now as though he intended to enlarge his operations in this direction, rather than make good the deficit. I found it impossible to escape the responsibility of my position, and it pressed heavily upon me.



THE INTERVIEW WITH MR. COLLINGSBY.
PAGE 147.

"Well, young man," said Mr. Collingsby, as I entered the chamber, where he was seated.

"Mr. Whippleton sent me to see you in regard to a transaction he wishes to complete this forenoon," I replied, producing my papers.

"Why didn't he come himself?"

I could not help thinking there was a great deal of force in this question, and it strengthened some vague resolves in my mind.

"I don't know, sir. He told me to show you this list of lumber, with prices," I continued, explaining more fully the errand upon which I had been sent.

"He should have come himself," added the senior partner, with a frown. "What is the balance in the bank?"

"About six thousand dollars," I replied, handing him the memorandum I had made.

"It ought to be thirty, if not fifty thousand. Don't you make any collections now?"

"Yes, sir; about the same as usual."

"There is something very strange in the business. I am asked to furnish twenty thousand dollars outside of the capital I have already invested in the firm. Tell Mr. Whippleton to come and see me immediately."

"I will, sir;" and I turned to go.

"Stop a minute, young man. What's your name?" interposed the senior.

"Philip, sir."

"Do you keep the books now, Mr. Philips?"

My dignified uncle did not even know my name, and had made a mistake which I did not think it necessary to correct, since he took so little interest in the matter.

"I do most of the work now, sir, on them," I replied.

"Have you any list of debts due the concern?"

"No, sir: there is none at the counting-room."

"It seems to me that proper attention is not given to the matter of credits and collections. We should have a much larger balance in the bank."

"Shall I tell Mr. Whippleton you wish to see him?" I replied, edging towards the door.

"Can you answer my question, Mr. Philips?" demanded the senior, sternly.

"I cannot, sir; Mr. Whippleton has charge of the finances. When credits have been given, they have been on time notes, which are paid as they mature," I answered.

"We had thirty thousand surplus capital on the first of January."

"Mr. Whippleton has laid in a large stock of lumber."

"And now wishes to increase it, after the best business of the year is over. I don't understand it."

"Nor I, sir."

"You don't?"

"No, sir; and since you have spoken to me about the matter, I wish to add that I think something is wrong."

"What do you mean, Mr. Philips?"

"I suppose I ought not to meddle with what does not concern me."

"Does not concern you! Are you not employed by the firm?"

"Yes, sir; but what the members of the firm do with their capital does not concern me."

"You said you thought something was wrong, Mr. Philips. What do you mean by that?"

"I made out a trial balance for the business of the last six months. Mr. Whippleton destroyed it."

I felt that I was doing my duty, and as briefly as I could, I told the whole story about the invoices. I saw that the senior partner was startled. And he understood where his balance was.

"Why didn't you speak to me of this before, Mr. Philips?"

"I have always talked with Mr. Whippleton about the books and the business. I did not feel at liberty to speak to you about it."

"You ought to have done so."

"Perhaps I ought, sir; but it was a very delicate matter, and Mr. Whippleton says now that it is all right. Perhaps it is, sir; I don't know. I only say I don't understand it."

"Neither do I. Something shall be done at once. Where are those invoices which you think are fictitious ones?"

"On file, sir."

"Send them to me at once. Stop. I will go to the counting-room myself," he continued, beginning to be excited, as he rose from his easy-chair.

"They have never been entered in the lumber book, sir."

"What's the lumber book?"

I explained what it was.

"Send Mr. Faxon to me. Send the invoices by him," continued the senior. "Perhaps I can look into the matter better here than at the counting-room."

I wondered that he even knew who Mr. Faxon was. A man who had so little knowledge of his own business as Mr. Collingsby almost deserved to be cheated out of his property.

"What shall I say to Mr. Whippleton, sir?" I asked.

"Tell him we will not increase our stock at any rate," he replied, decidedly. "Do you think Mr. Whippleton has been using the firm's money for his own purposes, Mr. Philips?"

"That is not for me to say, sir. Mr. Whippleton has always been very kind to me, and I dislike to say anything about this business."

"But, Mr. Philips, you are employed by the firm, of which I am the senior member. I furnished nearly all the capital--that is, my father and I together."

"I know it, sir; and I felt it to be my duty to speak, or I should not have done so. Of course I have drawn a catastrophe upon myself by what I have done."

"What's that?"

"Mr. Whippleton will hate me, and discharge me at once. I wished to resign this morning, but he would not allow me to do so."

"I'm glad he did not. If I find you have been mistaken, I shall say nothing about the matter to him. Mr. Faxon and the invoices will soon answer me one way or the other. I asked you if you thought Mr. Whippleton had been using the firm's money for his own purposes. You did not answer me."

"I think he has, sir. He is engaged in a large land speculation with Mr. Waterford."

"Waterford!" exclaimed the dignified senior. "He is no better than a swindler."

"Indeed!" I exclaimed, recalling the fact that I had just seen the subject of this harsh epithet making an appointment with the beautiful daughter of Mr. Collingsby.

"Perhaps I know him better than others; but no matter about him."

"He is a very wealthy young man," I suggested.

"No; he made a good thing of one or two speculations, and may possibly have twenty or thirty thousand dollars, if he hasn't sunk it in some of his mad schemes. I was foolish enough to indorse one of his notes without security. He is an unprincipled man; and if Whippleton has been operating with him, I am not surprised that he is in trouble. Now go, Mr. Philips, and send Mr. Faxon, with the invoices."

I bowed myself out, and hastened back to the counting-room, where I found Mr. Whippleton waiting my return with feverish impatience.

"What have you been about, Phil?" he demanded.

"Talking with Mr. Collingsby. He declines to have the stock increased, and don't approve your proposition."

"He is an idiot!" exclaimed the junior, with a savage oath. "What were you talking about all this time, Phil?"

"I answered the questions he put to me, and stated your proposition fully."

Mr. Faxon came in opportunely at this moment to save me from a more searching examination, and took his place at the desk. The junior partner was evidently vexed and disconcerted. He looked at his watch, and walked back and forth very nervously. In a few moments he went out. I took the mysterious invoices from the file, enclosed them in an envelope, and delivered Mr. Collingsby's message to the head salesman. It was very evident that an explosion could not be long deferred. Mr. Faxon would be able to inform the senior partner that the lumber mentioned in the fictitious invoices had

never been received in the yard. The Michigan Pine Company had an agency in the city, and it would be a very easy matter to verify the principal bill, if it were a genuine one.

Mr. Whippleton soon returned. He looked more cheerful and satisfied than when he went out; but as he came near me, I smelt his breath, and found that his new inspiration was whiskey. He immediately sent me to settle with a building firm who had made large purchases, though he usually attended to this portion of the business himself. I was absent about an hour. When I returned, the junior partner was not in the counting-room.

"Where is Mr. Whippleton?" I asked.

"He went out about five minutes ago," replied the entry clerk.

"Did he say where he was going?"

"No; he drew a check, and left with that and a lot of other papers in his hand."

I took the check book from the safe, and found that he had drawn the entire balance, save a few dollars. I was alarmed. The crisis seemed to come sooner than I expected.

"What papers did he take?" I asked.

"I don't know what they were. He took a file from the safe, and looked it over for some time."

"Which file?"

"I don't know."

I went to the safe, and found that the notes receivable had been considerably deranged, for I had put them away with the nicest care. I satisfied myself that quite a number of them had been taken from the file. Mr. Whippleton was evidently raising a large sum of money. I placed the note book upon the table, and told the entry clerk to check off the notes as I read them. When we had finished this comparison, those not checked were the notes the junior had taken. They represented about thirty-two thousand dollars. At this moment he was, doubtless, raising the money on these notes.

What should I do? Mr. Whippleton was a villain! I concluded that he found it impossible to conceal his frauds much longer, and he was getting together all the money he could, in order to flee to some safer locality. He had persecuted his mother with a pertinacity which indicated a resolute purpose to do something. Now he had taken notes and cash to the amount of thirty-eight thousand dollars. I was no longer troubled with any scruples about exposing him, and I felt that I was hunting a villain.

I hastened with all speed to the house of Mr. Collingsby, and without waiting for the slow formalities of the ceremonious servant, I rushed up stairs to the chamber of the senior partner. I knocked, but I did not wait for a summons before I entered.

"I am glad you have come, Mr. Philips," said Mr. Collingsby. "You are entirely right. These invoices are fictitious. Mr. Faxon has been to the office of the Michigan Pine Company, and no such goods have been sold to our firm."

"I was pretty well satisfied on that point, sir; but the matter is worse than that. Mr. Whippleton has just checked out the entire balance in the bank, and taken away notes to the amount of thirty-two thousand dollars," I replied.

"The villain!" ejaculated Mr. Collingsby.

CHAPTER XIV.

IN WHICH PHIL MEETS WITH A SERIOUS CATASTROPHE.

"You have done wrong, Mr. Philips!" said the senior partner, with energy.

"I did the best I could, sir."

"No, you didn't. You ought to have spoken to me the moment you found anything wrong about the books."

"I was not sure that anything was wrong, sir. Mr. Whippleton said they were all right. When I found the invoices were missing, I spoke to him about them, and in about two weeks he brought them from his rooms."

"But you knew that the lumber of these invoices was not entered on the lumber book."

"Mr. Whippleton said he did not recognize the lumber book, and told me not to say anything to Mr. Faxon about them," I pleaded. "He was my employer, and I had to do what he ordered me to do."

"I'm your employer as much as he," protested the senior.

"That's very true, sir; but I never talked with you about the books or the business. You hardly ever spoke to me, sir."

"What has that to do with it, Mr. Philips?" demanded he, sternly.

"I did not feel at liberty to speak to you about your partner. Besides, sir, I hoped it would all come out right."

"You had no business to hope anything at all about it."

"I have done the best I knew how, sir. As you seem to be dissatisfied with me, I don't wish to have anything more to do with the matter. I told Mr. Whippleton I wanted to leave this morning. I am ready to go now."

"Go! Do you want to leave me now, when everything is in confusion?"

"Yes, sir; I want to leave if you are not satisfied."

"I'm not satisfied; but if you leave, I shall believe that you are a party to the villany that has been carried on in the counting-room. I thought you were on very intimate terms with Mr. Whippleton, your employer, sailing with him, and spending your Sundays on the lake with him."

"I never was in a boat with him on Sunday in my life, sir," I protested, vehemently.

"Well, he was out in his boat every Sunday, and I supposed, as you went with him at other times, you did on Sundays."

"No, sir; I did not. He was very kind to me, and I was grateful to him for it."

"You seem to be," sneered the dignified senior.

"He treated me with a kindness and consideration which I never received from his partner; and I shall always thankfully remember that, whatever else in him I may desire to forget," I replied, smartly, for I was cut to the soul by the cold and harsh words and manner of Mr. Collingsby, after I had exposed the rascality of his partner.

"No impudence, young man."

"I should like to leave at once, sir."

"You can't leave."

"I think I can, sir."

"If you do, I will send an officer after you. In my opinion, you and Whippleton have been altering the books to suit your own purposes."

"It looks so, after I have called your attention to these invoices--don't it, sir?" I replied, with becoming indignation.

"Why didn't you speak of them before, then?"

"Because I was not sure that anything was wrong till last night."

"Pray what did you discover last night?" asked the senior, with a palpable sneer.

"I discovered that Mr. Whippleton was very anxious to raise a large sum of money. This morning I told him squarely what I thought he had been doing, but he promised to convince me that it was all right this afternoon. But in spite of all he said, I told you about the invoices this forenoon."

"You didn't speak soon enough."

"While you are reproaching me, Mr. Whippleton is raising money on the notes of the firm."

"And you want to desert me!"

"I do, when I am accused of being concerned in his frauds."

"Perhaps I was hasty," added Mr. Collingsby, biting his lip. "I did not mean to say that you profited by his fraud."

"I think he has exposed the whole thing," said Mr. Faxon.

"We will consider this matter at another time. What's to be done?"

"Go to the banks, the bankers, and the brokers, and find Mr. Whippleton," I replied.

"Will you assist, Mr. Philips?"

"I will; but I should like to go to St. Louis to-night."

"We will see about that. Call a carriage for me, Mr. Faxon. Now, stop him, if you can. Have him arrested! The villain has swindled me out of seventy or eighty thousand dollars," continued Mr. Collingsby, bustling about the room, and apparently forgetting that he was a sick man.

Sore as I felt about the reproaches which had been so unjustly heaped upon me, I was interested for the welfare of the firm. I ran all the way to the two banks where we did our business. I was too late. At the two Mr. Whippleton had discounted about twelve thousand dollars' worth of the paper. I heard of him at several banks and offices, and as the notes of Collingsby and Whippleton were as good as gold in the market, he had no difficulty in negotiating them. Though I could not follow him everywhere that he had been, I was satisfied that he had turned the notes into cash. I could not find him, and I went to the counting-room for instructions, for I expected to find the senior partner there.

"Have you seen Mr. Whippleton, Robert?" I asked, when I found that the entry clerk was alone in the counting-room.

"He was here half an hour ago."

"Where is he now?"

"I don't know; he didn't say anything, but he had his overcoat on his arm."

"Has Mr. Faxon been in?"

"No; only Mr. Whippleton. What's the matter, Phil? Everybody seems to be in a stew to-day."

"There's an awful row brewing. What did Mr. Whippleton do?"

"He went to the safe, and looked over the pages of one of the books. What's the matter?"

"He has been using the money of the firm for his own speculations, and in my opinion he means to run away with all the cash he can put his hands on."

"Whew!" whistled the entry clerk.

"Didn't he hint where he was going?"

"No; he didn't hint that he was going anywhere; but I thought, from his having his overcoat, that he was going out in his boat."

It occurred to me that he would be more likely to leave the city in the Florina than by any other conveyance. He could sail in her when he pleased, and cover up his tracks very effectually. I promptly decided to visit the mouth of the river, where he kept his boat, and see if she was there. In the excitement of the morning, I had almost forgotten the treasure which Mrs. Whippleton had committed to my charge. I had put it into a drawer in the safe which was not in use. I had locked the drawer, and put the key with the others. I had sealed up the package, and written my own name upon it, so that I had no fear it would be taken by the junior partner. But he had exhibited a new phase of character on this eventful day, and I trembled as I unlocked the drawer. My fears were realized. The package was gone. Mr. Whippleton had taken

it.

This was a serious catastrophe.

I felt like sinking through the floor when I realized the loss. If it had been my own I should have felt better. It was a sacred trust confided to me, and I reproached myself for putting it into the safe. Under ordinary circumstances, however, it would have been secure there. The treasure had been given to me in order to keep it from him into whose possession it had now fallen.

"What's the matter, Phil?" asked Robert, when he saw my grief and chagrin.

"I have lost a valuable package," I replied.

"Was it done up in white paper?"

"Yes."

"Mr. Whippleton took it from one of the drawers, and put it in his pocket."

"Did he open it?" I asked.

"No; not here."

I thought it was very strange that he should take a package, marked "private," with my name upon it. But nothing that he did could now be regarded as strange.

"When did he take it?" I inquired.

"Early this morning; as soon as you had gone to Mr. Collingsby's."

"The first time?"

"Yes; before nine o'clock."

It looked to me then just as though the villain knew the contents of the package.

"If Mr. Whippleton comes in again, Robert, don't lose sight of him for an instant. Follow him wherever he goes, if it is to the other side of the continent."

"Why--"

"Do as I tell you. I suppose Mr. Collingsby has the officers on his track by this time."

"You don't mean so!"

"Certainly I do; he has swindled the firm out of seventy or eighty thousand dollars; fifty, at least, after taking out his capital and profits. If Mr. Collingsby or Mr. Faxon comes in, tell him I have gone over to see where the boat is."

I rushed out of the counting-room almost frantic with excitement, for I confess that the loss of the package which had been specially committed to my care affected me much more deeply than the deficit of the junior partner. I hurried to the mouth of the river, and arrived there out of breath. The *Florina* was not at her moorings, and as I looked out upon the lake, I discovered her, at least three miles distant, running towards the Michigan shore. I had no doubt that the valuable package, and from thirty-five to forty thousand dollars of the firm's money, were in that light craft, which was flying so swiftly over the waves.

At the moorings lay Ben Waterford's boat; but her sails were loosed, and she seemed to be otherwise prepared for a cruise. As the current swung her round, I saw the name "Marian," in beautiful new gilt letters, upon her stern. It had been changed, doubtless, to suit the altered circumstances of her owner; but I sincerely hoped that Miss Marian would never become the wife of so reckless and unprincipled a man as I believed Ben Waterford to be.

"Here is your father's clerk. He will go with us," said a voice behind me.

I turned and saw Waterford attending Miss Collingsby. I had been tempted to take the *Marian* without leave or license, and give chase to the *Florina*; but I was too prudent to do so. The party of which I had heard Ben speak in the morning had not started at the time specified, and I judged, from the remark he made, that Miss Marian was carrying out her resolution not to go with him unless there was a party. I hoped they would not go, for I wanted to borrow the boat, and I applauded the young lady's firmness both for her own and my sake.

"Where is your sister?" asked Miss Collingsby.

"I don't know. She promised to be here an hour ago," replied Mr. Waterford. "Probably some friend has arrived, or something else has occurred to prevent her keeping her engagement. But here is Phil, your father's clerk. Won't you go

if I take him?"

"I don't like to be the only lady," said she, looking upon the ground.

"We shall join Mr. Whippleton in a little while. He has two ladies on board with him--the Misses Lord."

"Florina?"

"Yes."

"Very well; if you can overtake Mr. Whippleton, and get Julia Lord to go with us, I shall be satisfied."

"Certainly; Julia will be very glad to sail with you."

"But the clerk must go."

That meant me; and as they intended to overtake Mr. Whippleton as soon as possible; the arrangement suited me. The junior partner of our firm was my "objective" just now, and I did not intend to lose sight of him until he had disgorged his ill-gotten gains.

"Will you go with us, Phil?" asked Ben Waterford, pleasantly.

"I shall be very happy to do so, if you will put me in the way of seeing Mr. Whippleton. I have very important business with him," I replied.

"We shall join him at once," added he, as he hauled the Marian up to the shore.

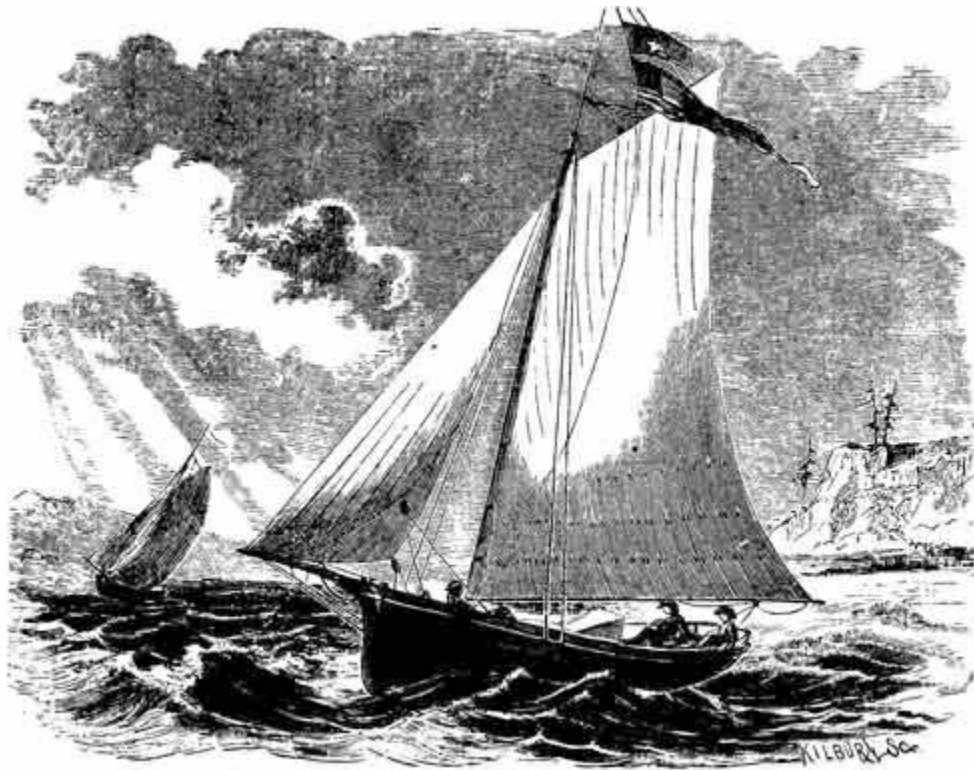
While he assisted Miss Collingsby to her seat, I hoisted the mainsail, and in a few moments we were standing out of the river.

CHAPTER XV.

IN WHICH PHIL GOES TO WORK IN THE COOK-ROOM OF THE MARIAN.

"All right, Phil; hoist the jib," said Mr. Waterford, as soon as we were out of the river.

I cleared away the jib and hoisted it, the skipper hauling aft the sheet, and trimming the sail. The wind was from the westward, rather light for one who was fond of a smashing time on the water, and it was one of the most perfect of summer days. The Marian was headed in the direction of her rival, which appeared to be working towards the south-east corner of the lake. My impression was, that Mr. Whippleton intended to land at this point, and take a train to the east. I was prepared to follow the instruction which I had given the entry clerk, and pursue the fugitive to the other side of the continent.



THE SAIL ON THE LAKE.
PAGE 171.

This boating excursion had been planned by Waterford and our junior partner, but of course it was not possible that the former knew the purposes of the latter; at least, such was my view of the matter at first, though I afterwards had occasion to change my mind. I was satisfied now, if I had not been before, that Mr. Whippleton meant to leave Chicago forever. He had done all the mischief in his power there, and to remain any longer would result in a mortifying exposure. Like other smart rogues, he had gathered together all he could, and was going to some distant locality to enjoy it.

Miss Collingsby had seated herself in the stern sheets of the boat, and was watching the waters that rippled under the counter. I thought she was not very well satisfied with herself for what she had done, and rather wished herself on shore again. If she knew her prudent and dignified father's opinion of Mr. Waterford, it would not have been strange that she was dissatisfied with herself.

"This is a magnificent day for a sail," said Mr. Waterford, gayly, as he glanced at his fair companion.

"Elegant," replied she, but in a tone which indicated that she was not in the full enjoyment of the sail or the day.

"Would you like to take the helm and steer, Miss Collingsby?"

"No, I thank you; not now."

"You enjoyed it so much when we sailed last time, that I thought you were cut out for a sailor."

"Half the pleasure of sailing is the company you have with you," added Marian.

"And you think you are losing one half of the pleasure of the present occasion?" said Mr. Waterford.

"I did not say that, but I did expect a lively party, as you told me you had invited half a dozen ladies and gentlemen."

"I did; and they all promised to come if it was possible," pleaded the skipper. "I am very sorry they did not, and that you are so much dissatisfied with your present company."

"Why, no, Mr. Waterford; I did not say that, and did not mean it," interposed Marian. "I only say that half the fun on the water is having a good lively party. You know what a nice time we had singing and chatting the last time we went."

"We had a pleasant time. I thought, from what you said, that you considered your present company rather disagreeable, and the excursion a failure."

"You know I did not mean any such thing as that, Mr. Waterford," said Marian, reproachfully. "You are very kind to invite me at all, and it is very ungrateful for me to say anything; but I do like a lively party."

"I am afraid it is only a selfish thing on my part," added the skipper, as he bestowed upon his beautiful companion a look of admiration, beneath which she blushed even as she gazed into the clear waters of the lake. "Phil," called he, turning to me.

"Here," I replied, springing up from my reclining posture on the forward deck.

"I wish you would hoist the new burgee. We ought to wear our gayest colors to-day."

"Where is it?"

"In the cabin after locker, starboard side. Run it up, if you please."

I went into the cabin, and found the flag. It was a gay affair, in bright colors, with the new name of the yacht inscribed upon it. I attached it to the halyards, and ran it up to the mast-head. Miss Collingsby took no notice of it, but continued to gaze into the water.

"What do you think of my new burgee, Miss Collingsby?" asked the skipper.

"It is very pretty indeed," she replied, with more indifference than it seemed quite polite to display. "It is as gay as the rest of the boat. You are fond of bright colors, Mr. Waterford."

"In a boat, I am. Do you see the name which is upon it?"

"Marian!" exclaimed she, after spelling out the name upon the flag. "What does that mean?"

"It is the name of the boat."

"Why, the last time I sailed in her, she was called the Michigan."

"That is very true, but she is called the Marian now," replied Mr. Waterford, trying to look very amiable and modest.

"That's my name."

"Certainly; and that's the reason why I gave it to my boat."

"Indeed, you do me a very great honor, and I am grateful to you for it."

"No; the honor is done to me, if you don't object to the name."

"Of course I cannot object to my own name."

"You may object to having it upon my boat."

"It is a very beautiful boat, and I am sorry you did not give it a better name."

"There is no better or prettier name in the whole world."

"I don't think so."

"I do," answered Mr. Waterford, with emphasis. "I was sick of the old name--the Michigan."

"Probably you will soon be sick of the new one--the Marian," added Miss Collingsby, still gazing into the water.

"Never!" protested the gallant skipper.

"I am afraid you will, as you were of the old one."

"Never, Miss Collingsby! Of course the name itself is but a word, but the association will cause me to cherish it forever."

"How very fine you talk, Mr. Waterford!"

"But I say just what I mean, and utter only what is nearest to my heart."

"It is a pity you were not a lawyer, for you always make out a very good case."

"I am afraid I should only succeed as a lawyer when I was interested in my client, as in the present instance."

"How long will it be before we overtake Mr. Whippleton?" asked Miss Collingsby, as though she deemed it prudent to change the conversation, which I thought was becoming just a little silly, as such talk always is to all but those who are immediately interested.

"That will depend upon which boat sails the fastest."

"You always said the Michigan--"

"No, the Marian," interposed the skipper. "Please to call the boat by her right name."

"Well, the Marian; you always said she was the fastest boat on the lake."

"I think so, though she has never had a fair trial with the Florina."

"I wish you would hurry her up, for I really wish to see Julia Lord, and have her in the boat with me. I suppose that neither Mr. Whippleton nor Florina will object to the transfer."

"Perhaps not. If any one has the right to object, I am the person," replied the skipper, in a low tone, though I heard what he said.

"You promised to provide me with company, or I should not have come," pouted Miss Collingsby, blushing.

"I hoped you would deem me sufficient company."

"Why, what impudence! I want the company of young ladies."

"But you don't object to my company--do you?"

"Certainly not, in your proper place, at the helm of the yacht."

Though I was not skilled at all in woman's ways, I thought the fair girl was struggling between two fires. She rather liked Mr. Waterford, on the one hand, and was very unwilling to commit herself by accepting any of his delicate attentions, or by appearing to be pleased by his compliments. In a word, I thought she liked him, but was afraid of him. He was, as I have before intimated, a very good-looking fellow, elegant and agreeable in his manners and speech. If he had been half as good as he looked, he would have been worthy the beautiful girl at his side. It was not very difficult for me to believe, after what I had heard her father say, that she had been warned against him, and that duty and inclination were struggling against each other in her mind.

"It is half past eleven, Phil," said Mr. Waterford, consulting his watch. "Shall we have any dinner to-day?"

"Certainly, if you desire it," I replied, presenting myself before the skipper in the standing-room.

"Whippleton says you are a cook, Phil. Is that so?"

"I can cook," I replied, modestly.

"Can you get up a dinner fit for a lady?" laughed Mr. Waterford.

"I can roast, bake, boil, broil, and fry. If the lady will be suited with any of these, I will do the best I can to please her."

"I thought you were my father's clerk," added Miss Collingsby.

"I am."

"How do you happen to know how to cook, then?"

"I was brought up on the upper Missouri, where we had to do our own cooking."

"Yes, Phil is a regular Indian fighter," laughed the skipper.

"What, this young man?"

"Yes, he has shot a thousand Indians in his day, and scalped them?"

"Phil?"

"Call it two or three," I added. "And we never were in the habit of scalping them."

"Don't spoil a good story, Phil."

"We used to speak the truth in the woods, even when we were joking."

"Well, don't be too severe on us. We only speak the truth here when we are addressing ladies."

"Just reverse the proposition, and it would be more correct," said Marian.

"What shall we have for dinner?" I asked.

"Miss Collingsby must settle that point," answered the skipper.

"Give us a *fricandeau de veau*, and *beignets de pomme*."

"*Nous n'avons pas des pommes*," I replied.

"Is it possible! Do you speak French?" exclaimed Miss Collingsby.

"*Un peu*."

"Of course I did not mean what I said," laughed the gay young lady. "I will have just what you happen to have. I did not think any one would understand what I said."

"I certainly did not," added Mr. Waterford. "I know no language but English, and only a little of that."

"I think I can make a *fricandeau*," I continued, "if I have the material."

"We have beef, ham, mutton, pork, potatoes, bread, cake, and crackers on board."

"Let us have a plain beefsteak, then," said the lady.

"*Avec pommes de terre, frits?*" I asked.

"*Oui, Monsieur Cuisinier*. What a prodigy you must be, Mr. Phil! You can keep books, cook, and talk French."

"And sail a boat as well as the best of them," added Mr. Waterford. "By the way, Phil, have you any of those things on board that you mentioned?"

"What things?"

"I don't know."

"*Pommes de terre*," suggested Miss Collingsby.

"You said we had. I haven't looked over the stores."

"I said so? Not if I was awake."

"You stupid!" laughed the lady. "They are potatoes."

"O, are they? Then we have plenty of them. They say that a rose by any other name smells as sweet; and I suppose a potato in any other language tastes the same. Very well. Get up a good dinner, Phil; one fit for a queen--for a queen is to eat it."

"How silly!" said Miss Collingsby, as I went below.

"Better and fairer than any queen."

"I declare, Mr. Waterford, you are becoming insufferable. I shall have to go down there and help Phil get dinner. Besides, I want to talk French with him. And I want to see the kitchen."

I passed through the cabin into the little cook-room, in the fore-castle, where I lighted the fire.

CHAPTER XVI.

IN WHICH PHIL PROMISES NOT TO DESERT MISS COLLINGSBY.

If I had not been so anxious to overtake Mr. Whippleton, I should have enjoyed my occupation in the cook-room of the Marian much better. Being in a boat at all was a very pleasant thing to me; a place in the cook-room was still better; while a seat in the standing-room, with one hand on the tiller, in charge of the craft, was the most delightful recreation which the earth had yet presented me. The kitchen of the Marian was substantially the same as that of the Florina, where I had cooked a great many suppers. I knew where to find everything without being told, and I was at home at once.

In looking over the stores, I found what seemed to me to be a month's supply. I knew that Mr. Waterford had expected a party of half a dozen; but the provision lockers contained enough to dine a hundred. There was a great quantity of substantials, such as pork, ham, potatoes, and beef. I thought he had been very lavish for a party for a single day. The bin for charcoal, which was the fuel used in the stove, was filled full.

I selected a nice slice of beefsteak, and proceeded to cut up the potatoes I was to fry. I was soon very busy, and wholly absorbed in my occupation. I enjoyed it, and though it may not be the highest ambition to be a cook, it is a very useful employment. There is an art about cooking; and as I fried the potatoes, I thought it required just as much science as it did to keep a set of books. If I had had Mrs. Whippleton's treasure safe in my possession, I should have been superlatively happy. I cooked all the potatoes I thought would be required for dinner, even giving Miss Collingsby credit for an unfashionably good appetite. The tea-kettle was boiling, and I was just going to fill up the coffee-pot, when a shrill scream startled me, and dissolved the spell which the delights of my occupation had woven around me.

It was the voice of a lady, and of course it could be no other than that of our beautiful passenger. At first it occurred to me that the boom had swung over, and hit her upon the head; but the boat was still heeled over to the leeward, as she had been for the last hour; and I knew that the boom could not go over unless the boat came up to an even keel. Then it flashed upon me that either the skipper or his fair companion had fallen overboard. But I did not wait to discuss probabilities or possibilities; I hastened on deck, passing through the fore scuttle, which I had opened to give me air and light.

When I reached the deck, I was satisfied that the boom had not been the author of the mischief, and that neither of the parties had fallen overboard. The Marian still held her course towards the south-east, and the skipper and the lady were both in the standing-room, though not in the same position that I left them half an hour before. Mr. Waterford was at the helm, of course; but Miss Collingsby was seated as far from him as the limits of the seats would permit. I went aft, and saw that the fair young lady was very red in the face, and apparently very angry. I was puzzled at the situation, and quite unable to explain it.

"Is dinner ready, Phil?" asked Mr. Waterford.

"Not yet."

"Well, hurry it up. We are growing hungry," added the skipper; but I saw that his desire to get rid of me was greater than his appetite.

"I heard a scream here," I replied, determined not to be put out of the way, if my presence or my assistance was needed.

"No, you didn't. That was nothing. Miss Collingsby was singing on the high notes."

I glanced at her. She did not look cheerful enough to sing, but angry enough to touch the high notes, though not the melodious ones.

"I will go down and see you cook, Phil," said she, with a struggle to appear composed, though it was not a success.

I descended to the cabin, and turned to assist her down the steps.

"Stop a few moments, Miss Collingsby, if you please," interposed Mr. Waterford. "I wish to speak to you."

"I will come up again," she replied, leaping lightly upon the cabin floor.

"I am afraid you will find the cook-room rather hot for you," I added, as I led the way forward.

I opened the door into the kitchen, and gave her a seat within the cabin, where she could observe all that was done. I fancied, however, that she did not care much just then how beefsteak and sliced potatoes were cooked on board of a

yacht, and that she only desired to escape from the presence of the gallant skipper.

I put the beefsteak upon the stove. I had set the table after preparing the potatoes, and I had nothing to do but watch the meat.

"That is a real nice little place, Phil," said Miss Collingsby; and her tones indicated that she had not yet recovered her self-possession.

"It is rather small, though it is as roomy as any yacht of this size can have."

"I think it is quite cool, with that scuttle open."

"I don't mind the heat; but I am used to it."

"Do you think we shall overtake Mr. Whippleton, Phil?" asked she, after a pause, during which I turned the steak.

"I don't think we have gained on her any yet," I replied.

"I don't believe he means to catch her," added my fair companion, with a very anxious expression.

"We are certainly following the Florina, though we are at least three miles from her. I don't think we shall overhaul her till she comes about, or makes a harbor."

There was another pause: and when I saw how anxious Miss Collingsby was, I could not help feeling a strong sympathy with her. The scream had not yet been explained to me; but I concluded that the gallant skipper had alarmed her by being too demonstrative in his attentions.

"Do you know where we are going?" she inquired.

"I do not; only that we are to join Mr. Whippleton."

"I wish I was on shore again," said she, with a sigh.

"Why?" I asked, in the simplicity of my heart; for I thought, if she was fond of sailing, that she ought to enjoy the trip, for certainly nothing could be pleasanter.

"I have been very imprudent. I ought not to have come," she replied, in a low tone.

"Did you scream?" I ventured to inquire, in a whisper.

"I did."

"What was the matter?"

"I have been very imprudent," she repeated, her face glowing with confusion.

"I hope he didn't harm you."

"O, no! He didn't mean to harm me; but he was impudent and insulting. I will never speak to him again, as long as I live!"

"Of course your father knew you were coming with Mr. Waterford."

"No; he did not; but my mother did. My father is very stern, and very particular, I suppose you know. He hates Mr. Waterford, while my mother thinks he is a very fine man. But my mother told me not to come with him unless there were other ladies in the party."

"He seems to have a very high regard for you," said I. "He has named his boat after you."

"But I have been very imprudent, Phil. I am afraid of Mr. Waterford."

"You need not be afraid of him. I will see that no harm comes to you, and that you return home safely."

"You are my father's clerk--are you not?"

"I am."

"I saw you at the house this morning; and I have heard that you were a very good young man. You will not let him harm me."

"Certainly not."

She was really terrified, though I could not see any good reason for her fears.

"You must be very watchful, too," she added.

"Why, what do you fear?"

"He means to get rid of you," she answered, her face crimson with blushes.

"To get rid of me!" I exclaimed.

"He said so to me. You will not expose my weakness, if I tell you all, Philip?" said she, the tears starting in her beautiful eyes; and really I felt like crying myself.

"Not a word, nor a hint," I protested.

"Mr. Waterford has been very attentive to me for a year; and I confess that I liked him. But my father said he was an unprincipled man."

"Your father was right."

"I fear he was. Mr. Waterford asked me, several weeks ago, to run away with him, and be married in some town on the other side of the lake. I was weak enough to listen to him, but not to accept his proposition. He repeated it to-day, and with some familiarity which frightened me, and made me scream. I never was so alarmed before in my life."

"What did he do?"

"He put his arm around me, and attempted to kiss me," said she, desperately. "Now you know the worst."

I did not think it was so bad as it might be, after she had encouraged him by listening to his proposals.

"He is a bad man. I begin to be of my father's opinion in regard to him."

"Mr. Whippleton is another bad man," I added.

"Mr. Whippleton! What, my father's partner?"

At the risk of letting the beef be burned, I told her briefly the history of the man, and that he was even then running from the officer, while I was in pursuit of him.

"Dear me! What will become of me!" she exclaimed.

"Don't be afraid of anything. I will protect you."

"But you don't know the worst!"

"Do you?"

"I think I do. He has decoyed me into this boat, and he means to get rid of you. He told me so. Then he will take me to some town on the lake, if he can persuade me to accept his proposal. Don't leave me, Phil! Don't let him get rid of you!"

"I will not."

"I think I understand him perfectly, now; and I feel very miserable to think I disregarded the instructions of my mother. He will persecute me till I consent to his proposal," continued the poor girl, wiping away her tears. "I shall depend upon you for my safety, Philip."

"I will not fail you, Miss Collingsby. I do not mean to lose sight of Mr. Whippleton, and I have no idea of being thrust out of the way," I replied, as I dished up the beefsteak, and put the plate on the table.

"Dinner is ready," I shouted, when I had placed the potatoes and coffee on the table.

My mission below for the present was accomplished, and I went on deck by the fore scuttle. I looked for the Florina as soon as I went up, and found that she had hauled her wind, and was standing towards the Illinois shore of the lake. The Marian had followed her example. I saw the former enter a creek soon after, where she disappeared from our view. I knew the locality very well, for I had been up the creek in the Florina with Mr. Whippleton. The mouth of it was a broad lagoon, which extends into a series of swamps.

"Take the helm, Phil," said Mr. Waterford, as I walked aft to the standing-room. "Is dinner on the table?"

"Yes, all ready."

"Head her into the creek, Phil, and we will land there," added he, as he went below, leaving me in charge of the yacht.

I could not help thinking that Miss Collingsby was more frightened than hurt. She was certainly a beautiful girl, and was sure to have a princely dowry when she was married. I could not blame Mr. Waterford for wanting her, and I was

confident Mr. Collingsby would never consent to such a match. Without appearing to be suspicious, I intended to watch the skipper closely, and if he attempted to get rid of me, he would find it would take two to make that bargain.

Before the interesting couple in the cabin had finished their dinner, I ran the Marian into the creek. When the skipper came on deck, he immediately anchored the yacht, near the south bank of the lagoon. After I had eaten my dinner, he took the small boat, and wished me to go on shore with him, as Miss Collingsby declined to land.

CHAPTER XVII.

IN WHICH PHIL PUTS A CHECK ON THE OPERATIONS OF MR. BEN WATERFORD.

Mr. Waterford had anchored the Marian within a couple of rods of the shore, where there was a bank convenient for landing. He had simply lowered the jib, leaving the mainsail set, but with the boom hauled down to the traveller, to keep it from swaying. Miss Collingsby did not come on deck when she had finished her dinner, but sat in the cabin, apparently reading a book she had found there; but I think her mind was not interested in the contents of the volume.

"Come, Phil; will you go on shore with me?" repeated Mr. Waterford, after he had hauled the little tender alongside the yacht.

"I haven't cleared away the dishes yet," I replied.

"Never mind them now; there will be time enough for that when we return."

"But everything in the kitchen is just as I left it," I added.

"We shall not be absent more than ten or fifteen minutes."

"Can't you go alone?"

"No, but you can," he replied, with a winning smile, which was doubtless intended to lure me into the trap he had set for me. "There are some beautiful swamp flowers a short distance from the shore, and I wish to get a bouquet for Miss Collingsby."

"Can't one carry the bouquet alone?" I asked.

"You are a stout fellow; possibly you could," laughed he. "If you will go, I will tell you where to find the flowers."

"If you know, it would be better for you to go, and I will clear away the dinner things while you are gone."

"We must pull the tender out of the water when we land, and I don't think I can do it alone. I want to turn it over, and get the dirty water out of it, for it really is not fit for a lady to get into. Miss Collingsby says she is not afraid to stay alone for a few moments."

"Very well; if you will stay on board and put away the dishes, I will go on shore alone," I replied, moved to give this answer by a whispered suggestion from Miss Marian.

"All right; but can you turn the boat over alone?"

"Certainly I can; that boat don't weigh more than seventy-five pounds."

Miss Collingsby immediately came on deck, and went to the side where the tender was lying.

"I think I will go with you, Mr. Phil," said she. "I should like to see where the flowers grow."

"But that boat is not fit for a lady to get into in its present condition," interposed Mr. Waterford, annoyed by this new phase of our lady passenger's will.

"It will answer very well for me," she replied.

"Indeed, I cannot permit you to get into that boat; but if you wish to land, we will take it ashore first, and empty out the dirty water."

"O, no! I won't give you all that trouble," added she, retreating to the cabin again.

"I will go down and put out my fire, and then I shall be ready," I continued, following her below.

"Don't leave me, Phil," said Marian, earnestly, but in a low tone.

"If you will trust the matter to me, I will manage it right," I replied. "But I wish to let him have his own way for the present."

"But you see now that he wants to leave you on shore."

"I have no doubt of that; still I wish to go on shore with him. You may be assured that no accident shall happen to

you," I answered, as I rattled the stove to convince the skipper that I was busy at the work I had come below to do.

"I am terribly alarmed. All Mr. Waterford's looks and, actions convince me that he means mischief."

"I know he does; he has fully satisfied me on that point. But will you leave the whole matter to me?"

"Yes; but do be very cautious."

"I shall go on shore with him."

"Then he may leave you there."

"No; he cannot do that. I will watch him; and I can swim off to the boat before he can hoist the jib and get under way. Trust me, Miss Collingsby."

"I do trust you; but he may deceive you."

"He will if he can. I cannot afford to be left here, for I have business with Mr. Whippleton for your father's sake, as well as my own."

"You seem to understand yourself very well; but Mr. Waterford is very sharp."

"Perhaps I am; at any rate, he will not leave me on shore."

"Are you ready, Phil?" shouted the skipper, at the companion-way; and I began to think he was a little suspicious of my movements.

"All ready," I replied, and hastened on deck.

I pulled off my coat, and left it in the yacht, so that, in case I had to swim, I should be the less encumbered.

"Throw a bucket into the boat, so that you can wash out the tender," said the skipper.

"I don't know that I can haul the boat up that bank alone, after all," I added, looking at the shore.

"I don't think you can; my plan is the most sensible one. We will both go."

He jumped into the boat, and I followed him. Taking one of the oars, he paddled the tender to the shore, and we landed. Mr. Waterford was evidently a thorough strategist, for he went through all the forms of doing what he had proposed. We hauled the boat out of the water, removed everything movable, and then turned her over.

"Now, Phil, those swamp flowers grow about ten rods from here, on the bank of a little brook. Follow that path, and you will come to the place," said he, pointing into the swamp. "While you are getting them, I will wash out the boat. But don't be gone long, for I can't put the boat into the water without your help."

I thought he could put it into the water without my help, and that he would do it as soon as I was out of sight. I went into a clump of bushes near the spot where he stood, intending to watch his movements, for I wished to be entirely satisfied that he meditated treachery. I wished to be able to justify myself for any step I might be compelled to take.

I did not think Mr. Ben Waterford would have undertaken his present desperate scheme if he had not received some encouragement from Miss Collingsby. She confessed to me that she had listened to him once before, when he suggested an elopement; but she was now, as she began to reap the fruits of complaisance, convinced of her own imprudence. It was necessary for the bold schemer to get rid of me; and he was prepared to part company with me in the most summary manner. If he could do so, it was possible that he might win or drive his fair passenger into compliance with his proposition. She would be rich at some time in the future; but more than this, she was beautiful and accomplished. Her father would not consent to her union with such a character as Waterford. He could only win her by such a bold movement as that upon which he had already entered.

I had not been in the bushes three minutes before Mr. Ben Waterford suddenly changed his tactics. The boat seemed to be no longer unfit for the reception of a lady, and he shoved it down the bank into the water, as though he had suddenly been endowed with a new strength. Of course I expected him to do this; and before he could pick up the oars, I stepped out of my covert, and was prepared to leap into the boat with him; for, though the day was warm and pleasant, I had no fancy for swimming off to the Marian.

"Where are the flowers?" demanded he, with some wrath, which he could not wholly conceal, and apparently taken all aback by my sudden reappearance.

"I didn't find them," I replied, with a good-natured smile, for I was not a little pleased at the checkmate I had put upon my fellow-voyager.

"Did you look?"

"Not much."

"Why didn't you? We don't want to stay here all day," said he, unable to hide his chagrin.

"I am ready to go when you are."

"Why didn't you get the flowers?" growled he.

"To tell the whole truth, I was afraid you would forget that I was on shore, and go on board without me," I answered, laughing.

"You blockhead! What do you mean by that?"

"I'm compelled to believe you have a bad memory; and I fear you forgot to invite the rest of the ladies included in your programme. You might forget me, in the same manner, and this wouldn't be a good place to stay."

"You are growing impudent, Phil."

"No; only prudent."

"Come with me, you lunkhead, and I will show you where the flowers are," said he, rushing towards the path, as though he meant to obtain the flowers or die in the attempt.

"If you know where they are, you can get them alone," I added.

"I do know where they are. You seem to think I am playing a trick upon you; and I want to show you that I am not."

"I don't think you will be able to show me that if I go; so I may as well stay here."

"Come along!"

"I don't think you washed the boat out very nicely. You didn't have time to do it, and you didn't give me three minutes to find and pick the beautiful flowers."

"What is the matter with you, Phil? You seem to have changed your face all of a sudden. What ails you?"

"Nothing at all; never was in better health in my life, thank you."

"Why didn't you get the flowers, then, as you said you would?"

"I didn't say so; you said it. I should have got them, if I hadn't been afraid you would forget I was on shore, and go on board without me."

"What put that into your silly head?"

"You did."

"No, I didn't."

"I don't like to contradict a gentleman; but I had not gone three rods before you shoved the boat into the water, without troubling yourself to wash it out."

"What were you watching me for?" demanded he.

"Because I was afraid you would forget me, as I said."

"What do you mean? What makes you so suspicious?"

"Your conduct; nothing else."

"What have I done?"

"You tried to get rid of me, and intended to leave me here in this inhospitable swamp, away from any human habitation, and with nothing in sight but the railroad and the lake."

"What put such a notion as that into your head, Phil?"

"I have come to the conclusion that you think there is one too many for the present cruise in the Marian. I should not have come, if you had not been so kind as to invite me; and now I don't intend to be left in this swamp."

"Nobody thought of leaving you in the swamp."

"Then you are nobody--which it is not polite to say."

"Come, Phil, we have been good friends, and we won't quarrel now."

"I won't, if I can help it."

"Let us walk up to the place where the flowers grow," said he, leading the way.

I followed him; but I deemed it advisable to keep at a respectful distance from him. His only purpose was to get rid of me, and I did not believe that he would be very scrupulous about the means of doing so. I did not think he would attempt to murder me, or anything of that sort; but Miss Collingsby, and Miss Collingsby's expectations, were the prize for which he was playing. I followed him about twenty rods from the boat, but without seeing anything which looked like flowers. Indeed, I had landed here before; and I should as soon have thought of looking for flowers in the Desert of Sahara as in this region.

Mr. Ben Waterford seated himself on a little hummock, and looked as though he had something more to say. He did not seem to be in any hurry, though Miss Collingsby was alone on board of the yacht; and, as the Florina was also in the lagoon, I could afford to wait as long as he could; so I seated myself on another hummock near him.

CHAPTER XVIII.

IN WHICH PHIL PROTESTS WITH THE BOAT-HOOK, BUT IS PROTESTED.

"Phil, you are aware, I suppose, that I am engaged to Miss Collingsby," Mr. Ben Waterford began.

"I must acknowledge my own ignorance. I was not aware of it," I replied.

"It is so."

"Was that what made her scream while I was getting dinner?"

"Scream! She didn't scream!"

"I'm not deaf."

"She only uttered an exclamation."

"You said she was singing; but I always suppose something is the matter when ladies utter exclamations in just that way."

"You are saucy and impudent."

"Very likely it is impudent for me to see and hear what I ought not to see and hear."

"But haven't you any gumption?"

"Just now you accused me of having too much gumption. Somehow I don't think this is half so pleasant a party on the lake as you represented that it would be."

"Will you hear me?"

"Certainly I will; go on."

"I told you I was engaged to Miss Collingsby. One does not like to talk about these things, I know--but--"

"Then the less said the better," I interposed, laughing.

"You said you would hear me."

"I will; go on."

"I want you to understand, in the first place, that I am engaged to Miss Collingsby," he continued, with a pause, to note the effect upon me.

"You have said that three times; but I don't believe I shall be able to understand it if you say it three times more."

"Do you doubt my word?"

"I only say that my understanding is defective on that point."

"I think I ought to know."

"So ought Miss Collingsby; but she don't. I'm afraid she is as stupid as I am."

"Do you mean to say that she has denied it?"

"Not exactly. I don't know that I ever had anything to do with parties that were engaged; but I don't believe the lady screams, or utters exclamations, if you please, and then rushes into the cabin to get out of the way of the gentleman to whom she is engaged. As I said, I don't understand these things; but I don't believe that's the way they are done."

"You are a blockhead, Phil."

"I know it. My head is so hard you can't get any of that sort of nonsense into it."

"I see that you are disposed to quarrel with me."

"Not at all, Mr. Waterford," I protested. "If you consider this cruise a failure, I am willing to go on board of the yacht

and return to Chicago."

"Do you know who owns that yacht?" said he, sternly.

"Of course I do. I wish *I* did, but I don't."

"I judged from your talk that you thought she belonged to you."

"That happiness is not mine. I wish it was. But her gentlemanly owner was kind enough to invite me to sail with him; and I don't intend to deprive him of the pleasure of my company until we return to Chicago. I think it would be mean to do so."

"I wish to remind you that I claim the right to choose my own company."

"To be sure; and you exercised it when you invited Miss Collingsby and myself to sail with you."

"But having changed my mind after your strange conduct, I may decline your company any longer."

"It would be very proper to decline it after we return to the city."

"I may find it necessary to refuse to take you on board again."

"You would not leave me in this desolate place?"

"If you don't behave yourself, I may."

"If you do, I shall protest."

"Protest!" sneered he.

"Perhaps I might even protest with the boat-hook," I added; "for such a step on your part would be an outrage."

"You are smart for a boy."

"I did not exactly force myself into your boat, though I was very glad to go in her, for I expected by this time to meet Mr. Whippleton."

"I wanted to tell you what my purpose was," said he, making another effort to approach the subject which he had tried to introduce before.

"I think I know what your purpose was."

"Do you, indeed?"

"I do, indeed."

"Perhaps you would be willing to state it."

"To save you the trouble of doing so in your roundabout way, I will. You intended to run away with Miss Collingsby. You deceived her, lied to her, and thus induced her to come on board of your yacht. You asked me only because she would not go alone with you."

"Did she tell you that?" demanded he, biting his lip, and trying to subdue his rising wrath.

"No matter what she told me; I am not blind. You told her you would join Mr. Whippleton's party, and that the two Miss Lords were on board of his boat. I saw her when she came in here, and he was alone."

"The ladies were in the cabin, I suppose."

"Mr. Whippleton is alone: he does not wish for any company to-day."

"What do you mean by that?" he asked, evidently suspecting that I was wiser than I ought to be.

"Miss Collingsby is alone on board of the Marian. I am afraid she will be uneasy if you remain here any longer. If you are engaged to her, she must be very anxious about you."

"Don't be ugly and disagreeable, Phil. You are a good fellow. No one knows it better than I do. Now let us fix this thing up."

"I'm too thick to understand you."

"You are a good fellow, and I know you will help me out of this scrape," he continued, suddenly looking cheerful and pleasant, as though the whole difficulty had been solved.

"If you will do the right thing, I will help you out of it."

"I knew you would. You understand the matter. I do love Miss Collingsby, and she will tell you herself that she is not indifferent to me. She consented some time ago to elope with me, in my boat. We can run over to Lansing, St. Joseph, or some other town on the east side of the lake, be married, and return a happy couple. Since we are both agreed on this step, you are not hard-hearted enough to step between us. Her mother is willing, but her father, you know, is a stiff and unreasonable man. It will be all right with him when we return."

"Has Miss Collingsby consented to this step?" I asked.

"She consented to it once before, and if the way is open she will not object. Of course girls are coy about these things."

"I have been told they are," I replied, indifferently.

"Now you will help me out, Phil--won't you?"

"I will," I added, rising from my seat.

"That's a good fellow; and you shall never want for a friend. By the way, a smart book-keeper, like yourself, ought to have double the salary you are receiving now: and I will see that you have a better place as soon as we return. Whippleton says you are worth a thousand dollars a year."

"Thank you."

"And I will make it my whole business to see that you have such a situation. Now I think of it, our bank wants a book-keeper, and will pay twelve hundred a year. I can almost promise you the place."

"You are very kind, and I am much obliged to you."

"I will make it all right within three days after we come back. We can run over to St. Joseph, as the wind is now, before night. Then the knot can be tied, and we shall be back to-morrow night, or the next day; or, if you don't wish to be absent from your business so long, all you have to do is to wait here till Whippleton comes down in the Florina, and go on board of her. He will take you right back to Chicago before dark. What do you think of my plan?" he asked, nervously.

"The plan is good enough, but it won't work."

"What's the reason it won't?"

"Well, I object, for one reason."

"You object! Permit me to say, it is none of your business."

"Isn't it? Well, I thought it was, after your elaborate argument to convince me. Miss Collingsby objects also."

"No, she does not. Don't I tell you that she consented to elope with me?"

"I know you do; but I don't believe it--to be as frank as the occasion requires."

"Do you doubt my word?"

"We won't quarrel about anybody's word. If Miss Collingsby will tell me herself that she consents to your plan, I will stay on shore here, or go to St. Joseph with you, just as you desire."

"Of course she is not going to talk with you about such a matter. Girls are timid. You said you would help me out of this scrape, Phil."

"And so I will, with the greatest pleasure."

"What do you mean, then, by saying that you object?"

"I want to help you out of the scrape, and not into it. That's what I mean. Let us return to Chicago, and that will get you out of the scrape."

"Do you think I am to be made a fool of by a boy like you?" said he, rising and stepping towards me.

"I hope not; I assure you I have no such wicked intention."

"You have said enough, Phil."

"That's just my opinion; and I would like to amend it by adding that you also have said enough."

"Whether you help me or not, I want you to understand that I intend to carry out my plan."

"Not if I can help it. I want to be understood, too."

"The Marian belongs to me, and I can dispense with your company."

"Send Miss Collingsby on shore, and you may do so. I claim to be her protector, and I intend to stand by her to the end."

"Protector! You blockhead!" sneered he. "Pray, who made you her protector?"

"She did, for one; and I happen to be a relative of hers, which is an additional reason why I should not permit any one to mislead her."

"How long have you been a relative?"

"Ever since I was born, of course."

"Of course you are lying."

"I am not recognized as a relative; but no matter for that. I feel just as much interest in her as though she was my own sister."

"I am going on board of the boat now," said Mr. Waterford, gathering himself up.

"So am I."

"No, you are not--on board of my boat. There comes the Florina," he added, pointing to Mr. Whippleton's yacht, which was coming down the lagoon before the wind. "You had better hail her."

"I shall not. My present business is to take care of Miss Collingsby. When she is safe, I have business with Mr. Whippleton."

"I tell you once for all, that you shall not put your foot on board the Marian again."

Mr. Waterford walked towards the place where we had landed, and I followed him closely enough to prevent him from stealing a march upon me. As the matter now stood, he would attempt to prevent me from getting into the boat. I intended to insist, and a battle seemed to be imminent. The Florina stood over towards the opposite side of the creek, apparently for the purpose of giving the Marian a wider berth. I could see that Mr. Whippleton was alone in the standing-room, and I was confident that, if he had any ladies on board, they would not stay in the cabin.

Mr. Ben Waterford stepped into the tender, after he had pushed it down the bank so that it would float. I picked up the boat-hook, which lay on the ground, because I thought it was not a proper place to leave it. With this implement in my hand, I stepped lightly into the boat.

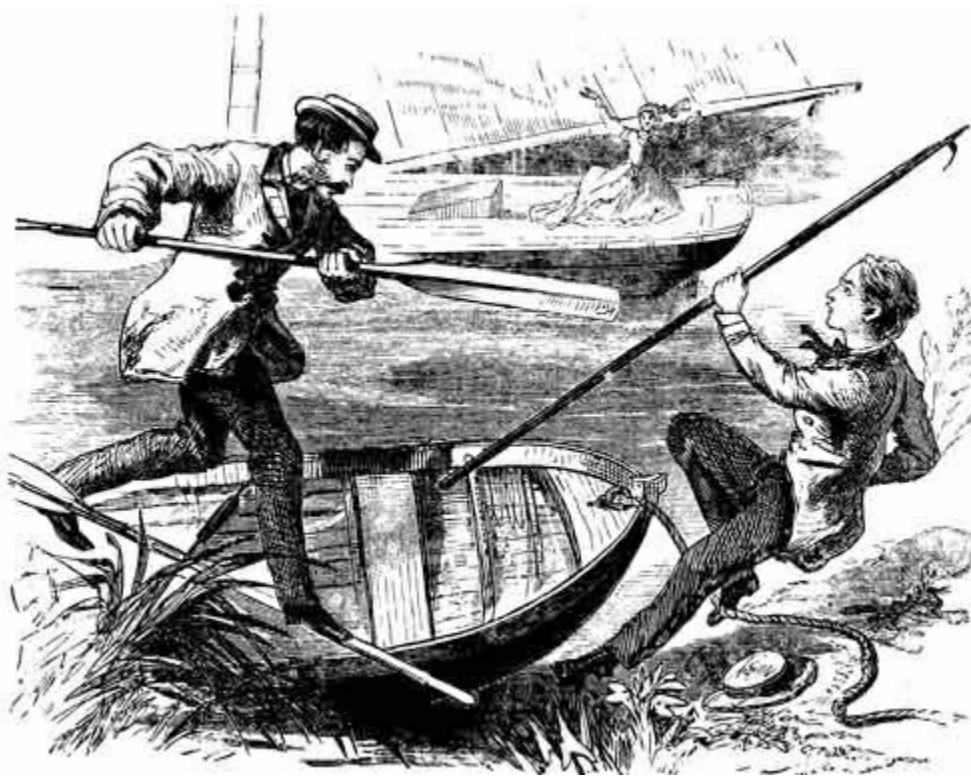
"I told you not to come on board of my boat," said Mr. Waterford, angrily.

"I know you did. I am sorry to intrude, but I must. If you will land Miss Collingsby, I will relieve you of my company."

"I will not land Miss Collingsby. Now get out of this boat!" he added, taking up one of the oars.

"You must excuse me."

"I'll excuse you," cried he, rushing upon me with the oar.



PHIL FIGHTS WITH BEN WATERFORD.
PAGE 217.

I defended myself with the boat-hook, and being the cooler of the two, I did so with tolerable success. He struck and thrust furiously with his weapon, till he was out of breath; and I was also, besides having had two or three hard raps on the head and arms with his weapon. A desperate lunge knocked me over backwards, and I fell over the bow of the boat upon the beach. I felt that I was defeated, and that I had promised Miss Collingsby more than I had thus far been able to perform. With this advantage over me, Mr. Waterford pushed me back with the oar, and then endeavored to shove off the tender.

My catastrophe seemed to have defeated all my good intentions; and as I went over, I heard Miss Collingsby utter a shrill scream, as though she were the sufferer, instead of myself, as, indeed, she was likely to be.

CHAPTER XIX.

IN WHICH PHIL PROFITS BY CIRCUMSTANCES, AND WEIGHS ANCHOR IN THE MARIAN.

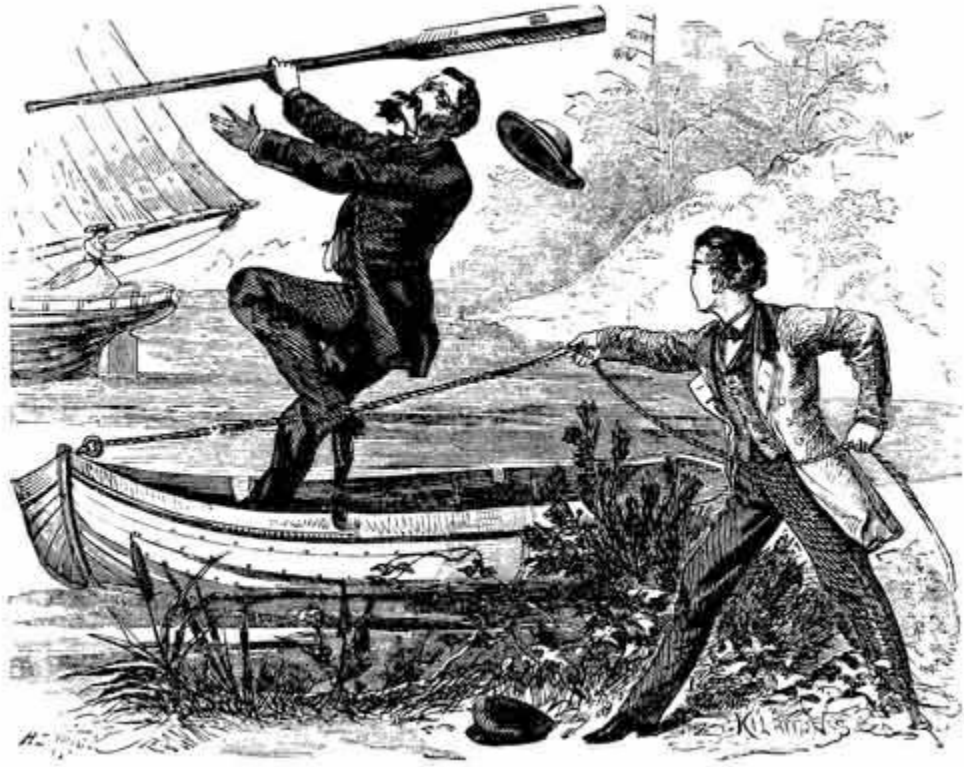
More than once in my eventful career I have realized that neither success nor defeat is what it appears to be. While Mr. Ben Waterford was congratulating himself upon the victory he had apparently achieved, and I was mourning over the defeat involved in my catastrophe, neither of us had foreseen the end. Miss Collingsby appeared to be the greatest sufferer; and the scream with which she announced my defeat was only the echo of my own feelings. As the battle was really her own, rather than mine, of course my misfortune was the greater catastrophe to her.

I lay upon my back on the ground, just as I had tumbled over the bow of the tender. But I did not lie there any great length of time--perhaps not the hundredth part of a second. But there are times when one can think of a great deal in the hundredth part of a second; and I am sure my thoughts were very busy during that infinitesimal period. My reflections were not selfish, and it did not occur to me that Mr. Whippleton was escaping from me and from the wrath to come--only that my fair cousin would be at the mercy of my conqueror.

This was the pungent regret of the moment; and it seemed to me that I ought not to stay conquered. I had left my coat on board of the yacht in order to be able to swim if occasion should require; and I voted unanimously that the occasion did require that I should take a muddy bath in the service of the young lady. My first care was to get up. In doing so, I felt the painter of the boat under me. It seemed to have been left there when the tender was pushed into the water to suggest my next step. It did suggest it, and I hastened to profit by the advantage.

As I began to get up, Mr. Ben Waterford began to push off the boat; and I had just time to seize the rope before it was dragged into the water. I picked it up, and promptly checked the operations of the angry skipper. I checked them rather suddenly. Mr. Waterford was at the stern of the boat; and as he raised his oar to give it another push, I gathered up all my strength, and made a desperate twitch at the rope.

As every one knows who has had anything to do with them, boats are wretchedly unsteady to a person in a standing position. Even an old sailor may find it impossible to maintain his perpendicularity when the boat is unexpectedly moved. Philosophically, the inertia of the man should be gradually overcome, and suddenly overcoming the inertia of the boat, as practice and the formula have both demonstrated, does not overcome that of the man. If he be not prepared for the change from rest to motion, he is in very great danger of being thrown down, and if near the water, of being thrown into it.



THE TABLES TURNED—PHIL THE VICTOR.
PAGE 221.

The body of Mr. Ben Waterford was not proof against the law of nature. It followed the rule deduced by practical men from the phenomena of every-day experience, and the formula laid down by those learned in physics. When I twitched the rope, I suddenly and violently overcame the inertia of the tender. Though without any malice on my part, the inertia of Mr. Ben Waterford was not overcome at the same time. His tendency was to remain at rest, and the consequence was, that I pulled the boat out from under him. Furthermore, as there was water where the boat had been when I pulled, because two bodies cannot occupy the same space at the same time, the body of Mr. Waterford went into the water--the muddy, dirty water of the lagoon--stirred up by the oar with which he had pushed off the tender.

Divested of the language of science, the fact was, that Mr. Ben Waterford had tumbled over backward into the creek. In substance, he had repeated the experiment at the stern of the boat which I had tried at the bow, only he had fallen into the water, and I had fallen upon the land. In spite of preferences for the water, I must acknowledge that the land is a pleasanter element to fall upon than the water, especially if the water is dirty, for a gentleman instinctively abhors filth.

I protest that I had not intended to pitch Mr. Ben Waterford into the lagoon. Although I was familiar with the law of physics applicable to his case, I could not foresee what measure of resistance he would offer to the action of the formula, or what degree of caution he would use. Without any premeditation on my part,--for I solemnly declare that I only intended to prevent him from pushing off the tender,--it was an accomplished fact that Mr. Ben Waterford was floundering in the muddy water of the lagoon, while the tender was absolutely in my possession.

I could not quarrel with fate, destiny, good fortune, or whatever it was that had turned the tide in my favor at the very moment of defeat; and I made haste to profit by the circumstances as I found them. I ran along the bank of the creek, dragging the boat after me; and by the time the unhappy skipper had elevated his head above the surface of the foul pool, now rendered doubly foul by his own movements upon the soft bottom, I had the tender a couple of rods from him. He was in no danger of drowning; for while I should say that he was sunk half way up to his knees in the mud, the tiny wavelets rippled against the gold vest chain to which his watch was attached. In other words, the water was not quite up to his armpits. I do not know whether Mr. Waterford was able to swim or not: I never saw him swim, and he did not swim on this momentous occasion. He simply stood up in the water, rubbing the muddy fluid out of his eyes. He had not yet sufficiently recovered from the shock of his fall, and the muddy blindness which surrounded him, to realize the nature of the situation.

At a safe distance from his convulsive clutch, I jumped into the tender, and paddled rapidly to the yacht. I gave Mr. Waterford a wide berth, and left him trying to obtain a better vision of the surroundings. I leaped upon the deck of the Marian, and fastened the painter of the tender at the taffrail. Miss Collingsby spoke to me, but I heeded not what she said, and sprang forward as fast as I could move my steps. I hauled up the anchor, but without waiting to wash off the

mud, or stow the cable, I hastened to the helm. Letting out the sheet, I "wore ship," and in half a minute the Marian was standing out of the lagoon.

"Stop! What are you about!" shouted Mr. Ben Waterford, who was paddling through the mud towards the shore.

I made no reply to him, for I had nothing to say. Between running away from him and permitting him to run away with Miss Collingsby, I was compelled to choose the less of the two evils. My mission was to save the young lady, and I intended to do so. I had made a faithful use of the opportunity presented to me; and after attempting to leave me in that desolate place, I thought it was not unreasonable for Mr. Waterford to "try it on" himself, even if the yacht did belong to him. I was not disposed to weigh all the nice questions which the situation presented. It was clearly my duty to assist Miss Collingsby, and I was disposed to do it without consulting the comfort and convenience of Mr. Waterford, who meditated the mischief against her.

The defeated skipper continued to shout at me in the most furious manner, threatening me with all the terrors of the law and his own wrath. I was willing to refer the whole subject to Mr. Collingsby after we returned to Chicago; and I regarded him as an all-sufficient defender against both the law and the wrath of Mr. Waterford. I saw him make his way to the shore, shake the mud and water from his garments, and then hasten to a point of land which projected out into the lake at the mouth of the creek. But he might as well have hastened towards the other end of the lake, for long before he could reach it, I had passed the point, and was out in the open lake.

I was out of hailing distance of the unhappy skipper when he reached the point, though I could still see his violent gestures. Miss Collingsby sat in the standing-room, watching her late persecutor with anxious interest. Perhaps she feared he might, by some foul mischance, undo what I had done; that he might annihilate the waste of waters before him, and step between her and me. I had no such fears. There were no boats or vessels near us, and I was satisfied that Mr. Waterford would be obliged to walk several miles to a station on the railroad which passed through the swamp and over the lagoon.

I was so well satisfied with the good fortune that grew out of my catastrophe, that I soon neglected to think of Mr. Ben Waterford. I left him to enjoy his own reflections; and I hoped one of them would be, that villany could not long prosper even in this world. I wished that he might recall, if he had ever heard of it, the Scotch poet's proverb, that

"The best laid schemes o' mice an' men Gang aft a-gley, An' lea'e us nought but grief and pain For promised joy."

This bit of romance was not likely to end in a marriage, thanks to the returning or awaked sense of Miss Collingsby.

I ceased to think of my discomfited skipper, and turned my thoughts to Mr. Charles Whippleton, to whom I devoted my whole attention. The Florina had passed out of the creek in the midst of the encounter between Waterford and myself; and the junior partner of our firm must have seen me when I was pitched over the bow of the tender. Whether he had been able to see the issue of the battle or not, I did not know, for his yacht passed beyond the point before it was terminated. The Florina was headed to the eastward, and I judged that she was about a mile ahead of me when I tripped the anchor of the Marian. I intended to chase him even into the adjoining lakes, if he led me so far. I meant to recover Mrs. Whippleton's treasure, if it took me all summer, and used up all the money I had in the world.

Marian Collingsby looked very sad and anxious. Her chest heaved with emotion as she realized how serious was the movement upon which we had entered. I was confident that, if she ever reached the shelter of her father's roof, she would never be imprudent again; that she would have more regard for her father's solid judgment than for her own fanciful preferences.

"You don't know how frightened I was, Philip," said she, when I took my place at the helm.

"I don't wonder. I was frightened myself; but it was more for you than for me," I replied, as I let out the main sheet.

"But what a terrible fight you had with him!" exclaimed she, with something like a shudder.

"O, that was nothing!" I replied, laughing, in order to encourage her.

"Nothing! Why, he struck at you with the oar!"

"And I struck at him with the boat-hook. I have been in a worse fight than that."

"You have!"

"Yes; I have been where the bullets flew thick and fast."

"You!"

"I was in a battle with the Indians; and I once had the happiness to rescue a young lady from the savages; so I think this is a very mild kind of fighting."

"What a hero you have been!"

"Not much of a hero; but I don't like to see anything go wrong with a young lady. I never saw a young lady till I was twelve years old, and I find myself very kindly disposed towards all of them—strange as it may seem."

Miss Collingsby tried to smile, but she did not feel able to do so.

CHAPTER XX.

IN WHICH PHIL SAILS THE MARIAN ACROSS LAKE MICHIGAN.

"Where are you going now, Philip?" asked Miss Collingsby.

"I am obliged to chase Mr. Whippleton. I told you what he had been doing. He has swindled your father out of a large sum of money, and he has also robbed me of a valuable package, which was put in my care for safe keeping. I must catch him if I follow him all night."

"You are very faithful to my father's interests. I didn't think Mr. Whippleton was such a bad man."

"Your father did not think so, either," I continued; and I explained to her in full the financial operations of the junior partner.

"Do you expect to catch him, Philip?"

"I mean to do so."

"What can you do with him? He is a man, and you are but a boy--excuse me, a young man."

"I don't object to being called a boy, for I am one; but I think I am a match for Mr. Whippleton, physically."

"I think you are, after your battle with Mr. Waterford, who is larger than Mr. Whippleton. But what am I to do?"

"I don't know. I must not lose sight of the Florina."

"I don't want to stay all night in this boat," said she, timidly.

"If I run over to the city and land you, I may as well give up all thought of ever seeing Mr. Whippleton again," I replied, annoyed at the situation.

"My mother will be very anxious about me."

"I know she will; but what can I do?"

"I really don't know."

"If Mr. Whippleton leads me any where near a railroad station, I will see that you are put in the way of returning to your home. I am sure if your father was here, he would insist upon my chasing the villain. If he escapes me, your father will lose a large sum of money--not less than forty thousand dollars, and perhaps more."

"How terrible! You must do as you think best, Philip, without regard to me. I don't like to stay in this boat all night."

"It isn't a bad place to stay," I replied, glancing down into the handsome and comfortable cabin.

"Perhaps not; but I had rather be at home. My father and mother will both worry about me."

"They will ascertain before night where you are; and perhaps Mr. Waterford will return to the city and inform them that you are safe."

"He will not be likely to say anything about me."

"Your father sent me to follow Mr. Whippleton, and I am now literally obeying his orders."

I saw that my fair companion was uneasy in a direction she did not care to explain; and I am sure I respected her all the more for the delicacy of feeling she exhibited. If she and her mother objected to her being alone in the yacht with Mr. Waterford, they might also object to me. I deemed it necessary to say and do all I could to assure her of her own safety.

"Can you steer a boat, Miss Collingsby?" I asked.

"I have steered this boat," she replied.

"Would you like to take the tiller for a while?"

"I can't steer unless some one tells me which way to go."

"You can follow the Florina--can you not?"

"Why do you ask, Philip?"

"I wish to secure the anchor, and put the cook-room and cabin in order. If it should come on to blow, all our dishes would be smashed."

"I will try to steer."

I gave her the helm, and told her to keep the foremast in range with the Florina. The tiller was long, so that it was not very hard to steer, though we were going before the wind. I soon found that she understood the business very well. I told her how to keep the boat steady, and in a short time she was able to do it to her own and to my satisfaction. I had on some good clothes, and I did not care to injure them at the dirty work of cleaning and stowing the anchor. I went below and drew on a pair of old overalls I found in the cook-room, which I had used while getting dinner. In the cabin I took a coat and an old hat, belonging to the owner of the Marian, from a locker, and these completed my outfit. Thus rigged I went on deck again.

"Dear me! How you startled me!" exclaimed Marian, as I stepped into the standing-room.

"Why, what's the matter?"

"I thought it was Mr. Waterford. You looked just like him when you came up those stairs. You have on the clothes he wore the last time I sailed with him."

"He is larger than I am."

"I know he is; but that hat and coat made you look just like him when you were coming up. No matter; I know you are not Mr. Waterford, and I am thankful you are not."

"So am I. If I were Mr. Waterford, I would sell out, and be somebody else the first thing I did," I replied, as I went forward.

I washed off the anchor, and the end of the cable, and stowed them in their proper places. I cleaned off the deck, and was only satisfied when I had everything neat enough to take dinner upon. I was sure the fair helms-lady could steer better now that this mud and confusion were removed, for they lay in her line of vision as she sighted the Florina. I then went below, cleared off the table, washed the dishes, and put them in the lockers, swept out the cabin and cook-room, and put everything in good order. The interior of the yacht was a model of comfort and elegance, and it was unpleasant to see anything out of place there.

As it was probable that Miss Collingsby would be compelled to sleep on board, I satisfied myself that everything in and about the berths was in good order. I took a pair of rifles from one of them, where Mr. Waterford kept them for his hunting trips, and set them up near the companion-way. While I was about it, I explored the cabin in order to ascertain its resources. I found almost everything there which could make the voyagers on the lake happy and comfortable. There was plenty of whiskey and wine, as well as other liquors, which could possibly make the owner happy; but they had no allurements to me.

Having finished my examination, I went on deck, and relieved Marian at the helm, though she declared that she was not tired. I thought it best for her to save her strength, for I did not know what she might be called upon to endure before we returned to Chicago.

"I have put the cabin in order for you, Miss Collingsby," said I, as I seated myself.

"For me? I am very grateful to you, but I don't think I shall have any use for it."

"We may have to sail all night."

"If we do, I will stay here with you. I could not sleep in such a place as that."

"I think it is a very nice place."

"So do I; and under other circumstances I should be very happy there. Do you suppose Julia or Florina Lord is with Mr. Whippleton?"

"I am satisfied that neither of them is with him."

"Mr. Waterford said they were; but that was a part of his deception."

"He does not scruple to lie."

"If Julia were only here, I should be satisfied," added she, looking out upon the lake.

"I am sorry she is not; but you may be satisfied as it is. You shall have the cabin all to yourself."

"I'm not afraid of anything," said she, with some confusion on her pretty face.

"You ought not to be afraid of your own cousin."

"My own what?" asked she, with a smile.

"Of your own cousin."

"Where is he?"

"I am he."

"You, Philip," laughed she.

"Perhaps you think I am joking; but I am not."

"You really don't mean to say that you are my cousin."

"I do really mean to say it, and I know it is true."

"How can that be?"

"It so happens that my mother and your father are brother and sister; and I believe the relationship of cousin is usually established in some such way."

"Doubtless you are quite right, Mr. Philip; but my father has but one sister, and she does not happen to have any children. Therefore I cannot possibly have any such cousin as you mention," said she, smiling at what she deemed her overwhelming argument; and perhaps she thought I was getting up a conspiracy against her.

"Your conclusion would be entirely just if the premises were correct. Your father's sister had one child."

"Had, but has not now. Her little son was lost on the Missouri River."

"Supposed to be lost, but not lost," I replied, warmly. "I am that son."

"Do you really mean so, Philip?" she inquired, looking at me earnestly, as if to fathom the trick I was playing upon her.

"I do most certainly."

"What is your other name?"

"Farringford."

"That was certainly the name of my aunt's husband; but it is impossible to believe so strange a story."

"I am afraid your father and your grandfather would refuse to believe what I say. Now, while we are chasing Mr. Whippleton, I will tell you the whole story."

I did tell it, and I had an attentive auditor; but when I had finished it, I was taken aback by her declaring that I had been reading dime novels, and had stolen the plot of one of them. But she said it so prettily and so good-naturedly, that I forgave her on the instant, though she did not sue for pardon.

"But I have heard that your father--" she began.

"Was a drunkard and a spendthrift," I added, completing the sentence for her. "He was, but is not now. He is a sober, honest, prudent, and Christian man."

"I am glad to hear that, for I was forbidden years ago even to mention his name," added Marian. "I don't think my father or grandfather will believe this story."

"They will have to believe it, if evidence will convince them," I replied, stoutly.

"But what does my aunt say?"

"My mother has not yet heard the story. My father wrote to my grandfather several times, but he took no notice of the letters."

"Aunt Louise has been in Europe several years."

"I have never seen my mother since I was a child; I do not remember her. Do you know where she is?"

"She was in Italy last winter; but I don't know where she is now."

"Will you ascertain for me?" I asked, with more interest than I cared to manifest.

"I will."

"I have her portrait in St. Louis. It was in a locket attached to a coral chain which I wore when I was saved from the river. I will show it to you some time."

"If it is really her portrait, I shall believe the story, whether anybody else does or not."

"My father says it is her portrait, and he ought to know. He is sure I am the lost son."

"You are so honest and brave, Philip, that I can't help believing you. I hope you are my cousin, at any rate, for I shall be proud of the relationship."

"Thank you, Marian--may I call you so?"

"Certainly you may, if you are my cousin."

"You are very kind."

"Indeed, you have already placed me under a debt of obligation to you which I can never repay."

"I am more glad to serve you than you can be to be served. Steady!"

"What's the matter?"

"The Florina has hauled her wind," I replied, watching the chase.

"What does that mean?"

"She has turned her head more to the north."

I hauled in the main sheet, and stood after the other yacht. It was sundown now, and we were within two or three miles of the Michigan shore. Half an hour later the Florina ran in at the mouth of a river. When we reached the opening, we found she had anchored half a mile up the stream. I did not deem it prudent to follow her, and I dropped the Marian's anchor at once.

CHAPTER XXI.

IN WHICH PHIL ANSWERS SOME INQUIRIES ABOUT THE FAWN, AND OTHER MATTERS.

I hauled down the jib, and left the mainsail standing when I anchored the Marian at the mouth of the river, for I did not know what Mr. Whippleton intended to do, and his movements were to govern mine. Though the mouth of the river was rather narrow, it opened, like the creek where we had anchored at noon, into a broad lagoon. There were hundreds of just such small lakes near the large one, in some cases with a narrow outlet, and in others with none at all. Among the effects of Mr. Ben Waterford which I found in the cabin, were several large maps, and one of these was the most interesting study I could find as I watched the Florina.

I saw from this map that there was no large town near the lagoon, and no means of reaching a railroad. I concluded, therefore, that Mr. Whippleton did not intend to abandon his yacht at this point. I was ready to make any movement as soon as he showed his purpose, and he could not take the Florina out of the lagoon without passing very near the Marian. He had anchored at a considerable distance from the shore, but he had a tender.

"What are you going to do here, Philip?" asked Marian, after I had studied the map to my satisfaction.

"I am going to see what Mr. Whippleton does. He knows that I am on his track, I suppose."

"If he has as much money as you say, he will be likely to run away."

"Not to-night; he will not like the idea of tramping through the woods in the dark."

"There! he's hauling in his small boat," added Marian, pointing to the yacht.

"So he is," I replied, pulling in the tender of the Marian.

"What will you do?"

"If he attempts to land, I shall follow him. I don't intend to lose sight of him. I haven't come so far to be balked now."

"What shall I do?" asked my fair cousin, with an anxious look.

"You will be perfectly safe here."

"What, alone?"

"I shall be sorry to leave you; but I must follow Mr. Whippleton, for your father's sake as well as my own."

"I will go with you then. I should not dare to stay here alone."

"But I don't believe Mr. Whippleton intends to leave the yacht. If he had meant to do so, he would have run into St. Joseph's River, instead of this lagoon, where there seems to be no good landing-place. We will wait and see what he is about."

"There are two of them," said Marian.

"So I perceive. I was not aware before that he had any one with him."

I observed the movements of the two persons on board of the Florina for some time. One of them jumped into the tender, at last, and shoved off.

"He's coming this way," said Marian.

"I see he is; it don't look like Mr. Whippleton," I replied, closely scrutinizing the person in the small boat. "I think you had better stay in the cabin, Marian."

"Why?"

"If it should be Mr. Whippleton, there may be some trouble."

"What trouble?"

"The moment he sees me he will understand my business with him; and to be entirely candid with you, I am afraid I shall have a worse battle with him than I had with Mr. Waterford."

"Why, you will not fight!"

"I must have your father's money, and the property he stole from me."

"I hope you won't quarrel," she added, anxiously.

"Not if I can help it. Mr. Whippleton is a fugitive from justice, and I don't mean to let him escape me."

"I am afraid of him. If he gets rid of you, he will go back and find Mr. Waterford."

"Well, don't worry any more yet. That is not Mr. Whippleton in the boat. I am sorry it is not he," I continued, satisfied, as the boat approached, that it was not the fugitive.

"Why are you sorry?"

"Because, if this other person, whoever he is, come on board, and find that Mr. Waterford is not here, and that I am here, he will try to escape."

"Of course he knows that you are here."

"I am afraid he does; but I hope not. He had passed the point at the mouth of the creek when the battle was finished on the other side of the lake. I can't tell whether he saw the result or not."

"That's a black man in the boat," said Marian.

"Then he has engaged a cook."

I knew that Mr. Whippleton sometimes employed a colored man, who had been a sailor and a cook on the lake, to help him work the yacht when I could not go with him; but I had never seen him, and did not think it probable that he knew me. I went into the cabin, and brought out one of Mr. Waterford's rifles; but as I did not intend to kill anybody, I did not take the precaution to load it.

"What are you going to do with that, Philip?" asked Marian, as I returned to the standing-room, with the rifle in my hand.

"I may have occasion to use it; but it is not loaded."

"Don't shoot any one, Philip--pray don't."

"I shall not be likely to do so while the rifle is not loaded."

"But you may do something you don't intend to do."

"I certainly don't intend to fire a rifle that isn't loaded; and I shall not shoot any one."

I had not yet decided what to do, though a desperate scheme was flitting through my mind. If Mr. Whippleton slept in the cabin of the Florina that night, it would be possible to board the yacht by stealth in the darkness, fall upon him, and bind him hand and foot. The plan looked practicable to me, and though I had not yet arranged the details of it in my mind, or considered its difficulties, I was disposed to undertake it. I did not care, therefore, to have the negro return to the Florina with the intelligence that I was in possession of the Marian. I intended, therefore, to make him sleep on board of our boat.

Before I had fully determined in what manner I should detain the cook on board of the Marian, the boat came alongside. I turned my head away from the man, so that her need not discover that I was not Mr. Waterford before he came on board. I opened a conversation with Miss Collingsby, and appeared to take no notice of the arrival. The negro was evidently one of the lazy kind, for he did not offer to come on board.



OLD PETE COMES AFTER INFORMATION.
PAGE 247.

"How do you do, Mr. Waterford?" said the cook, as he brought his boat under the quarter of the yacht.

"How do you do?" I replied, in a gruff tone.

"Gorrificious! Don't you know old Peter?" exclaimed the cook, apparently wounded at my want of recognition of him.

"How are you, old Peter?" I added, coughing violently to disguise my voice.

"Gorrificious, Mr. Waterford! I reckon you've got a bad cold. I've got a letter for you from Mr. Whippleton," continued the cook.

"Take it--will you, Marian?" I added, still coughing. "I don't want him to see me;" and I retreated into the cabin.

"Thank you miss," said Peter, as he delivered the letter. "I'm right down sorry Mr. Waterford has got such a terrible cough--on his wedding day, too, miss. Gorrificious, Miss Collingsby! Mr. Waterford is a lucky gentleman; but he desarves you. He's a fine gentleman--liberal to old Peter and all the boys."

Marian made no reply to this speech, though, when she appeared in the cabin, her cheeks and forehead were crimson with confusion.

"Did you hear what old Peter said," she asked.

"I did; and it is plain enough that Mr. Whippleton is in the secret, and has even told it to his cook."

"If I ever get home again, I shall not disobey my father. To think that the wretch told Mr. Whippleton all about it beforehand."

"I supposed he had," I replied, as I opened the letter.

"What does he say, Philip?" asked Marian, curiously.

"Dear Ben!--that's the way he begins. 'How is the fawn?'"

"The fawn?"

"Probably meaning Miss Collingsby," I replied. "I was afraid Phil would give you some trouble when I saw you had him on board. But you fixed him handsomely. I saw him tip over the bow of the boat. If you hadn't got rid of him, I should have gone ashore and helped you. I'm glad it's all right. Why didn't you run up the river farther, and anchor near

the Florina? I thought I wouldn't call upon you till I knew how the fawn was. If she is agreeable, we will run to St. Joseph in the morning, and have your business done before noon."

"The brute!" exclaimed Marian, indignantly. "This has cured me of all the romance I ever had. I used to think my father was very harsh; but now I know he was right. He knew this man better than I did."

The familiarity and coarseness of the epistle were very offensive to her, and she could hardly restrain her indignation.

"P.S.' I continued, reading from the letter. 'In my hurry I forgot the most important part of my stores. Please send me a couple of bottles of whiskey, and let me know all about the fawn.'"

That was all; and Mr. Whippleton wanted but two things--whiskey and information in regard to the fawn. I intended to furnish him with both, as the representative of Mr. Ben Waterford. I found a sheet of paper in the cabin, and I proceeded to describe the condition of the "fawn."

"Dear Charley," I began; and I had heard Mr. Waterford apply this familiar name to our junior partner: "The fawn is very uneasy, and does not like the idea of staying over night in this lagoon. I don't think it is safe for you to remain here. Phil said the officers were on your track, that Collingsby was after you with a sharp stick. Phil must have spoken to the fawn, for she is very suspicious. I shall have to leave in order to quiet her. I am all alone, and can't cook, or do anything, while sailing. I am in a fix. I want Peter badly. Can't you let me have him? I need him more than you do. Why can't you leave the Florina here, and come on board of the Marian? I send you four bottles of whiskey.

"P.S. I got a rap on the right hand in the fight, and can't write much."

I wrote this with a pencil, and in a style which would pass for anybody's handwriting who had been wounded in a fight. I folded it up, and having placed the four bottles of whiskey in a basket, I asked Marian to deliver them to the cook, while I continued to cough vigorously. I stood at the companion-way while my fair companion did the errand.

"Gorricious, Miss Collingsby!" exclaimed the negro. "Whiskey's plenty as water, but none of it for old Peter."

"Take this letter to Mr. Whippleton," added Marian.

"Yes, miss. Old Peter'll do that. Can you told me if the letter says how many bottles of whiskey they is in the basket?"

"It says four."

"Marian," I called to her. "Here is one for Peter."

I gave her the extra bottle, and she presented it to the cook, who was more grateful for the gift than he would have been for its value in cash. I am willing to acknowledge that it was against my principles to give liquor to any one; but the probability was, that I should have a battle with the master, who would perhaps be aided by the man; and I regarded the whiskey as an ally of mine, as long as they, and not I, drank it. As soon as Peter had departed, my cough improved, and I ventured on deck again. I was sure that what I had written would make a breeze, when Mr. Whippleton read it, and I tried to prepare myself for whatever might happen.

CHAPTER XXII.

IN WHICH PHIL IS BEWILDERED, AND THE MARIAN SAILS FOR CHICAGO.

"What next, Philip?" asked Marian, when I had seated myself in the standing-room.

"That boat will return next with Mr. Whippleton," I replied, picking up the rifle which I had left upon the cushion.

"I hope there will be no violence," she added, anxiously.

"I hope not; but what shall I do? Shall I let him rob your father of half the capital of the firm? Shall I let him rob his mother of nearly all she has in the world? If I don't strike when I have an opportunity, everything will be lost."

"What do you mean by his mother?"

"The package which Mr. Whippleton took from the safe was placed in my charge by his mother, to keep it from falling into his hands. She was very sick, and may not live many days. Your father had no idea what a villain his partner was."

"I am sure he had not; but can't you manage it without any violence?"

"If I can, I will. I have no taste for a fight; but I have still less for letting Mr. Whippleton run away with his ill-gotten gains. I should be ashamed of myself if I did. Besides, your father accuses me of concealing the villany of his partner, and even of being a participator in it. He would have good reason to think so if I let him slip through my fingers now. No, I will not do it. I will follow him to the end of the earth, and if he don't give up his plunder there will be a fight, though I may get my own head smashed in the scrape."

Marian said no more about peace on such terms, and I watched the boat with interest, as it came up under the counter of the Florina. I did not see Mr. Whippleton read the letter I had written; but I have no doubt that he did read it, for in a few moments more he embarked in the tender with Peter.

"There they come, just as you said!" exclaimed Marian, apparently in despair.

"I knew that letter would bring him, for I informed him that the officers of justice were on his track. I have no doubt that the police have telegraphed to all the cities within a thousand miles of Chicago by this time. If anything would wake up the rascal, the news I sent him would have that effect. Besides, I invited him to take passage in the Marian."

"You did!"

"Yes, for I want him where I can put my hand upon him."

"But he can put his hand upon you, and then I shall be alone. What will become of me?"

"You need not be at all alarmed. He will not injure or insult you."

"What do you mean to do, Philip? Can't I help you?"

"I intend to make a prisoner of him, if possible. I don't think you can help me do such a job. I am going into the cabin now, for I don't wish him to see me until he is fairly on board."

"What shall I do?"

"Stay here, if you please. He will go below immediately."

The tender was rapidly approaching the yacht, and I went into the cabin, where I had another attack of coughing as soon as I heard Mr. Whippleton step upon the deck.

"Good evening, Miss Collingsby," said he, as he saw our fair passenger. "I hope you are very well. Where is your friend?"

"What friend?" she asked, in such a tone that I was afraid she would excite his suspicions before he came into the cabin.

"Why, Mr. Waterford, of course. Since you are to become his wife to-morrow morning, he ought to be the dearest friend on earth to you. But as he is not on deck, he must be in the cabin."

I heard his step on the ladder, and I confess that I felt no little anxiety for the issue. I sat upon one of the lockers, still

wearing the skipper's coat and hat. It was rather dark in the cabin, and I was not surprised that he did not recognize me at first.

"What's all this, Ben?" said he, in hurried speech. "Every dollar counts now, and I can't afford to lose a thousand by leaving my boat here. I was to deliver her to the purchaser to-morrow at St. Joseph. What do you mean about officers? Collingsby hasn't the remotest suspicion that anything is wrong."

"Yes, he has," I replied, coughing and choking, so that I could not have identified my own voice.

"What has happened?" he demanded, in obvious alarm.

"He knows everything," I barked, with my handkerchief over my mouth. "He has telegraphed to St. Joseph and fifty other places before this time to have you arrested."

"Arrested!"

I heard the long breath he drew in his terror.

"We must be off at once."

"What's the matter with you? What makes you cough so?"

"A cold."

"What will you do with the fawn, Ben?"

"She is not agreed to anything," I replied, as I struck a match, for I thought it was time to have a little more light on the subject.

I had waited till he was in a comfortable position on the locker opposite me, with the table between us. I lighted the lamp, which was suspended from the ceiling of the cabin. My cough was suddenly and miraculously cured.

"What are you going to do, Ben?"

"That will depend upon what you do," I replied, in my natural voice.

"Who are you?"

"Your obedient servant," I answered, throwing off the hat I had worn, which concealed my face in part.

"Phil!" gasped he, starting back with astonishment.

"Assistant book-keeper, &c.," I replied.

"What are you doing here?"

"Attending to the affairs of the firm which I have the honor to serve. I am here on their business, though I have a little of mine to attend to at the same time."

"Where is Mr. Waterford?" demanded he; and I saw by the light of the lamp that he was as pale as when I had startled him with my balance sheet in the counting-room.

"I left him over at the mouth of that creek on the other side of the lake."

"You left him there? Do you mean to say that you have stolen his yacht?"

"No, sir; I don't mean to say so, and I don't think it is quite fair for you to say so, since I intend to restore her to Mr. Waterford, or to his legal representative, on claim, and sufficient evidence of ownership."

"Who wrote the letter which Peter brought me?"

"I did; but, as I told you in the letter, my hand was injured in the fight, and I couldn't do justice to my own style of penmanship."

"It was a forgery then."

"I signed no name to it, but left you to draw your own inferences."

"It is just as much a forgery as though you had signed it."

"But not half so much a forgery as receipting a lumber bill of the Michigan Pine Company. I hope the whiskey reached you in good order and condition."

"None of your impudence, Phil. This isn't the way to treat one who has used you as well as I have."

"For all the kindness you have bestowed upon me, I am very grateful; and I am only sorry you were not worthy of the confidence I felt in your integrity."

"We need not quarrel, Phil," said he, after a short pause. "We have always been good friends; let us be so still. I saw a scuffle between you and Mr. Waterford over at the creek."

"And you thought I had the worst of it."

"I saw him pitch you out of the boat."

"If you had staid a moment longer in sight, you would have seen me pitch him out afterwards."

I defined and explained my position, and justified it as well as I was able. Miss Collingsby had appealed to me for help, and in rendering it, under the circumstances, I did not feel disposed to let the ownership of the yacht defeat my good intentions to save her from the wiles of a villain.

"Do you call Ben Waterford a villain?" he demanded.

"The dictionary does not afford me any better word to express my opinion of him. I wish he was the only one I knew."

"Do you refer to me?"

I explained myself more fully on this point, and the junior partner of our house mildly expressed his rage. I suppose his stinging conscience did not permit him to do so in a more determined manner. I told him that Mr. Collingsby was in possession of all the facts relating to his defalcations, both of the money and the notes of the firm. He bit his lip in silence for a few moments, as if arranging his mental forces for an assault upon me.

"Phil, you have made another stupid blunder," said he. "As I have told you plainly before, you are insufferably conceited. You think you know enough for two men, when you know just half enough for one. That's what's the matter. You have made a pretty kettle of fish."

"I think you made it yourself."

"Don't be impudent. We must return to Chicago at once."

"That's one of my sentiments exactly," I replied. "Shall we weigh anchor now?"

"Yes, if you like, though there is no wind. I told you Mr. Collingsby didn't know anything about the business, and would be alarmed at your ridiculous statements."

"He knows all about the business now, and, as you say, he is a great deal alarmed."

"I assure you, Phil, upon my honor, that everything about the business is all right. You have made another blunder."

"I wish I had."

"You have."

"You drew the balance at the bank, and discounted over thirty thousand dollars' worth of notes."

"I did; and as a member of the firm, I had a perfect right to do so. I had a chance to make fifty thousand on one lot of lumber. I was not to be prevented from doing so by a whim of my partner. He prefers generally to furnish money, rather than put our business paper on the market. I gave him the opportunity to do so. He refused, and I raised the money as I could. This is simply a question between Mr. Collingsby and me. When he wishes to dissolve, I'm ready."

"May I ask what you are doing over here, with such a heavy transaction on your hands?"

"On my way to buy the lumber. I have the money in my bag," said he, holding up the article.

"Do you happen to have a package in your bag with my name upon it, taken from the safe?"

"I have; and I happen to have also an order from my mother for you to deliver it to me."

"Indeed."

"Here it is," he added, handing me a crumpled paper.

It certainly was an order, setting forth that all differences between Mrs. Whippleton and her son had been settled, and requiring me to give him the papers.

"When I was ready to go, I could not find you; so I took the papers; but you have the order now, and I hope you are satisfied on that point."

I was not exactly satisfied; but I felt that Mr. Whippleton was arguing me down, if he was not convincing me.

"How about those invoices?" I continued. "The agent of the Michigan Pine Company says he sold you no such lumber."

"If he will tell me so to my face, I should like to have him do it. I will give him an opportunity to-morrow."

Mr. Whippleton was indignant. He talked honest, and I could not gainsay him. I was almost inclined to believe that I was a fool, and had made a blunder; but as he was willing to go to Chicago, I was satisfied to leave the adjustment of the whole matter to Mr. Collingsby. We went on deck, and as there was a little breeze, we tripped the anchor, and stood up the lagoon. I was bewildered; but my heaviest catastrophe was yet to come.

CHAPTER XXIII.

IN WHICH PHIL, IN THE MARIAN, GETS THE WEATHER-GAGE OF THE FLORINA.

There was scarcely a breath of wind when we weighed anchor. Mr. Whippleton insisted upon running up to the Florina, in order to leave his tender, and to obtain certain articles he had left on board. The breeze entirely failed before we had made half the distance, and we were obliged to anchor again to prevent being drifted ashore. Mr. Whippleton and old Peter took both the tenders, and visited the Florina, leaving Marian and myself alone again.

"I am so thankful that you had no quarrel," said she, as we sat together in the standing-room, watching the receding boats.

"So am I, Marian."

"And it seems that you were mistaken in regard to his accounts."

"I don't think I was," I replied, rather warmly. "I am perplexed and bothered; but I don't see how I can be mistaken."

"Mr. Whippleton would not be willing to return to Chicago, if he had been such a villain as you say."

"I don't think he would. That is really all the evidence I have that he has not been stealing his partner's money. I don't understand it; but if he will return to Chicago, that is all I desire. I prefer that he should settle the matter with your father."

"But he knew all about Mr. Waterford's plans," added she, turning away from me, though the gloom of the evening hid her blushes.

"Yes; he said he did. He told me that, if Mr. Waterford loved you, and you loved Mr. Waterford, he could see no reason why you should not be happy together, in spite of the prejudices of your father."

"I never consented to elope with Mr. Waterford. It is true that I listened to his proposal, several weeks ago; but I did not agree to it. He did not renew it when I asked for time to think of it. I don't love him now; I can't say that I ever did, though I was rather pleased with him. After this, I'm sure I shall always think more of a gentleman's character than of his looks and manners."

"I think the character is of vastly more importance," I replied, judging from observation rather than experience.

"Do you think Mr. Whippleton will come back, Philip?"

"Come back? Yes," I replied, rather startled by the question.

"He may take one of those boats, go on shore, and make his way across the state to the east."

"Then you think it is possible that I was not mistaken in regard to the accounts of Mr. Whippleton?"

"Of course it is possible. It just occurred to me that he might have taken this method of getting rid of you."

"You are right, Marian. I ought to have gone with them, for they have taken both boats, and there isn't a breath of wind."

"I don't mean that it is so, only that it might be."

"Now I think of it, he said in his letter that he had sold the Florina, and was to deliver her in St. Joseph to-morrow. If he had not intended to have cleared out, he would not have sold her. I am afraid I have made another blunder."

I was vexed at my own want of precaution. Mr. Whippleton had taken both tenders, and it seemed to me now that he had done so in order to prevent me from following him. He intended to leave his own with his yacht, and to return in that belonging to the Marian. I do not even now know that Miss Collingsby had not suggested his real purpose, for while I was vexing myself about the blunder I had made, the waters were rippled by a gentle breeze. I sprang forward and hauled up the anchor with a celerity that was worthy of the occasion. The mainsail was still up, and taking the helm, I ran the yacht up the lagoon. I could just see the outline of the Florina in the gloom, and a few puffs of wind carried us up to her.

There was a light in the cabin of the Florina, and both the tenders were alongside. Mr. Whippleton had not gone yet, whatever he intended to do, and I breathed freely again.

"Gorricious!" shouted Peter from the deck of the Florina. "Where you goin' now?"

"Stand by to catch a line," I replied.

"All ready; heave the line," added the cook.

In a moment we were fast to the other yacht, and I firmly determined not to lose sight of Mr. Whippleton again, under any circumstances. We had hardly made fast before the wind died out again. It was only a puff which had come to my aid, as it were providentially, and had enabled me to gain my point. I had noticed, when Mr. Whippleton left the Florina, that he took with him the leather bag, which contained his money and valuable papers; but I had thought nothing of the circumstance at the time, for it seemed to me quite natural that he should be very careful of an article of so much value. If that providential puff of air had not enabled me to throw the Marian alongside his yacht, I am satisfied, in the light of subsequent events, that he would have made an attempt to elude me. He could have gone on shore in the tender, lived in the woods, or at the cabin of some settler, for a week or more, until I was tired of waiting for him, and then taken to his yacht, and escaped by the way of Canada.

"What are you doing up here, Phil?" shouted the subject of all my anxious solicitude, as he came out of the cabin of the Florina.

"We had a little breeze, and I came up to save you the trouble of rowing," I replied.

"You have a talent for making blunders, Phil," growled he, in a tone which did much to confirm my suspicions.

"Not a bad blunder, since I am safe here," I replied.

"You might have run her aground, and we should have had to leave her here all summer. Don't you know any better than to run about in the night where you are not acquainted? Is that the way you use other people's boats?"

"The Marian is still afloat, and safe. Do you want any help?"

"No; no such help as you can give. You can't do anything without making a blunder. I should like to knock the conceit out of you."

The more blunders he charged upon me, and the more savage he was, the better assured I became that I had hit the nail on the head. As we were playing at cross-purposes, it was evident that all my direct thrusts would be regarded as blunders by him. What suited him could not possibly suit me, under the present circumstances. I did not know what he was doing on board of the Florina, and I did not care, so long as I knew where he was. He went into the cabin after he had expressed his mind to me, and I did not see him again for over an hour.

"You must be tired, Marian," I said to my fair companion, as I heard her gape.

"I am tired, Philip."

"Why not lie down, then? I will watch over you, and see that no harm comes to you while you sleep."

"Thank you, Philip; you are very kind. I am afraid I could not sleep if I did lie down."

"You can at least rest yourself. You shall have the cabin all to yourself. We may not leave this lagoon before morning."

"Where will the rest of you sleep, if I take the cabin all to myself?"

"I shall sleep on deck. These cushions are as good a bed as I want."

"And Mr. Whippleton?"

"If we stay here, he will sleep on board of his own yacht. If not, he will probably stay at the helm."

"I am very tired, for it seems to me that I never endured so much in one day in my life before," she replied, rising, and going into the cabin.

I went with her, and secured the door which led into the cook-room, and showed her how to fasten the slide at the companion-way. I drew the blue curtains over the deck lights, and it seemed to me that maiden never had a more inviting chamber than the little cabin of the Marian. I bade her good night, and helped her close the door. Resuming my seat on the cushions of the standing-room, I thanked God that he had preserved her from the wiles of the villain; and I hoped she did not herself forget to acknowledge the goodness of Him who always watches over the innocent.

There was no wind, and no sign of any. The sky was cloudless, and there was not a ripple on the lagoon, not a rustle in the forest that bordered it. I had brought up a blanket and an old coat from the cabin to serve me as bed-clothes; and stretching myself on the cushions, I soon went to sleep. I did not believe that Mr. Whippleton could leave in the boat without my knowledge, for at such times I always slept with one eye open. If a breeze came, it would shake the mainsail and rattle the sheet-blocks near my head, and wake me. I had been up half of the preceding night with Mrs.

Whippleton, and I was very tired myself. I could not foresee what would happen within the next few days, and I deemed it prudent to economize my strength.

So far as the wind was concerned, my calculation was correct. It did shake the mainsail, and rattle the sheet-blocks, and I was aroused from my slumbers. I raised myself upon my bed, to assure myself that the Florina was still near me. That was the very thing, however, of which I could not assure myself. In fact she was not near me. I sprang to my feet, and felt that I had made a blunder, but such a one as Mr. Whippleton would not charge upon me. The Marian was adrift, and the breeze was carrying her farther up the lagoon, where she might get aground. My first care was to secure her from any such accident, which would indeed have been a catastrophe to me. All I had to do was to put the helm down, and bring the yacht up into the wind, which came only in light puffs. It was from the westward, and I had just slant enough to enable me to lay a course towards the lake.

As soon as I got her head to the breeze, I hoisted the jib. Seating myself at the helm, I studied the course, and kept a sharp lookout ahead for the Florina. I was satisfied that the first breath of wind had waked me, and that the other yacht could not be far from me. In a few moments I was assured of the correctness of my calculation, for I discovered the Florina behind a point of land. She had come thus far without hoisting her jib, and had not been able to lay very close to the wind. Mr. Whippleton knew the navigation of the lagoon, and had run his yacht where I should not have dared to go. Probably he had not hoisted his jib before, lest the noise of it should wake me; but I saw it go up almost as soon as I caught sight of her.

I do not like to accuse other people of making blunders, but I was sure that Mr. Whippleton had made one in not standing directly out of the lagoon; but doubtless he expected to have his own time for the operation. As it was, I had the weather-gage of him. He had run over to leeward so far, with a projecting point of land between him and the mouth of the creek, that I should be off the headland before he could reach it.

I rubbed my hands with delight when I realized the situation, and saw that I could not help cutting him out. The neglect on his part to hoist the jib had lost him the battle, while my jib had won it for me. The slant of the wind would enable me to go clear of the point, off which I had first anchored the Marian, while Mr. Whippleton would be obliged to make two tacks in order to weather it. But he had the wind freer than I, for he had evidently run off to leeward for the sole purpose of setting his jib without disturbing me.

As I was approaching the point of land, the Florina came within hailing distance of me.

"Marian, ahoy! Where are you going, Phil?" shouted Mr. Whippleton, wrathfully.

"After you."

"Another blunder, you blockhead! Come about, and take me on board."

I was willing to comply with this request, for it seemed reasonable to me. Both boats were heaved to, and Mr. Whippleton put off in one of the tenders.

CHAPTER XXIV.

IN WHICH PHIL GOES TO SLEEP, AND HIS SEVEREST CATASTROPHE COMES.

"What are you doing here?" demanded Mr. Whippleton, angrily, as he came alongside of the Marian in the tender.

"I was only looking to see where you were going. I was afraid you might forget that I was here, and go off without me."

"You are a fool! You make more blunders in the same time than any other fellow that ever I saw," he added, interlarding his elegant discourse with coarse and horrid oaths. "Why didn't you stay where you were till I came back?"

"I was not quite sure that you would come back."

"You were not? Who set you to dog all my movements?"

"I set myself to do it; and I intend to carry out my plan. I thought you were going to Chicago with me."

"I am, if you don't ground that boat, or wreck her, before I get ready. You go blundering about a place you know nothing at all about, as though you considered the safety of that boat of no consequence."

"I consider your safety as of a great deal more consequence," I answered, with becoming frankness. "If you are going to Chicago with me, what are you doing in that corner of the lagoon?"

"You are the stupidest blockhead I ever saw, for one who knows how to keep a set of books. Are you simpleton enough to suppose I would leave the Florina opposite the mouth of the river, where she would drag her anchor in the first blow that came?" growled Mr. Whippleton, with increased vehemence and anger. "I was going to moor her behind this headland, where she will be safe till I can come after her."

"You were very careful not to wake me, when you got up your anchor."

"What do you suppose I cared whether I waked you or not, you blunderhead. Now stand by here till we have moored the Florina. Let go your anchor."

"I can keep her where she is as long as there is a breeze. Moor your boat, and I am all ready for Chicago."

Mr. Whippleton pulled back to his yacht, and sailed her a short distance inside of the point, where I heard the splash of the anchor. His explanation of his movement was reasonable enough, and if I had been disposed to be satisfied with anything he said or did which involved his absence in the body from me, I might have been contented with it. The more determined he was in charging me with blunders, the better I was satisfied that my course was right; and I preferred to let the future rather than the present justify my conduct.

"What's the matter, Philip?" asked Marian, opening the slide of the cabin.

"Nothing; it is all right now."

"But I heard some hard words just now," she persisted.

"Mr. Whippleton thinks I have made another blunder--that's all."

I told her what had occurred, and that, as there was a little breeze, we should probably start for Chicago in a short time. I advised her to return to her berth, and not be disturbed by anything she heard. She acknowledged that she had slept very well till the noise awoke her, and she was willing to repeat the experiment. She retired, closed and fastened the slide behind her. In about half an hour Mr. Whippleton and Peter came on board.

"Gorrificious!" exclaimed the cook. "Are you going to sea without us, and carry off all the whiskey?"

I thought, from the movements of the negro, he was carrying off considerable of it; and the fumes of Mr. Whippleton's breath indicated that he had not entirely neglected the bottle. But it did not have a happy effect upon him, as it sometimes does, for he was decidedly ugly. I believe that liquor intensifies whatever emotions may prevail in the mind of the toper while under its influence. Joy is more joyous, grief is more grievous, under its sway; and a man who is ugly when sober is ten times worse when drunk. A man who has an ugly fit is the uglier for the rum he has drunk.

Mr. Whippleton had an ugly fit upon him when he came on board of the Marian. He was probably disappointed and vexed at my conduct, and having drank several glasses of whiskey, he was really so ugly as to make himself very uncomfortable. He filled away the yacht, and, taking the helm, began to rate me over again for my blunders. As we

were, to the best of my knowledge and belief, bound to Chicago, I did not care much what he said, and I was willing he should waste his venom in any way he pleased.

The breeze was very light and fitful. We ran out of the lagoon into the open lake, after a while; but there was hardly wind enough there to fill the sails. It was still dull sailing, and I was very sleepy and stupid in spite of the abuse with which Mr. Whippleton regaled me. He had brought his whiskey bottles back with him, and several times he imbibed from one of them. Peter went forward with his bottle, and stretched himself on the forecandle.

The helmsman yawned, and I yawned. The Marian, close-hauled, was not making two knots an hour. We were headed about north-west, which was not nearly so close to the wind as the boat could lay.

"We shall not get to Chicago in twenty-four hours at this rate," said Mr. Whippleton, when he had wasted all his vituperative rhetoric upon me.

"Not in forty-eight, if you don't keep her a little closer to the wind," I replied.

"Do you sail this boat, or do I?" he demanded.

"Well, sir, you and that whiskey bottle appear to be doing it just now; and between you both you are not doing it very well."

"None of your impudence! Perhaps you are conceited enough to think you could do it better."

"I confess that I am."

"You will mind your own business, Phil."

"I haven't any to mind."

"Go to sleep then!"

"What time is it, sir?"

"About half past twelve."

"I will take my turn at the helm, if you like."

"I won't trust you at the helm. You make too many blunders."

"Then I will take a nap myself."

"That will be the only sensible thing you have done to-night."

I thought it would be sensible, at any rate, and as there was not much comfort in talking to a man as waspish as he was, I concluded to take his advice. I stretched myself on the cushions, on the lee side, out of the helmsman's way, covered myself with the blanket, and was soon asleep. Perhaps I am conceited: I will not say that I am not; but in the light of subsequent events, I must say it was the only blunder I made that night--going to sleep.

I was tired enough to sleep soundly, and as the yacht was bound to Chicago, I had nothing more to worry me; so I did sleep soundly. If nothing had occurred to disturb me, doubtless I should have made up my six hours before morning. Unfortunately something did occur to disturb me--something sudden and violent.

A heavy hand was laid upon me, and I awoke.

I tried to gain my feet, but a desperate clutch was upon my throat. Mr. Whippleton was bending over me; his right hand was choking me, while his left grasped a rope. I tried to scream, but the hard hand choked me. I realized that I was in the power of my enemy, and I made a desperate struggle to free myself from his grasp. I thought I was succeeding, when a crushing blow fell upon my head; my brain sparkled as with a shower of stars. I remember no more of the affray.

The first sensation that I experienced was a deadly sickness and faintness. My senses slowly came back to me, and I found myself lying upon the cushions of the standing-room, with Marian Collingsby leaning over me, bathing my brow. My head seemed to be bursting with pain and fulness. I tried to raise my hand to ascertain the extent of my injuries; but I found that my wrists were tied together behind me.



PHIL A PRISONER.
PAGE 282.

"O, Philip! Philip!" cried Marian, as I opened my eyes and realized my situation.

I raised my head and looked around me. Peter was at the helm, and the yacht was bounding along at a lively rate over the waves. On the cushion opposite me lay Mr. Whippleton, enveloped in blankets, and apparently asleep.

"How do you feel, Philip?" asked Marian, who was in as much distress as I was.

"My head aches terribly," I replied, faintly; and a kind of deadly sickness came over me again.

She bathed my head again with spirits, and the act revived me.

"This is terrible," said she, trembling with emotion.

"Don't be alarmed, Marian; I shall be better soon," I replied, trying to change my position, for I was lying on one of my arms, and was very uncomfortable.

"Won't you untie him, Peter?" said my fair attendant, appealing to the black helmsman.

"Gorricious! I'd like to do it first rate; but I dassent," he answered, glancing at the form of Mr. Whippleton, who was snoring heavily under the influence of the frequent drams he had taken.

"Then I will," she added, resolutely.

"Don't do it, miss. Mr. Whippleton is uncommon ugly."

"I don't care how ugly he is. I am not afraid of him now. Where is your knife, Philip?"

"In my vest pocket," I replied, encouraged by a hope that the resolute girl might set me free.

"Mustn't do it, miss. Skipper told me to look out for the young gentleman. You mustn't do anything to make Mr. Whippleton angry with you; he'll treat you bad if you do. He was uncommon ugly this mornin', and kicked me three times in the ribs to wake me, and then cussed me like I wan't no account."

I suspected that Peter had been sleeping off the fumes of whiskey when this ungentle treatment was bestowed upon him. Marian put her hand into my vest pocket and took out my knife. She opened it, and was about to find the rope that bound me, when the helmsman again interfered.

"Can't let you do it. Vêry sorry, but I can't. It would cost me all the rest of the ribs in my body, and three on 'em's broke

now."

"Will you let this young man be abused in this manner, you wretch?" exclaimed Marian, whose gentle nature seemed to have assumed a new phase.

"I can't help it, miss; 'tain't my fault. Mr. Whippleton's very ugly this mornin'."

"You are a brute and a coward!" said she, reaching over me to the cords that bound my wrists.

"Gorrificious!" shouted the negro. "You mustn't do that."

Mr. Whippleton suddenly sprang to his feet, awakened by the cry of Peter. Rushing forward, he seized the arm of Marian, and dragged her away from me. As the negro had intimated, he certainly was uncommon ugly. His eyes were bloodshot, and his expression was savage.

"Let him alone," said he. "Let no one meddle with him."

"Mr. Whippleton, are you going to let him lie there in pain, with his hands tied behind him?"

"That's just what I am going to do," said he, taking a bottle of whiskey from under the seat, and pouring a quantity down his throat.

Perhaps he was afraid that his courage would fail him, if he were not again fortified by the fiend which had doubtless inspired the evil deed he had done to me.

"I can believe anything of you now, Mr. Whippleton," added Marian, courageously.

"Believe anything you please, Miss Collingsby. You will have all you want to do to think of yourself, without troubling your head about Phil. I have taught him to mind his own business, and I am going to repeat the lesson upon you. Go into the cabin!"

"Won't you release Philip--at least, untie his wrists?"

"No, I won't. Go into the cabin, and stay there. I don't mean to have you on deck."

He moved towards her, and she was compelled to retire to the cabin in order to escape further violence. I felt that I was alone then. My worst, and it seemed to me then my last, catastrophe had come. I regretted my blunder in going to sleep, and the future was dark and uncertain.

CHAPTER XXV.

IN WHICH PHIL SUFFERS MUCH PAIN, AND MARIAN IS VERY RESOLUTE.

After my catastrophe, the course of the yacht had been altered, and I found that she was now headed to the northward. As I raised my head to change my painful position, I saw the east coast of the lake, not half a mile distant. The breeze was very gentle, and it was a beautiful day. The sun was shining brightly, and the ripple of the clear waters was musical; but I was not in a condition to enjoy the glories of the scene.

I was suffering with a severe pain in the head; but the defeat I had sustained troubled me much more. I wondered, now it was too late, that I had been so stupid as to go to sleep. I felt that I was as great a blockhead as my persecutor had accused me of being, and I forgave him for calling me one. I could not foresee the end of the adventure, or the disastrous results of my mistake. Mr. Whippleton had doubtless been fully alarmed by my statements in regard to his arrest. If he had really sold his yacht, he did not deem it prudent to visit St. Joseph in order to deliver it to the purchaser. He would not find it safe to land at any of the towns on the lake, and I was satisfied that he would make for some obscure port in Canada. He was a shrewd man, and would not incur any needless risk.

As nearly as I could calculate the distance, he would have to run four or five hundred miles to reach any point in Canada. The prospect was not pleasing: I was fond of sailing, but not under the present circumstances. The distance to be accomplished in such a boat would require three days with a favorable wind; and it might take ten. I did not believe Mr. Whippleton would be disposed to run at night, for the whiskey, which he now used without restraint, could be more safely enjoyed in port.

I hoped for some favorable circumstance which would turn the tide in my favor. This was all I could do, for, with my hands securely tied behind me, I was powerless. The skipper had renewed his devotions to the bottle as soon as he waked, and it was possible that the liquor might win the victory for me.

"Go and get us some breakfast, Peter," said Mr. Whippleton, after he had taken a second dram, as he took the helm from the cook.

"Yes, sir," replied Peter, as he went forward.

"I hope you are satisfied now, Phil," added Mr. Whippleton, turning to me with something like a chuckle, as though he had done a great thing.

"I am satisfied on one point," I replied.

"What's that?"

"That I was not mistaken in regard to your dealings with the firm."

"We won't discuss that question now," said he, with a sneer. "I have used you well; I have done everything for you; I have given you all the salary you asked, and given you a chance to get ahead."

"You have given me a chance to get a broken head," I replied, as he paused to think what other good thing he had done for me.

"That's your own fault. After all I had done for you, I have my reward in your ingratitude."

"Did you expect me to help you swindle the firm?" I demanded, indignantly.

"You are not in condition just now to use hard words, and I advise you to clap a stopper on that tongue of yours."

"If I say anything, I shall speak my mind. I know you now perfectly. Last night I thought I might be mistaken about some things. Now I know that you have swindled your partner, and I am not surprised to find that you can handle a bludgeon as well as a pen."

"Better be civil, Phil," said he, biting his lip.

"I have nothing more to say. If you murder me, I shall feel that I have tried to do my duty."

"I don't intend to murder you."

"I have no doubt you will if the occasion seems to require it. I shall trust in God, and leave the crime with him."

He said no more then. When breakfast was ready, Peter relieved him at the helm, and he went below. I heard him talking to Marian, and she answered him with spirit. Though I could not distinguish her words, I was sure that she was protesting against his cruelty to me. In about half an hour he returned to the helm again, and my fair cousin followed him, either with or without his permission.

"How do you feel, Phil?" she asked, taking her place by my side again, and bathing my head with spirits, as before.

"I think my head feels a little better."

"Do you rest easily now?"

"Not very; I have to lie upon my hands or one of my arms."

"Mr. Whippleton, if you are not a brute, you will untie his hands," she continued, appealing to the skipper.

"Then I am a brute," he answered, with a coarse grin.

"Why should you compel him to suffer pain?"

"I hope it will make him change his tone. He is as saucy and as impudent as though he were the victor and I the vanquished."

"He will not be impudent again, if you will unloose him," added Marian, in a gentle, pleading tone.

"Will he promise it?"

"You will--won't you, Philip?"

"I will promise not to say anything to him," I replied.

"He is willing to promise," continued she.

"Then I won't let him loose. He is an obstinate mule, and ready to kick the one who does him a favor. Though I have been his best friend in Chicago, he volunteers to hunt me down like a wild beast. He has his reward."

"But what are you going to do with him?" inquired Marian.

"I intend to shoot him," replied Mr. Whippleton, as he took a draught from his bottle, and then produced a revolver, with which he toyed as though it had been a pet plaything. "I am prepared for the worst, and I shall never be safe while he is above the sod."

"Would you be a murderer?" asked Marian, with horror.

"Phil says I would, and I may be obliged to verify his words."

"I did not think you were such a monster!" exclaimed my fair companion, with a shudder.

"I did not think so myself; but Phil keeps goading me on, and I don't know what I may become. If he had minded his own business, and not troubled himself about mine, he would have been safe in Chicago to-day."

"But you don't mean to kill him?"

"That will depend upon himself--and you."

"Upon me?"

"Yes, upon you, in part."

"What shall I do?"

"Sit down, Miss Collingsby, and make yourself comfortable," he continued, with a smile, as though he were rather pleased with his own reflections.

"I will say anything I can to my father, and I will induce my mother to speak for you," said she, seating herself near my head.

"I know your father better than you do, Miss Collingsby. He would be ashamed of himself to be influenced by you, or by your mother. I won't trust him till I have a hold upon him. I don't ask for any pleading in my behalf, because I know it would do no good."

"What do you wish me to do?"

"I had a rather brilliant thought just now," said he, chuckling, and looking very silly, partly from the effects of the

whiskey he had drank, and partly from the nature of his own thoughts.

He paused, as though he was not quite ready to express the brilliant thought. He turned over the pistol in his hand, and glanced foolishly at Miss Collingsby.

"What can I do?" asked Marian, evidently disgusted with his manner.

"I want some security for your father's good behavior," he replied.

"I will plead with him."

"It will do no good."

"What would you have me do?"

"I think I heard you say you would not marry my friend Ben Waterford, under any circumstances."

"I certainly would not," answered Marian.

"Exactly so; I don't wish to do anything to interfere with Ben's plans, for he is a good fellow. We started from Chicago with the intention of having a wedding, and I think we ought to carry out the programme," laughed the skipper. "You are a very pretty girl, Miss Collingsby. As the son-in-law of your father, I think I could make a favorable settlement with him. I am only twenty-seven."

"You have said enough, sir," replied she, indignantly.

"Don't be hasty, my pretty one. If you will do me the honor to become Mrs. Whippleton, it will make everything all right; and really I don't know what else to do with you."

"Don't listen to him, Marian," I interposed, in a low tone. "Go into the cabin, and keep out of his sight."

"This plan will make everything comfortable, Miss Collingsby. Your father will see that he is mistaken, and the business of the firm will go on as usual, with your friend Phil as book-keeper at a thousand dollars a year. Will you accept?"

"No, sir."

"No?"

"Certainly not."

"Then I suppose I may as well make an end of Phil. He is only a stumbling-block in my path," added the wretch, cocking his pistol.

"Gorrificious!" exclaimed Peter, appearing at the companion-way at this moment, so opportunely as to indicate that he had been listening to the conversation. "What you goin' to do with that revolver, Mr. Whippleton?"

"Go into the cook-room, and mind your business there, you scoundrel," said the skipper, angrily, as he pointed the pistol at the cook.

"Gorrificious!" muttered the man, as he disappeared.

Marian, indignant at the proposal of Mr. Whippleton, followed the cook, and I was alone with my persecutor. The skipper laid his revolver upon the rudder-head, as though the end of the sensation had come for the present. I was left to my own suffering for the next two hours. Mr. Whippleton sat at the helm in silence, perhaps brooding upon the plan his busy brain had devised. Occasionally he raised the whiskey bottle to his lips, and drank. I was afraid that his frequent drams would arouse the fiend within him, and induce him to use his revolver upon me. He was intoxicated, and violently irritated against me. My anxiety for my fate was so great that I almost forgot my aching head and painful limbs. I kept very still. No one had thought to give me any breakfast; but I did not feel the need of it, though a cup of tea would doubtless have done me good.

I was still in doubt whether the whiskey bottle would ultimately prove to be my friend or my foe. The skipper maintained his position at the helm till dinner was ready, and then was able to totter into the cabin, when Peter had taken his place. He did not come on deck when he had finished his meal; but Marian soon appeared, and said he had tumbled into one of the berths. He had taken his revolver with him.

"Can't you turn over, Philip?" said she, standing beside me. "I will cut your cords."

"No! Don't do that. Gorrificious! Mr. Whippleton will kill us all."

But I turned over, as far as I was able, and the resolute girl cut the rope that bound my hands together. She had hardly done so before Peter sprang upon her, and hurled her over to the other side of the standing-room. I disengaged my

hands; but the line which secured my feet was made fast to a cleat, and when I attempted to rise, I was thrown down upon the floor. Peter leaped upon me, and shouted for Mr. Whippleton.

CHAPTER XXVI.

IN WHICH PHIL FINDS THE TABLES TURNED, AND THE MARIAN RUNS INTO CHICAGO RIVER.

"Gorrificious!--Mr. Whippleton!" shouted Peter, as he lay down upon me.

"Let him alone, Peter," pleaded Marian, as she rushed to the rope which bound my feet.

"Can't do it, miss. Mr. Whippleton will shoot me," answered the cook, in high excitement.

Marian cast off the rope which bound me to the cleat, and then untied my feet; but the negro had placed his knee upon my breast, and held me by the throat with both hands. The condition to which I was reduced was desperate, and only desperate measures could redeem me. I began to struggle, and when my feet were free, I began to use them with considerable vigor. But I was very feeble, and with the advantage he had over me, I was not equal even to the old negro.

The battle was going against me, and I heard the uncertain movements of Mr. Whippleton in the cabin. Marian wrung her hands in despair, when she saw her resolute effort apparently so signally defeated. Out of breath and out of strength, I was compelled to abandon the struggle as useless; but my fair ally was not so demoralized. She took the tin cup, which the negro used for his drams, and pouring some whiskey from the skipper's bottle, she dashed it into the face of the cook, just as Mr. Whippleton was coming up the steps from the cabin.

"Gorrificious!" yelled the negro, blinded by the potent liquor, and smarting with pain in his eyes.

I made one more desperate effort to free myself, and as Peter was obliged to use his hands for the comfort of his eyes, I easily shook him off this time. At the same instant the crack of the revolver startled me; but I was not hit. Marian stood near me with a large champagne bottle, from which she had poured the whiskey, in her hand. I seized it, and sprang upon Mr. Whippleton as he aimed his pistol at me the second time.

I struck him a heavy blow upon the head with the bottle, and he fell back into the cabin.

My strength seemed to come back, as the prospect brightened before me. I descended to the cabin, and proceeded to ascertain the condition of Mr. Whippleton.

"Is he dead?" gasped Marian.

"No; I think not," as I felt of his pulse, and then of his breast to see if his heart still beat.

"O, I hope not," cried she, terrified at the tragedy of which she had become a part.

"Gorrificious!" howled Peter, who had been washing his eyes at the side, and was now able to use them again.

I picked up Mr. Whippleton's pistol, and returned to the standing-room, to guard against any attack on the part of the cook.

"Don't shoot me, Mr. Phil, don't!" cried he.

"I won't, if you behave yourself; but if you don't obey all my orders, I will put a bullet through your head. Do you hear me?"

"I hear you, Mr. Phil. 'Tain't none of my quarrel, and I don't care nothing at all about it. I obeys orders whoever is in command," he replied, rubbing his eyes with his handkerchief.



SKIPPER WHIPPLETON A PRISONER.
PAGE 301.

With his aid I lifted the form of Mr. Whippleton from the cabin floor, and we bore it to the seat in the standing-room, where I had lain so many hours. The Marian had come up into the wind when the cook left the helm, and I put her about, heading her to the south-west. Miss Collingsby took the helm at my request. She was pale and excited; but she was firm. For my own part I felt like new man, and the new order of things seemed to soothe the pain I was still suffering.

I examined Mr. Whippleton very carefully again. I felt the beatings of his heart, and I was satisfied that he was not more severely injured than I had been.

I did not intend to make any more mistakes, and with the same cord which had confined my hands, I tied his wrists together behind him. I secured his feet, and made him fast to the jib-sheet cleat. He was now in precisely the same situation as that to which I had been reduced, and in which I had been only half an hour before. He lay very still; but I was satisfied so long as I knew that he breathed. His face was covered with blood, for the bottle had broken under the blow, and cut his head. I directed Peter to wash his face and bathe his head in spirits.

"Gorricious! Things is turned right over," said he.

"They are; and, Peter, I give you the same instructions which Mr. Whippleton gave you. Don't you let him get away," I added, as I seated myself at the side of Marian.

"No, sir."

"I'm not drunk, Peter."

"No, sir; sober's you was the day you was born," chattered the cook.

"If you want to get back to Chicago without a hole in your head, you will see that Mr. Whippleton don't get loose. I shall keep this pistol beside me, and I shall not go to sleep."

"Yes, sir. I understand."

"See that you mind."

"Don't be afraid of me, Mr. Philip. I always minds the captain, whoever he is," replied the polite cook, who, like thousands of others, was disposed to submit to the powers that be without asking any questions.

I did not mean to depend upon him for any service, except in the cabin and cook-room, and I was confident that the pistol would make him obedient. Peter rubbed the head of his late master diligently, as I told him to do, until his patient

showed signs of returning animation; but he did not come to his senses for two hours. He was thoroughly steeped in whiskey; indeed, the yacht had the odor of a rum-shop, with what had been drank and what had been spilled.

"How do you feel, Phil?" asked Marian, after the excitement had partially subsided.

"Better, much better."

"Does your head ache now?"

"It does, severely, I should say, under ordinary circumstances; but I don't mind it now, since the prospect is changed. You are a brave girl, Marian," I added, gazing at her with admiration.

"I was terribly frightened. I was afraid Mr. Whippleton would shoot you."

"I think he would; he did fire at me; but he was too tipsy to take aim."

"Whiskey has been our friend, this time."

"It is more apt to be our friend when our enemies drink it than when we drink it ourselves. That was a happy expedient of yours, to give Peter a dram in the eyes."

"Gorrificious!" exclaimed the cook. "Twan't happy for me, miss."

"Because you were doing wrong," said Marian.

"It was a brave act of yours, my dear cousin, and I am proud to call you so now," I added.

"I am not a baby. I don't know what made me think of that; I wasn't strong enough to do anything else."

"You couldn't have done any better."

"Gorrificious! I think you could, miss," interposed the cook.

"I blinded Peter with the whiskey, and you struck Mr. Whippleton with the whiskey bottle, and he was so tipsy he couldn't reach us till it was too late," added Marian. "But, Philip, you must be hungry. You haven't eaten anything to-day."

"I am not hungry, but I am faint," I replied.

"Take a little drop of whiskey, Mr. Philip," said Peter, turning to me.

"Not a drop: I would faint away a dozen times before I would touch a drop. Go down and bring me up some tea, and cook me a beefsteak, Peter."

"Yes, sir," replied he, hastening below, apparently glad to get out of the reach of a pistol ball.

"I can scarcely believe that we are still safe, Philip," continued Marian.

"I owe my safety to you, cousin."

"And I certainly owe mine to you."

"We can call it square, then; but not many young ladies, I am sure, would have been so courageous as you were. The battle was lost when you came to the rescue."

"I shall never cease to be grateful to you for your care and protection, Philip."

"And I shall be just as grateful to you. Let us both thank God, from the depths of our hearts, for his goodness to us."

"Do you know where we are, Philip?" she asked, glancing over the waste of waters ahead of us.

"Not exactly; but I think I can find my way back to Chicago."

"The lake is large, and we may get lost."

"No; if we keep on in our course, we shall come out somewhere. I don't know this side of the lake, but I am tolerably familiar with the other side. We crossed the lake, and have sailed to the northward since one or two o'clock this morning, when Mr. Whippleton hit me on the head."

"It was four o'clock in the morning; I asked Peter," said Marian.

"Very well. It was not far from two when we came about this afternoon. We sailed towards the north about ten hours, and I should judge that we made at least fifty miles. I think I can tell by this map nearly where we are. As I understand it now, our course is south-west, and we have not less than a hundred miles to make."

"How long will it take?"

"As the breeze is now, it will take twenty hours. We shall arrive some time to-morrow."

Peter brought my dinner on deck, and though my appetite had been spoiled by the rough experience of the trip, I ate enough to make me feel tolerably strong. Marian kept the helm all the afternoon, and I lay upon the cushions where I obtained a little sleep, which made my head feel better. The fair helmswoman promised to wake me if anything went wrong. About sunset Mr. Whippleton came to his senses again. He had been asleep most of the time, for we heard him snore.

"O, my head!" groaned he, as he opened his eyes, and then rolled off the cushions in his efforts to get up.

I called Peter, and we put him back again.

"My head! My head!" repeated he.

"Mine felt so this morning," I replied, in consoling tones.

He struggled to rise, but the rope had been carefully secured.

"Untie me, Phil," cried he, angrily.

"Excuse me," I replied. "I have you where I want you, and for your sake I hope we shall have a quick passage to Chicago."

"Is she headed for Chicago?"

"Yes, and has been for four hours. The tables are turned."

"Untie me, Phil. I am in great pain."

"If I can do anything to relieve your pain, I will, but I will not untie you."

He pleaded and begged for me to release him, but I dared not do so. He complained bitterly of his head, and made me various offers to let him go. I assured him that I should hand him over to the police the next day; until then, I would do anything I could to make him comfortable, except to give him his liberty. I brought up the bedding and pillows belonging to one of the berths in the cabin, and prepared an easy couch beneath him. I directed Peter to give him his supper, and to feed him like a child. He said he was comfortable then, but begged for whiskey. I refused to honor this demand; and finding that Peter was boozing more than I deemed best, I emptied all the bottles into the lake, with the hope that the fish would not be harmed by it.

Marian retired at an early hour; but she came on deck in the middle of the night, and insisted upon taking the helm; yet I dared not sleep, for the wind was freshening, and we spent the rest of the night in talking. At daylight I discovered the steeples of Chicago in the distance. We had a stiff breeze then, and at six o'clock I ran the Marian into the river.

CHAPTER XXVII.

IN WHICH PHIL VISITS MR. COLLINGSBY AGAIN, AND IS A HERO IN SPITE OF HIMSELF.

Having run the Marian into the river, I brought her alongside the pier at her usual landing-place. I was very tired, and my head still ached severely. I had hardly touched the pier before a man stepped on board without any invitation, and came aft to the standing-room where I was.

"Who runs this boat now?" demanded he.

"I have been running her for the last few hours," I replied.

"What's her name?"

"Her name is the Marian now. Formerly it was the Michigan."

"All right, then. I attach her, and take possession, in the suit of Washburn *versus* Waterford."

"I'm willing; I have no further use for her," I replied. "But what's the trouble?"

"Mr. Waterford's gone up."

"Gone up where?"

"Failed, and those that can get hold of anything are doing so. I have got hold of this boat."

"I thought Mr. Waterford was a rich man," I added, glancing at Marian.

"Most people thought so; but he is a bankrupt now. He made some ten or twelve thousand dollars, they say, in a lucky speculation, and on the strength of that has had the reputation of being worth a hundred thousand. He and Mr. Whippleton have been making some bad speculations in lands, which will not fetch what they paid for them. While they were looking over the affairs of Mr. Whippleton, who ran away, they found that Waterford was as deep in the mud as he was in the mire. I have been on the lookout for this boat since night before last."

"What has been done about Mr. Whippleton's affairs?" I asked, with no little curiosity.

"His partner has been overhauling his business, and finds that he has been terribly swindled. Officers have been on the lookout for him since he left, and telegrams have been sent in every direction. They can't find him, or even hear of him. He went off in his boat, and they think now that he has made his way into Canada. Where have you been all this time with the boat?"

"On a cruise. Are you an officer?" I asked.

"Certainly I am. How could I serve a writ if I were not?"

"Do you know where there is another one?"

"I can find a policeman, I suppose. What do you want of him?"

"I have a prisoner I wish to put into safe keeping."

"Who is he?"

"Mr. Charles Whippleton."

"You don't say so!" exclaimed the officer.

I pulled off the blankets in which the late junior partner had enfolded himself, and exhibited my prisoner.

"What's the matter with him? Is he sick?"

"He has a sore head. But please to get another officer, and a carriage."

"Let him get two. I want one," said Marian.

"I don't know you; but I begin to think you are the clerk that disappeared," added the man.

"I am; I was in the employ of Collingsby and Whippleton."

"Nobody knew what had become of you; but Mr. Whippleton's mother said you had run away with all her property. The officers are on the lookout for you also."

"I am at their disposal whenever they want me," I replied, choking at this disagreeable information.

"Mr. Collingsby thinks you have gone with Whippleton, and that you were concerned with him in the frauds."

"Does he?"

"Is this lady Miss Collingsby?"

"It is."

"Her father and mother believe she has run away with Mr. Waterford. There's all sorts of stories floating about. I suppose, if I bring one of the police, they will arrest you."

"No matter for that; bring him along. If I had been guilty, I should not have brought Mr. Whippleton back."

The officer departed, and I lowered the mainsail. I told Peter to put the yacht in good order.

"Can't you untie me now, Phil?" asked Mr. Whippleton.

"Not till the officers come. I don't intend to make any more blunders."

"You have wound me up completely," said he, bitterly, as he glanced towards the city. "I suppose I must take things as they come."

"Your mother accuses me of running away with her property. How could that be if she gave you an order for the package?" I inquired.

"I dare say you will get at the whole truth in due time. It is not necessary for me to say anything more."

And he did not say anything more. He was in pain bodily; but I am sure his sufferings mentally were infinitely more intense. As I looked at him, reclining on his couch, I could not help thinking that his mother was even more to blame for his misfortunes than he was himself. Instead of filling his mind with Christian principles, she had fed him with the dry husks of worldly wisdom. She had taught him to get money; that it was shrewd and praiseworthy to overreach and deceive. His father had died when he was young, and his mother had had the whole training of him. Before God, she was responsible, though her neglect and her errors could not excuse him. I thanked God anew, as I looked at him, for the Christian teachings of Mr. Gracewood, who had implanted in my soul a true principle.

The officers came, and Mr. Whippleton was relieved of his bonds, and permitted to stand up. He could not walk at first, and had to be assisted to the carriage. I was careful to have his travelling bag placed in the care of the officers. I had locked it up in the cabin when I obtained possession of the yacht, for I knew that its contents would go far towards indemnifying his partner for his losses. At my request, the officers took the prisoner to Mr. Collingsby's house. Marian and I went in one carriage, while the officers, with Mr. Whippleton, occupied the other.

"I tremble when I think of meeting my father," said my fair companion.

"You need not. He will be too glad to see you safe and sound to find any fault with you."

"I have been very imprudent."

"I know you have; but you meant no wrong. You are fortunate to be able to return as you are, for Mr. Waterford is a bankrupt, and a mere adventurer."

"My father was right."

"Fathers are almost always right," I replied, as the carriage stopped before the house.

I found that Marian was trembling violently when I helped her out. We were admitted to the library. Mrs. Collingsby was up, but her husband had not risen yet. The fond mother folded her lost daughter in her arms, and they wept together.

"Let me call your father," said she, leaving the room hastily.

"You will have a glad welcome from both of your parents, Marian," I added.

"My mother will not reproach me," said she, as Mrs. Collingsby returned.

"Where have you been?" inquired the anxious mother, as she took the hand of her weeping daughter.

"I was deceived, mother."

"But where is Mr. Waterford?"

"I don't know; I have not seen him since day before yesterday."

Mr. Collingsby appeared in a few moments in his dressing-gown, and had evidently made a very hasty toilet.

"Marian!" exclaimed he, with a degree of emotion of which I had not supposed him capable.

"My poor child! How anxious I have been about you! for that Waterford is a scoundrel."

"I know he is, father. You were right," replied Marian, as she sobbed upon his bosom.

"Where is he now?"

"I don't know."

Mr. Collingsby winked very rapidly; but as it was not dignified to weep, he did not do so. He glanced at me, and he must have suspected that I saw his emotion. He was evidently ashamed of it, for he gently disengaged himself from his daughter's embrace, and fixed his stern gaze upon me.

"So you have come back, Philips?" said he.

"Yes, sir, I have come back. I had business here, and I took the liberty to call."

"Where have you been, sir?"

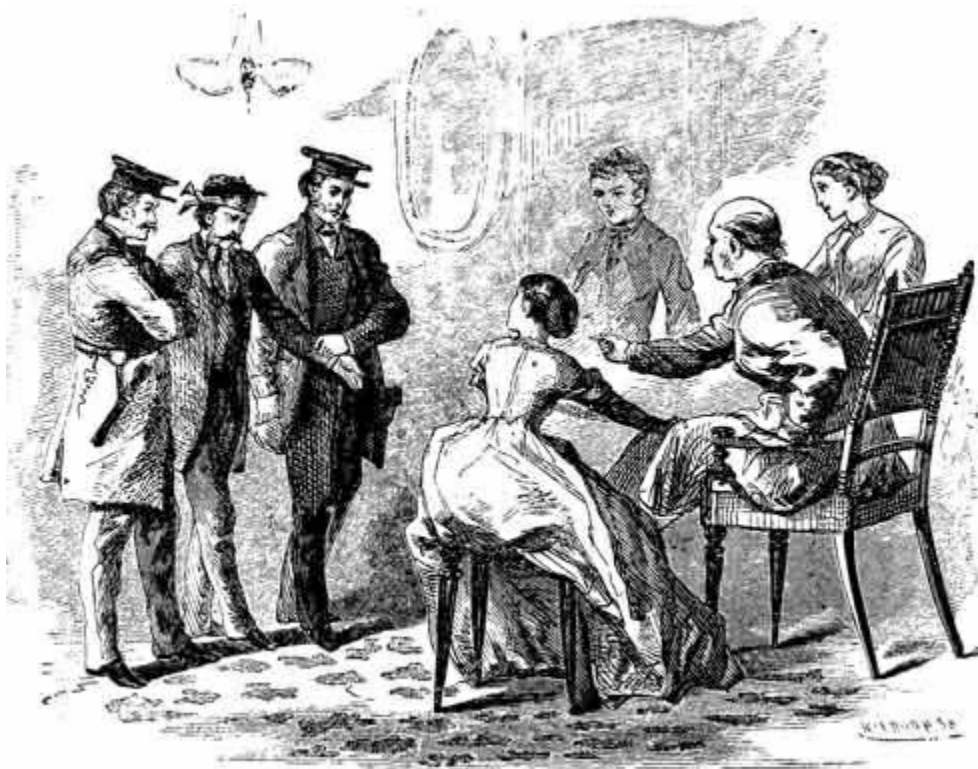
"After Mr. Whippleton."

"So I thought," sneered he. "I suppose it would not suit your purpose to inform me where he is now."

"On the contrary, it would exactly suit my purpose, Mr. Collingsby. He is in a carriage at the door, between two officers."

"Don't say anything harsh to Philip, father," interposed Marian, wounded by his sternness towards me. "It was he who saved me from harm, and he has brought Mr. Whippleton back, with all the money he stole."

"Do you mean so?"



I went to the door, and requested the officers to bring in their prisoner.

"Is it possible that I have been mistaken in you, young man?" added Mr. Collingsby, glancing at me again. "I was satisfied that you had run away with my partner, because you had shared his guilt."

"You were mistaken, sir," I answered, as the officers conducted Mr. Whippleton into the room.

The prisoner was very feeble, and was placed in an arm-chair. His head was tied up with a handkerchief, and he looked as miserable as a human being could. He was not a man of great courage, and his mishaps appeared to have broken his spirit.

"What's the matter with him?" asked Mr. Collingsby, turning to me.

"He was hurt on the head."

"Philip had a hard battle with him, father; but finally struck him down, and he fell senseless."

"I ought to add, Mr. Collingsby, that Marian was the bravest girl I ever saw. I should have lost the battle, and I doubt if you would ever have seen either your partner or your money, if she had not taken part in the struggle," I interposed.

"All this makes a very strange story."

"Perhaps you had better hear the rest of it before you judge," I replied. "I thought it possible, after I left you day before yesterday, that Mr. Whippleton had gone off in his boat, and I hastened to her moorings. My supposition was correct."

"We knew he had gone in his boat, but we supposed he would land at some town on the other side," said Mr. Collingsby. "Officers were sent to Detroit and Toledo to intercept him."

Marian and I told our story as I have already related it, and we had an attentive and interested audience.

"But what has become of Waterford?" asked one of the officers. "If he was left at the creek, he must have gone somewhere."

"He won't go far, for he has not a hundred dollars in the world," said Mr. Whippleton. "Phil defeated all our plans."

All the party looked at me so earnestly that I am afraid I blushed; for, conceited as I am, it disturbs me to be made a hero.

"What were your plans, Mr. Whippleton?" asked Mr. Collingsby.

"I suppose I have nothing to gain by concealment," replied the culprit. "If I had never seen Waterford, I might have been an honest man to-day. I went into some land speculations with him. We bought two hundred acres at Bloomvale, confident that the new Blank and Plank Railroad would pass through the centre of it, for it was one of the routes surveyed, and we had an assurance that it would be the one adopted. Instead of coming direct to the city, as we were almost certain it would, they tapped the North Central, and left our land ten miles from any road, and good for nothing but farming purposes. We spent ten thousand dollars in log-rolling in the legislature, and were defeated in the end. I took forty thousand dollars out of the funds of the firm, which I intended to replace when I sold my land. Phil's trial balance first frightened me, and finding that I could not get out of the scrape, I decided to take what money I could get, and go to China, where I hoped to win a fortune, and make good my losses here. I had started for Europe when I left in the Florina, and should have got off if Phil had not followed me."

I was a hero in spite of myself.

CHAPTER XXVIII.

IN WHICH PHIL MORALIZES UPON WORLDLY WISDOM, AND BIDS FAREWELL TO DESK AND DEBIT.

The conference was interrupted by the arrival of Mr. Collingsby, senior, who had been sent for. He gave his granddaughter a very cordial greeting, and the events which had transpired were all rehearsed for his benefit.

"How did you expect to get away in your yacht?" asked the senior partner.

"Waterford was to go with me. A friend in St. Joseph had offered me a thousand dollars for my boat, and I expected to sell her to him. We then intended to sail through the lakes to Collingwood, and proceed to Montreal. Waterford was to have made Marian his wife at St. Joseph."

"The scoundrel!" ejaculated the father.

"He was to return, make his peace with you, and save me from harm. We should have succeeded if Phil had not been so zealous to serve the firm. He upset my calculations no less than three times, and finally broke my head. You have no fault to find with him, Mr. Collingsby, however it may be with me."

"Mr. Philips, I trust you will excuse any harsh words I may have used," said the senior partner.

"Certainly, sir; but my name is not Philips."

"What is it?"

"Philip Farringford, sir."

"Yes, father, and he is my own cousin," added Marian.

"Nonsense! We will talk of that some other time."

"I think you had better open that bag," I suggested.

It was opened, and all the money which the junior partner had gathered together was taken from it. Mrs. Whippleton's treasure was found, just as I had left it, with the seals unbroken.

"That is Phil's, and contains nothing belonging to the firm," said Mr. Whippleton, as the officer produced the package. "I hope you will give it to him."

I explained the nature of the contents, and to my great gratification it was restored to me. The graceless son acknowledged that he had signed his mother's name to the order upon me for its delivery. He had procured the nurse for his mother, and she informed him what had been done during our interview. It appeared that she had placed herself at the door for this purpose.

"Mr. Collingsby, I hope you don't intend to proceed against me, now that I have made all the restitution in my power," said the culprit.

"I don't know; I will see."

"The false invoices cover about forty thousand dollars. My capital in the firm, and my share of the profits, will reimburse you for about thirty thousand. I will give you a deed of my lands for the balance, so that you will lose nothing by me."

"I have lost through you my confidence in mankind," replied Mr. Collingsby. "I have no desire to persecute you."

"I have given up every dollar I took with me. My yacht will bring a thousand dollars. You shall have that."

"I will take the boat at that price, and place the amount to your credit."

"Thank you, sir."

"For the rest, I will consider the matter; but for the present, you must be where I can find you."

The officers conveyed him to the prison, where he had an opportunity to reflect upon the folly of worldly wisdom.

"Philips, you have done well," said Mr. Collingsby, as the door closed upon the departing junior of the firm. "You have been honest and faithful, and I thank you."

"So do I," added the old gentleman. "It seems we haven't lost anything, after all."

"Philips has--"

"Philip, if you please, sir," I interposed.

"Excuse me; Philip has saved us from loss, and as he is very fond of boats, I propose to make him a present of the yacht belonging to Mr. Whippleton, as a testimonial of our gratitude. What do you say, father?"

"Certainly, Richard," replied the patriarch.

"I have already taken Mr. Faxon into the firm, and the business will continue as before. Of course we shall retain you as book-keeper, and your salary will hereafter be one thousand dollars a year."

"I thank you, gentlemen. I am very grateful to you for your kindness and consideration," I replied, satisfied that virtue is its own reward even in this world.

"Beyond this, I am greatly indebted to you for your services to my daughter."

"My cousin was very kind to me," said Marian, archly.

"Your cousin!"

"Yes, father; he is really my cousin."

"Pshaw! How can he be your cousin?"

"His name is Philip Farringford. His mother was your sister."

"Come, come; no more of this. We have had romance enough for one day," said the old gentleman. "I have been annoyed by letters from Farringford in St. Louis, hinting at something of this kind."

"I am sorry the letters annoyed you, sir; but my father wrote only the truth," I replied.

"Your father! Do you mean to assert that my miserable son-in-law is your father?" added the old gentleman, savagely.

"I do, sir."

"But my daughter is not your mother?"

"Yes, sir; she is."

"That's enough. I don't want to hear another word about the matter; and what's more, I will not."

"We can prove all that we assert, sir," I replied, firmly.

"Not another word about it. I want to believe that you are an honest and honorable young man; but I can't do it if you attempt to maintain such a gross imposture. It is ridiculous."

"I am very anxious that you should hear the story, sir. If you are not satisfied with the evidence, you shall never be annoyed again concerning it."

"I won't hear it," protested the senior Mr. Collingsby. "Did you come here, and get a place in our firm, for the purpose of pushing this imposition?"

"I desire to establish my birthright; but there was no conspiracy about my coming."

"My son-in-law is a miserable toper. I never want to see or hear from him again. He has brought disgrace and misery enough into my family. He teased me for money till I was obliged to leave St. Louis, and now he follows me here. Young man, whatever your name may be, I have a high regard for you after what you have done, and we will use you well in the future; but never mention this matter again. If you do, you shall leave us. I say it, and I mean it."

Under the circumstances I could say no more. The time for proving my claim evidently had not come. I made no promises in regard to the forbidden topic; but I decided to wait for a more favorable opportunity to press the subject. I was invited to breakfast with the family, and accepted. I was vexed and mortified to find that I was not acknowledged as a nephew, grandson, and cousin; but I found that I had one believer in Marian. I had convinced her with my unsupported word; but I intended to show her the evidence.

After breakfast I went to my boarding-house, and repaired at once to Mrs. Whippleton's room. She was better than when I had left her, three days before, and was able to open upon me in a volley of reproaches for my treachery and

dishonesty, as she bluntly called them.

"I thought there wan't but one honest feller in the world, and I was cheated in him," said she, bitterly.

"Not exactly, Mrs. Whippleton," I replied, handing her the sealed package. "There are your papers and your money."

"No; you don't say it!"

"Open it, and see."

It took an hour for her to count the money and examine the papers. She compared them with the receipt I had given her, and nothing was missing.

"Well, I reckon you be honest, after all," said she, cheerfully. "Who'd 'a thought it! But where is Charles? I didn't know but he might got the papers away from you. He wanted to raise all the money he could to save himself from ruin."

"Not for that; but to set himself up in business in China," I replied; and then I told the story of her son's misdeeds.

"So he's in jail--is he?" exclaimed she. "Well, I was afraid it would come to this, when I heard he was in trouble, for Charles never was as shrewd as he ought to be."

"Shrewd!" I replied, in disgust. "He has followed out your maxims of worldly wisdom, instead of being true to God, himself, and his fellow-beings; and now he has his reward."

"Well, I don't know what all that has to do with it. I say he wan't shrewd," persisted the old lady.

"He has practised just what you taught him."

"No, he didn't!" replied she. "He wan't cunning."

"Good by, Mrs. Whippleton. I only hope you will live long enough to repent of your sins, and learn, before it is too late, that worldly wisdom will not carry an immortal being through this world and the world to come."

I had not patience to hear any more. I went to my room, and I did not leave it for a week. The blow I had received on the head, with the excitement and fatigue of the cruise down the lake, made me sick. I wrote to my father after I had been confined to my chamber three days; and when I was about well enough to go out again, he came to see me, though he started as soon as he received my letter. I had never seen him looking so well; and certainly I should never have suspected that he was the degraded sot whom I had met in front of the Planters' Hotel, in St. Louis. He was dressed in sober black, and was neat, and even elegant, in his appearance. He had grown moderately fleshy under the regimen of total abstinence, and all the toddy-blossoms had disappeared from his face.

We had a long talk in my chamber, and he gave me such advice as the occasion demanded. He thought that, as I had established myself in the good opinion of the firm, I had better stay with them, especially as the salary was very handsome.

"I shall hardly be able to leave the prohibited topic untouched," I added.

"Your own self-respect should induce you to do that. If your grandfather and your uncle will not hear you, there is no law to compel them to do so. Do you know when your mother intends to return?"

"I do not; I cannot even learn where she is; but Marian has promised to ascertain for me. I mean to stay with the firm about a year longer. If my mother don't come by that time, I shall go for her. I will find her."

"Well, a trip to Europe will do you no harm; but she will probably return before the year is out."

We decided to wait the turn of future events because we could not help ourselves, rather than because we were willing. On the following Monday, I took my place in the counting-room again, and it was Desk and Debit once more. My father called there during the day to take leave of me. It so happened that both Mr. Richard Collingsby and his father came in while he was there. They looked at him, but did not recognize him. They appeared to think they knew him, and spoke to him.

"I know your face very well," said Richard, "but I can't call you by name."

"My name is Edward Farringford," replied my father.

"And he is my father," I added.

"I am glad to see you looking so well, Edward," said the old gentleman, coldly. "I hear you are doing well; but don't say a word to me about that silly story."

"I don't intend to do so. I wish to say, sir, that while I plead guilty to all you have charged upon me in the past, I have

no occasion to ask any favors for the future, except your kind regard. I wish to see my wife--"

"Never, sir! Never!" protested Mr. Collingsby, senior, as he rushed into his counting-room.

"I wish you well, Ned," added Mr. Richard; "but I am sorry to find you attempting to impose upon our family."

My father bowed, but made no reply, and the son followed the father into the sanctum.

"I can't stay here, father," I protested, cut to the quick by the conduct of my employers.

"Be patient, Philip. When I think what I was, I can hardly blame them. Keep your place. You will be nearer to your mother here, when she returns, than in any other place."

I consented to stay, and I did stay. My father went home that night, and I applied myself diligently to the work of opening a new set of books for Collingsby and Faxon. I was treated with a great deal of consideration by the senior and his father; but I never alluded to my relationship to them. I was sure of a storm if I did so.

Mr. Whippleton was discharged from custody after he had fully indemnified the firm for its losses. There were too many legal doubts in the way of his prosecution to render it advisable to proceed against him, even if the Collingsbys had been disposed to do so. But he was a ruined man. He could not even obtain a situation as a clerk in Chicago. His mother set him up in business in Cincinnati; but he failed, and lost all she had loaned him. His reputation followed him wherever he went. He finally obtained all his mother's property, and both of them were reduced to poverty. The last time I saw the old lady, I am sure she was a better woman, and was willing to confess that worldly wisdom did not insure either success or happiness.

Mr. Waterford was not seen in Chicago again. I afterwards met him in New York. Before his boat was sold, I made an excursion in her to the lagoon where the Florina was moored. Marian and other ladies went with me, and I sailed them home in the yacht, which was now my property. I found time to sail in her occasionally, and the Collingsbys were often passengers. I changed her name, and called her the ELLA GRACEWOOD.

I had a week's vacation in the summer, and visited St. Louis. Mrs. Greenough was delighted to see me, and treated me like a son. When I returned, I carried with me the relics of my childhood. One afternoon, on board of the Ella Gracewood, I showed them to Marian and her mother. Mrs. Collingsby recognized the portrait of my mother, and I think she was convinced that I was her nephew; but she was more prudent than Marian, and refused to commit herself.

I was no nearer my mother than when I came to Chicago; but I had a lively hope of the future. I still looked forward with glowing anticipations to the time when our little family should be reunited under the same roof.

I have told my story, and related all the catastrophes of a clerk. I staid in the counting-room of Collingsby and Faxon a year and a half, when the business was again closed by the death of the junior partner. Mr. Richard decided to retire, as he might have done years before. The new firm, to whom the business was sold, offered me a salary of twelve hundred a year; but I declined it, and was again free from any engagement.

My mother had not yet returned. At the last accounts she was living at Nice, with her brother, whose wife was very feeble. I was eighteen, and I determined to go to her. I could no longer endure the separation; and with this resolve I bade farewell to DESK AND DEBIT.

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