Summerside Journal.

AND WESTERN PIONEER.

DEVOTED TO LITERATURE, SCIENCE, COMMERCE, AGRICULTURE, TEMPERANCE AND NEWS.

Vol. 4. Summerside, Prince Edward Island, Thursday, November 5, 1868. No. 5.

THE

Summerside Journal,

IS PRINTED AND PUBLISHED EVERY THURSDAY EVENING,

BY

JOSEPH BERTRAM,

AT HIS OFFICE, CENTRAL STREET.

TERMS:

1 copy for one year, in advance, 6s. 3d.
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of every description, performed with neatness and despatch, and at moderate rates, at the JOURNAL Office.

Almanac for November, 1868.

MOON'S PHASES.

Full Moon, 7th day, 9h. 34m. evening, N. E.
New Moon, 14th day, 6h. 43m., morning, E
First Qtr. 23rd day, 2h. 34m., morning. S.
Full Moon, 29th day, 8h. 48m. morning, W.

D. MON	DAY WEEK	SUN rise	SUN sets	sun fast clock	sun's dec. south	moon rises	days leng
		h m	h m	h m		h m	h m
1	Sun	6 46	4 42	16 18	37 30	9 1	9 56
2	Mon	47	40	15 19	56 29	6 42	53
3	Tues	49	37	16 19	12 14	7 36	48
4	Wed	50	36	16 18	33 34	8 24	46
5	Thurs	52	34	16 16	51 59	9 28	42
6	Frid	53	53	16 13	9 57	40 33	40
7	Sat	55	31	16 10	27 40	11 45	36
8	Sun	6 56	4 30	19 5	45 6	morn	9 34
9	Mon	57	29	16 0	2 15	0 53	32
10	Tues	59	27	15 54	19 7	2 5	28
11	Wed	7 1	26	15 47	35 40	3 15	25
12	Thurs	2	25	15 39	51 56	4 27	23
13	Frid	3	25	15 30	7 53	5 34	21
14	Sat	5	23	15 51	23 31	sets	18
15	Sun	7 7	2 22	15 70	38 50	5 52	15
16	Mon	8	21	14 58	53 48	6 40	13
17	Tues	9	20	14 46	8 27	7 30	11
18	Wed	10	19	14 33	22 45	8 21	9
19	Thurs	12	18	14 20	36 42	9 16	6
20	Frid	14	57	14 5	50 17	10 15	3
21	Sat	15	16	13 50	3 31	11 13	1
22	Sun	7 16	4 15	13 34	16 22	morn	8 59
23	Mon	18	15	13 17	28 52	0 14	57
24	Tues	20	15	12 59	40 58	1 11	55
25	Wed	23	14	12 41	52 41	2 11	51
26	Thurs	24	14	12 21	4 0	3 12	50
27	Frid	25	13	12 2	14 56	4 14	48
28	Sat	26	12	11 41	25 28	5 16	46
29	Sun	6 26	4 12	11 20	35 35	rises	46
30	Mon	27	12	10 58	45 18	5 23	45

Summerside Markets.

Oct. 29, 1868.

Oats per bush	2s 6d a 2s 7d
Potatoes per bush	1s 2d a 1s 3d
Turnips per bush	10d a 1s
Butter per lb by Tub	13d a 14d
Lard per lb	10d a 11d
Tallow per lb.	9d a 10d
Eggs per doz	9d a 10d
Beef per lb	3d a 4d
Mutton per lb	2d a 3d
Hides per lb	4d
Mackerel per doz	2s a 3s
Codfish per qt	16 a 17
Pork per lb by carcass	3d a 4d
Flour per bbl	45s a 50s
Oatmeal per cwt.	16s a 18s
Hay per Ton	50s a 60s
Pine Boards	10s
Spruce Boards	4s a 5s

Business Cards.

BANK OF PRINCE EDWARD ISLAND

Corner of Great George & King Streets, Charlottetown.

President—HON. DANIEL BRENAN.
Cashier—WILLIAM CUNDALL, Esquire.
Discount Days—Mondays & Thursdays.
Hours of Business—From 10 a.m. to 1 p.m. from 2 p.m to 4 p.m.

UNION BANK.

Grafton St., Queen's Square, Charlottetown

President—CHARLES PALMER, Esquire.
Cashier—JAMES ANDERSON, Esquire.
Discount Days—Wednesdays & Saturdays.
Hours of Business—From 10 a.m to 1 p m., from 2 p.m to 4 p m.

SUMMERSIDE BANK.

Central Street, Summerside, P. E. Island

President—Hon. JOHN R. GARDINER.
Cashier—E. L. LYDIARD, Esquire
Discount Days—Tuesdays and Fridays.
Notes for Discount must be in before 11 o'clock on Discount days.
Hours of Business—10 a. m., to 1 p. m. from 2 p. m., to 4 p. m.

DR. J. N. FULLER,

Graduate of Bellevue Hospital Medical College, N. Y.

Office in the residence of Rev. Mr. DesBrisay, on Water Street—directly opposite the Establishment of J. L. Holman, Esq.,

*** All calls promptly attended to.

Summerside, October 15. 1868.

DR. J. PRICE,

Physician & Surgeon,

OFFICE—At the SUMMERSIDE DRUG STORE, next door to Bank, Central Street

SUMMERSIDE, ... P. E. ISLAND.

October 12, 1865.

DR. JARVIS

Has Removed His Residence to the House

(lately occupied by Mr McKinlay)

next to Thomas Hunt's, Esq., St Eleanor's. He may be consulted every forenoon at the Drug Store of W. T. HUNT & Co., Summerside.

St. Eleanor's, May 18, 1868.

THOMAS KELLY,

Barrister - at - Law

AND

NOTARY PUBLIC, &c.

SUMMERSIDE, - - - - P. E. ISLAND.

Business Cards.

WILLIAM BEAIRSTO,

Commission Merchant,

Auctioneer & General Agent,

WATER STREET,

Summerside, ---------- P. E. Island

Jan. 21, 1868.

JABEZ HUDSON,

Authorized Auctioneer,

GENERAL AGENT, &c.,

TRYON, - - - - - - - P. E. I.

June 27, 1867.

WILLIAM DODD,

Commission Merchant,

And Auctioneer,

QUEEN SQUARE,

CHARLOTTETOWN - - - P. E. ISLAND

R. & W. T. HUNT,

Commission Merchants,

GENERAL AGENTS AND

AUCTIONEERS.

SALESROOM AND OFFICE

Head of Queen's Wharf.

(opposite the Store of Wm. T. Hunt & Co.)

Summerside, P. E. Island.

April 2 1868 1y

J. H. ALLEN,

Commission Merchant,

And Dealer in Provisions, &c.

MARKET STREET,

St. John, N. B.

☞ Gives personal attention to the Sale and Purchase of every description of Goods.

May 9, 1868.

CARVELL BROTHERS,

AUCTIONEERS,

Commission Merchants,

And General Agents,

BANK BUILDING, QUEEN STREET.

Charlottetown, - - - - - P. E. Island

HANFORD BROTHERS,

Successors to Thomas Hanford,

Commission Merchants,

And General Agents.

11 NORTH MARKET WHARF,

ST. JOHN, N. B.,

Chas. U. Hanford..... Fred.S.Hanford

C. L. RICHARDS,

Importer and Wholesale Dealer in

British & Foreign Groceries.

1, Head North Wharf,

ST. JOHN, - - - NEW BRUNSWICK.

Dec. 6, 1867. 1y

North British and Mercantile

INSURANCE COMPANY.

FIRE AND LIFE.

Established 1809.

CAPITAL: TWO MILLIONS, Sterling.

HEAD OFFICES:

EDINBURGH & LONDON.

G. W. DEBLOIS,
Agent at Charlottetown.

Charlottetown, June 20, 1868.—1y

A. W. ANDRES,

Marble Worker,

Point Du Chene, Shediac N. B.

MONUMENTS, TOMBS, GRAVE-STONES, &c., &c.

AMERICAN AND ITALIAN MARBLE constantly on hand.

Can furnish Gravestones and Monuments at a less price than any other establishment in the Provinces, and pay a duty besides.

☞ ORDERS can be left at BERTRAM'S Book Store and at D. ENMAN'S, Esq., Summerside, or sent to

A. W. ANDRES.

Point Du Chene, June 11th, 1868.

FOUNTAIN HOUSE.

Noth side King Square,

(next to Park Hotel)

ST. JOHN, N. B.

JAMES W. THOMPSON, - - - - PROPRIETOR.

THE Proprietor of the above HOTEL takes this opportunity to return thanks for the liberal patronage hitherto received, and most respectfully solicits a continuance of the same.

This HOTEL is very pleasantly situated, and commands a view of King Square, and other parts of the City.

In connection with the Hotel, is GOOD STABLING, and a careful Hostler in attendance. Parties coming from Prince Edward Island with horses will find this establishment the most comfortable in the City, and a person always at the Cars on their arrival.

St. John, Sept. 10, 186. 1y

ROCKLIN HOUSE,

Kent Street, Charlottetown,

SIMON D. FRASER, PROPRIETOR.

Permanent and Transient Boarders will find the above House to give satisfaction.

Ch'town, June 13, 1868.

CRAWFORD'S HOTEL,

No. 9, King Square,

T. JOHN, N. B.

THE subscriber having thoroughly refitted and enlarged his HOTEL and STORE, is now prepared to accommodate Permanent and Transient Boarders on the most reasonable terms.

ALSO, in connection, a GROCERY STORE, where every article required for house use may be had.

J. CRAWFORD & SON.

Sept. 10, 1868. 1y

Business Cards.

Invitation to Shipbuilders!

3000 BLOCKS,

NOW READY FOR SALE

AT COSTIN'S BLOCK SHOP,

SUMMERSIDE!

THE subscriber begs leave to direct the attention of SHIP BUILDERS and SHIP OWNERS, to his BLOCK SHOP, where he has now, and will constantly keep on hand, a large lot of BLOCKS. of all sizes, which will be sold at the lowest Island prices, and 25 PER CENT. off for CASH.

Remember those are not the Blocks you read about which have no Bushing in the Sheaves, and 2 Rivets where 3 is required. Parties purchasing Blocks should always drive out the pins and examine the inside, as many vessels have been lost in consequence of bad Blocks.

The fastest vessels that ever sailed from this Island were furnished with Blocks from the subscribers Factory, (the *New Dominion, Undine, Zuleika, Kewadin*, and others.)

ALSO—Ships Wheels, finished with neatness and made substantial. Deck Plugs, Pumps, &c., &c.

Reference can be made to Hon. J. C. Pope, John Yeo, Esq., and Capt. Richards.

JOHN COSTIN.

Feb. 27, 1868. 1y

HALL'S

Threshing Machines,

AND OTHER

Farming Implements.

FARMERS wanting the very best THRESHING MACHINES, such as will enable them, to get their grain threshed early for market, made of the best material, having the latest improvement, and much superior to the old style, will find them at the Establishment of the Subscriber.

FARMERS having owing Machines out of order and wanting them refitted and thoroughly repaired, can have it done at Halls Establishment.

FARMERS wanting a good set of FANNERS that will "raise the wind, can purchase them cheap at Halls Establishment. In fact Farmers can obtain at Hall's Establishment every Farming Implement required on a farm—even a

Mowing Machine

itself, as one is now being manufactured, and can be inspected at Halls Establishment.

Carts, Trucks, &c. on hand, and repairs at shortest notice.

IRON TURNING, such as axles, mill work, and every other description, done to order.

THOMAS HALL.

Summerside, July 2, 1868.

SUMMERSIDE

LIVERY STABLES,

(HOLMAN'S WHARF.)

HORSES & CARRIAGE (open and covered), furnished at the shortest notice, and at moderate prices.

Horses boarded on reasonable terms.

A competent person will be in attendance, day and night, on arrival of the steamer, to convey Passengers and Baggage to and from the Hotels.

Residence nearly opposite James L. Holman's Wholesale Warehouse.

JAMES MANN,

Summerside, Aug. 17, 1868. *Manager.*

BARBER SHOP!

THE subscriber respectfully announces to the people of Summerside, and the public in general, that he has opened a

Barber Shop,

on Water Street, in the room adjoining the Post Office, where he is prepared to do all work appertaining to his profession. Best assortment of

Hair Oils, Hair Restorers, Tooth Powders, Dyes, &c.,

always on hand on the most reasonable terms Boxes CRYSTAL BLUE also for sale.

☞ RAZORS carefully put in order.

CHAS. OTTO WINKLER.

Summerside, Jan 30, 1868.

P. E. ISLAND

Steam Navigation Co's.

STEAMERS,

"St. Lawrence,"

"PRINCESS OF WALES" AND "HEATHER BELLE."

The Steamer "Princess of Wales"

WILL leave CHARLOTTETOWN for PICTOU every TUESDAY and THURSDAY morning at 5 a.m., in time for the morning train for Halifax.

Leaves PICTOU for CHARLOTTETOWN every TUESDAY and FRIDAY evening, after arrival of Train from Halifax.

Leaves PICTOU for PORT HOOD every THURSDAY morning at noon, immediately after arrival of Train from Halifax, returning to Pictou the following morning.

Leaves CHARLOTTETOWN every TUESDAY and FRIDAY night for SUMMERSIDE and SHEDIAC, at 7½ p.m. Will connect with Wednesday and Saturday morning's Train's.

Leaves SHEDIAC for SUMMERSIDE and CHARLOTTETOWN every WEDNESDAY and SATURDAY afternoons, immediately after arrival of Train from St. John.

The Steamer "Heather Belle"

Leaves CHARLOTTETOWN at 3 a.m., every Saturday morning for PICTOU.

Leaves PICTOU at 9 a. m., same day, for MURRAY HARBOR, GEORGETOWN and SOURIS, remaining at either Souris or Georgetown over Sunday.

Leaves PICTOU every MONDAY for CHARLOTTETOWN, after arrival of Train from Halifax.

FARES:

Charlottetown to Pictou, or back,	£0 12	0
Pictou to Georgetown, "	0 9	0
" Port Hood, "	0 12	0
Ch'town to Summerside, "	0 9	0
" Shediac, "	0 18	0
" St. John, " $4.50 or	1 8	1½
" Eastport, " 6.00	1 17	6
" Portland, " 8.00	2 10	0
" Boston, " 9.00	2 16	3
" Halifax, " 4.00	1 4	0
" Port Hood, "	1 4	0
" Georgetown, "	0 9	0
" Souris, "	0 12	0

F. W. HALES, Sec'y.

May 21, 1868.

POETRY.

BEAUTY AND TIME.

Beauty went forth one summer day
To rove in Pleasure's bowers,
And much she sported on her way,
Among the glowing flowers,
At length she reached a myrtle shade,
And through the branches peeping,
She saw, upon the roses laid,
Time most profoundly sleeping.
O! what had she with Time to do—
That sillly, heedless woman!
His power to blight full well she knew;
What could they have in common?

His head was pillowed on his wings,
For he had furled his pinions,
To linger with the lovely things
In Pleasure's bright dominions.
His scythe and glass aside were cast—
"How softly he reposes!"
Cried Beauty as she idly passed,
And covered him with roses,

Time awoke. "Away!" he kindly said;
"Go trifle with the Graces;
"You know that I was never made
To toy with pretty faces.
'Tis pleasant in so sweet a clime,
To rest awhile from duty;
I'll sleep a little more," said time.
"No; do wake up," said Beauty.

He rose—but he was grim and old;
She felt her roses wither;
His scythe upon her heart was cold:
His hour-glass made her shiver.
Her young cheeks shrunk, her eyes turned grey;
Of grace he had bereft her;
And when he saw her charms decay,
He spread his wings and left her.
And thus I point my simple rhyme—
It is the minstrel's duty:
Beauty should never sport with Time—
Time always withers Beauty.

Select Literature.

The Interest of a Shilling.

Concluded.

CHAPTER III.

GLASS BOTTLES ARE STILL BRITTLE.

The rumor of the panic proved true. A friend with his check-bag chained to his waist told Hargrave, in a moment's nervous conversation at the door of Messrs Crevasse & Glashier, that several houses were in danger, and that there was a run on Shatterton & Gilbert's. He had hardly been able himself to get past the crowds round the door of Thawton, Meltmore & Droppets. Bad news from France—America nasty—everything going to the bad—meet at dinner time, but perhaps no dinner time—governor cut up root and branch—afraid of ruin.

Hargrave hurried in. His fellow clerks were silent and they looked pale and anxious. A little stout, young fellow, named Cross, a clever accountant darted across the counter, and button holed him. "Shatterton's all in a hole," he said; "egad, sir, he's in a hole. Governor wants you directly in the parlor. It's U. P. with Shatterton, I think from what I hear they're hard hit; but it wont hurt us much eh? I hope we ain't hit hard; we shan't suffer?"

"Not a ha'porth: we're sound enough," said Hargrave, flinging open his gray summer coat in a way that would have given the most frightened investor comfort. "You know we would'nt mix ourselves up with that frothy lot, though old Shatterton begged us almost on his knees—old swindler!"

Hargrave was a generous, kindly-judging fellow and not a bit of Pharisee; but the Shatterton was such a plausible rascal, such an infamous, lying bubblemonger, and he traded as every one know, on the ruin of unsuspecting and thrifty people.

In the parlor, with a letter-weight, the red Alps of the Post Office Directory, an inkstand, and an envelope box before them, sat the triumvirate, Messss. Brettles, Crevasse & Glashier.

Mr. Brettles was a port wine fed, jolly man of the old school, with a large white whiskers, a red face, and a white waistcoat. He represented the social *bonvivant* humbug. Mr. Crevasse was a thin, wiry man, with a high checkered neckcloth, and large sharp, erect, collar, strapped boots and watch-seals. He was the respectable and philanthropic humbug. Mr. Glashier was a dark, sharp-looking, clean-shaven man, austere, severe—plain dressed, and remarkable for gold spectacles. He was the keen commercial humbug.

"Good morning, Mr. Hargrave, D. V., a blessed morning indeed," said the lover of mankind.

"Howde do?' said Bibilus, gayly—'how de do?"

"We have some business to talk of importance, great importance; sit down," said the curt Cato of commercial enterprise. "Be seated."

Hargrave was seated.

"A gracious Providence," said Cato drawing up his neck stiffly in a Dombeysh manner—cold, precise and pharisaical, and putting the fingers of both hands together as if to match them, "has so ordered it that a run seems imminent. A gracious—"

"The long and the short, Mr. Hargrave, is," broke in Bibulus, "not to put too fine a point on it, that unknown to you we have long been entangled with that infernal beast Shatton, and now were going to catch it hot."

"We want time, nothing but time. Every moment." said Glashier, "is worth a hundred pounds. Delay and we float over a crisis."

"Ill sell two hours of mine, and glad to do it," laughed Bibulus, coughing apoplectically at his own immense drollery. "But just look at Hargrave; he is struck all of a heap."

"Brettles these expressions are flippant and unbusiness-like," said Glashier. Our cashier is distressed and surpised. I was distressed and surprised was'nt I.

"Brettles be a Christian first, and a banker afterwards," said Crevasse."

Long was the discussion—patient the investigation—manifold the comparisons—much brown sherry drank Bublibus—many anxoms propounded Cato, alias Glashier—Hargrave worked silently, but one result was eliminated from all—ruin, hopeless, crushing ruin. The wind had been sown, and the reaping of the whirlwind was at hand.

CHAPTER IV.

THE SPENCER AGAIN.

"But, Ned, dear, why don't you tell them you are sure there was some concealment—something dishonest; that ruin must come, if all was not honest and fair? Dear Ned—you so bold and so brave—how could you let these bad men think they were deceiving you, when you found they had altered the books? O, Ned, dear Ned, it was not like your own brave self."

Hargrave and his wife sat together at the open window of the cottage of Holloway, hidden from the road by a great laburnum, that streamed over the little plot of lawn with golden cascades of bright linked blossoms.

He looked worn and sad—how different from the bright morning of a day before—and Grace had her arms around his neck, and her hands clasped upon his left shoulder.

Down fell a batch of purple rose leaves from the wall above on the window sill—so had fallen his hopes. He had lost confidence in mankind. He had found the three men he had so respected to be little better than rogues. But how pure, and gentle, and loving the young wife looked as she comforted him—how happy the young man looked when his wife, with a face beaming with pure, affectionate, undefiled love, bade him look up to Him who is the only source of real comfort. It was indeed a loving sight, to see a young woman like Grace soothing the fears of a husband who would be willing to die that she might be made happy.

Hargrave answered her after a long pause:

"Grace, dear," he said, "you know that I could not swerve from truth and honor; but when I thought of our dear home, and all we might have to surrender, my heart seemed to melt away till not a grain of it was left. What could I say? My very heart refused to answer the helm. I seemed a mere living automation; and I added figures and wrote without almost knowing what I did. I was so struck with the wretched depravity, the heretofore latent dishonesty of the men for whom I had learned to cherish almost a brother's affection, that I lost all confidence in those who professed to respect me more than any other man in their employ, and became so stupified that I knew not what I was doing. It was not for me to stand up and reproach those dishonest schemers. I thought—But who's that at our gate? He looks— Why, he's actually stopping and looking at us."

"It isn't Uncle Arthur," said Grace. "Why, it's an old gentleman in a spencer, Ned. Oh, what a queer creature! He's coming in."

"Why, it's the very man, I declare whom I lent sixpence to on Monday to pay his omnibus fair. How did he find me out? Come, Grace, there's one more honest man in the world."

Yes, the same bad hat, same spencer, same gloves, same dusty-brown cotton umbrella. There he stood, eyeing the pair, as if the domestic picture pleased him,—and who would it not please?—and he was really quite loth to break the grouping. In a moment more he lifted the latch of the gate, and walked up the paved walk and ascended the steps of the front door, lifting his hat as he approached the window, and met Grace's wondering eyes.

"Evidently a gentleman," said the care-worn man to himself; "but still I wish he wouldn't be lothering here.

At that moment Betsy ushered in the old gentleman, not cringing now or nervous, but observant and at his ease.

"Good evening, madam; good evening, sir," he said, bowing to both.

"I hope I'm not intruding upon you; I've come to pay a small debt."

He drew a shilling from his glove, and laid it on the table. Hargrave pushed it away rather contemptuously. The old man smiled blandly. "Take it up, young man," he said. "A shilling is twelve pence. A shilling isn't to be despised, especially in these times."

"Here is a character," thought Hargrave, offering him a chair. After all, why be afraid of honest eccentricity?

"And may I ask how you found me out?" said Hargrave.

"By the simplest way possible; you told me your bank. Passing yesterday, I asked the man who was sweeping the passage. I live up at Highgate, and I thought I'd call and in person return the shilling. And now may I ask, Mr. Hargrave, if you did not find my fears only too well founded? Yes, I can see you did. I have been a banker myself, and am still much in the city. I do not require you to tell me that Messrs. Brettles, Crevosse, & Glashier are in a bad way I know it from high resources.'

Hargrave started.

"There is but one way to retrieve them and that is by a policy they will never adopt—Honesty."

Hargrave, indignant at this, exclaimed; "Sir, whoever you are, I will not allow any man to come into my house to slander my employers."

"Ned, Ned!" said Grace, reprovingly.

"Your zeal I admire," said the stranger; "I come here as a friend, not to them, but to you. To-morrow there will be a run. I can save the bank for a week; longer, if Honesty is tried.'

"I see you know all," said Hargrave. Yes, we want time—time to borrow from some great capitalist."

"Whose address is permanently—Bedlam Tush! I can give time, but it must go."

"Oh, don't say so," cried Grace.

"You say there will be a run," said Hargrave; "we shall meet it. To-night a loan may have been effected with Mr. Brownsmith, of Fore Street."

"Do not trust to it; trust to stratagem, as I did three times when I had a bank at Exeter. The run to morrow will be slight; you can meet it. If the firm is dishonest it will go down in spite of everything.

Just now the door opened, and Betsy entered with baby. Betsy stepped back in alarm on seeing the stranger.

"Pray come in, nurse," he said; "I and your husband, Mrs. Hargrave, can talk over our business all the same."

Poor Mrs. Hargrave would not hear of it, and marched off in procession to the drawing-room.

CHAPTER V.

THE RUN.

'Well, I never heard a grosser calumny,' said one city man to another at the door of Messrs. Brettles, Crevasse & Glashier. "They talked as if the whole firm was on its last legs, and yet I never saw so much gold behind a counter in my life. Did you see those kegs of sovereigns they kept unloading? several fellows refussd to draw at all."

"Yes; and did you see those swells come in for their eight and ten thousand each, and have it out in gold? Oh, they're sound enough. Why, I saw a country gentleman draw four thousand pounds."

Even our city are fallible. The kegs of sovereigns had only layers of gold upon false tray-tops, and two-thirds of the swells and country gentlemen had been friends of the clerks, persons paid to personate the characters, and receive at one part of the building, to pay back at the other.

The moment the doors fairly closed, Cross rushed to congratulate Hargrave, and a volley of laughter ran round the building. "The run is over," said the ultrahilarious clerk; thanks to you Hargrave. By Jove, sir, if they don't give you a partnership, they ought to be shot. You've saved them, by Jove. And what a lark. I could harly keep my countenance when the spree began. Add now slow we doled it out to e'm, By Jove, it was a caution. Fancy Jone's brother. Sir Thomas Byng, and such a blue tie. Oh, I shall kill myself laughing—Hallo, look; there's the governor calling.

The three directors received Hargrave in triumph. Mr. Brettles drank his health in brown sherry, with all the honours and a convivial speech; Mr. Crevasse raised his eyes to the ceiling in minute thankfulnes; Mr. Grashier hinted mysterioulyat a partnership.

"Now, look here, gentlemen," said Brettles turning round upon them with his jovial face, and with his thumb in the armholes of his white waistcoat; "This won't do yo know—this really won't do. I'm very, very sure it won't do. Hargrave here has saved our firm restored our credit. Brownsmith is certain to come forward now. Hargrave must have a partnership before the year is out."

"Providence has clearly marked out our course," said Mr. Crevasse with a groan, as if Providence had hurt him—"marked it out."

"It is a simple business-like return," said Glashier, coughing as if the words had a reluctance to come forth; "mere return for goods actually received—Not even necessary to thank us, is it, Brettles?"

"Certainly not; by Jove, no!" said Brettles, pompously.

Hargrave's honest face glowed with pleasure, his eyes were tou hed with gratitude. He thanked the directors for their generosity, "The most remarkable thing, gentlemen," he said, "is, that the plan I adopted, and which turned out so successfully, was suggested to me by an old gentleman, poorly dressed, I met in an omnibus, and to whom I lent a shilling to pay his fare with, as he had left his purse at home.

"Capital, capital!" shouted Brettles.

"Perhaps an angel-unawares," said Crevasse, improving the occasion.

"This day year, Mr. Hargrave, you are a partner in our firm; it is the least we can do," said Glashier"

That night was a joyful one at the little cottage at Holloway, and Grace shed tears of joy when Ned told baby in his funny way that he wss son of a partner-elect in the great firm of Brettles, Grevasse and Glashier of Fenchurch street.

"Ned, dear, that was a well spent shilling," said Grace, as she kissed him on the forehead, and sat down to tell her joy to the piano in some rejoicing music. Mrs. Grandsham had been wrong after all. She had been prophesying terrible things lately.

CHAPTER VI.

BROWNSMITH.

A week from that day Hargrave took a day's holiday. He had promised to take Grace to the Academy and she and baby were to go to the city, on their way westward to the photographer. It was a glorious morning—sky miraculously blue, pleasant breeze and hot snn. Castermongers with flowering geraniums on their heads, that waved like plumes, walked down the city road, shouting their prices like war-cries. Great brimming waggon loads of hay speckled with dead flowers, that, a few days ago had been floating upward in the country meadows like the specks of gold-leaf in Dantzig water. Hargrave and Grace were in high spirits; and as for b by, who followed behind in Betsy's arms, she had to be repeatedly called to order for making furtive snatches at passing bonnet-ribbons, and crowing too uproariosly. Just before they turned the corner of French church street facing the bank. Grace said, "Ned, dear, do let us go past the bank. I want to go and fancy myself coming for you in my open carriage.

Hargrave laughed, and Grace tripped round the corner laughing.

The bank was now in sight. Gracious Heaven! the shutters were up, the doors closed, and a crowd collecting. No wonder he turned pale, as Grace clutched his arm. They both stood fixed like statues. At that moment out darted Cross, sharp and alert. He had a square sheet of paper in his hand, and this he rapidly watered up on the shutters. There was a hiss and a groan from the crowd. It announced the closing of the bank Honesty had not been tried The crowd stood gaping as if expecting to see the house split assunder, or the three directors simultaneously throw themselves out of the windows.

With an explanation of surprise and horror, Hargrave and Grace darted into the bank just as Cross was about to close it.

"What is this Cross?" he said. "I must see the directors. There has been fraud here. I have been giving my aid to deception. I'll tell them so; I will"—

Cross seized his arm, and several other clerks expostulated with him. "Not yet; you can't go. Brownsmith's there. He can save the bank, and no one else. Hush, you fellows, here he comes."

The door opened and out came a thin, seedily-dressed man in a brown spencer. It was the old gentleman of the omnibus; yes, it was the same even to the umbrella.

Messrs. Brettles, Crevasse & Glashier, pale and anxious, followed him, expostulating.