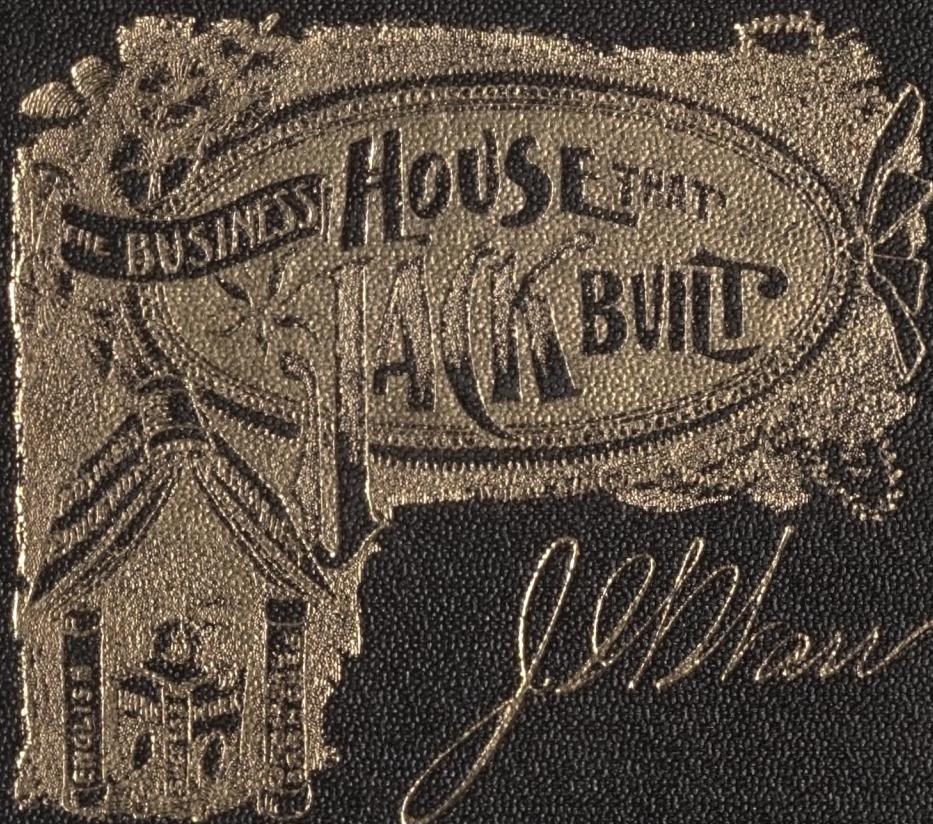


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**UNITED STATES OF AMERICA.**





THE  
BUSINESS HOUSE  
THAT  
JACK BUILT

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BY J. W. WARR



MOLINE, ILLINOIS:  
PLOWMAN PUBLISHING COMPANY, PRINTERS AND BINDERS.  
1896.

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# PREFACE.

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A LENGTHY preface to a book is a kind of admission by the author that he has done something for which he owes the public either an apology or an explanation. The author of this work feels confident that those who read it will be entertained, instructed and benefited ; hence no apology for its existence is needed. Then, the motive of the work is made so plain that no explanation is necessary ; hence it would appear that nothing remains but to make the formal introduction to the world.

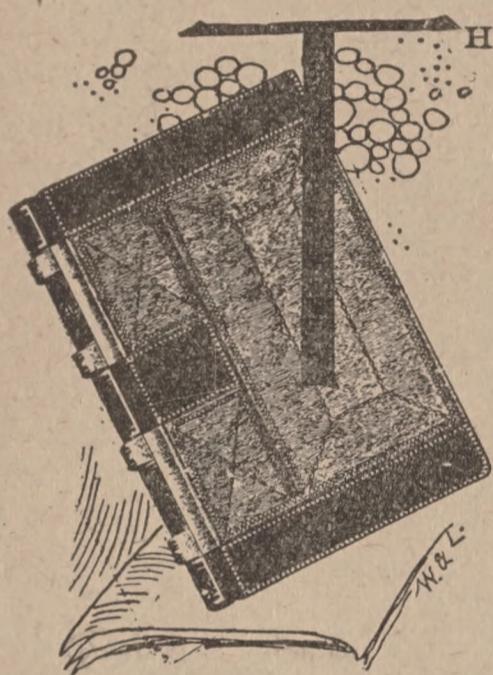
Dear Public : This is the Business House that Jack Built. May the acquaintance prove pleasant to you and profitable to

THE AUTHOR.





# Introduction.



HIS is the House that Jack Built.

This is the malt that lay in the house  
that Jack built.

This is the rat that ate the malt that  
lay in the house that Jack built.

This is the cat that caught the rat  
that ate the malt that lay in the house  
that Jack built.

This is the dog that worried the cat  
that caught the rat that ate the malt  
that lay in the house that Jack built.

This is the cow with the crumpled  
horn that tossed the dog that worried

the cat that caught the rat that ate the malt that lay in the  
house that Jack built.

This is the maiden all forlorn that milked the cow with the  
crumpled horn that tossed the dog that worried the cat that  
caught the rat that ate the malt that lay in the house that Jack  
built.

This is the man all tattered and torn that married the maiden  
all forlorn that milked the cow with the crumpled horn that  
tossed the dog that worried the cat that caught the rat that ate  
the malt that lay in the house that Jack built.

This is the priest all shaven and shorn that terminated mat-  
ters to the satisfaction and happiness of all the virtuous charac-  
ters.

The foregoing beautiful allegory has hitherto been con-  
sidered and treated as a common nursery jingle, when a little

*The Business House that Jack Built.*

investigation should satisfy the most obtuse mind that its mission was a far higher one than a mere tickling of the fancy by a ludicrous repetition of words and phrases. To us it seems perfectly plain that the house that Jack built was a great commercial house. The malt was its immense business; the rat was some dishonest employe; the cat the virtuous and faithful one; the dog was evidently some outside accomplice of the wicked clerk; the cow with the crumpled horn was intended to typify crooked practices, which the maiden all forlorn (manifestly science) milked or drew out. The man all tattered and torn of course represents truth, and the inevitable marriage shows that the reward of virtue is happiness.



## Chapter I

### INTRODUCING JACK.



E believe that the only time that little Jack Wharton was ever called John was on the day of his christening. There are names just as there are garments, which are recognized as misfits. Sometimes the name, which is too long and large for the individual, is cut down, just as Thomas becomes Tom, and Richard, Dick. Now a boy may be named John, and if he turns out to be a good, honest, well-meaning boy, of about the average of human goodness, and no very startling propensities tending to reverse the revolutionary motion of the world, the chances are that he will always be called John.

If, however, he proves to have decided individuality, is possessed of "snap" and vim, with a peculiar dash and force which means business, social qualities which have a recognized attractive power and which have the happy faculty of bringing minds to a common level, it becomes almost a certainty that he will be called Jack.

Our little hero, who was twelve years old when our story opens, was a practical illustration of this principle. He was known everywhere and by everybody as Jack. Even the minister saw the incongruity of addressing as J-o-h-n this little bundle of nerve force.

One day Jack was silent for five consecutive minutes. Had this been noticed it would have given rise to feelings of alarm, for such a thing had never been known to occur before. The explanation came when Jack suddenly exclaimed :

" Uncle Tom ! "

" Well, Jack," responded the individual addressed.

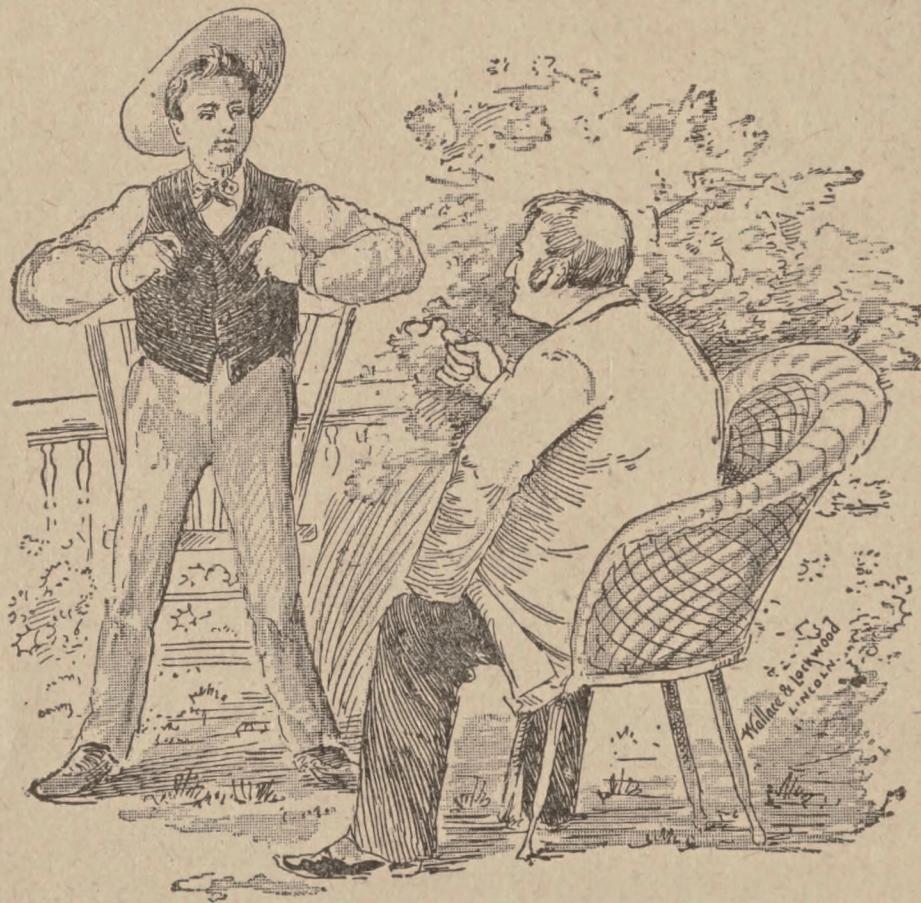
"I've got an original conundrum for you, Uncle Tom."

"Well, out with it."

"Here it is, then: Can you tell me the difference between me and a certain carpenter's tool?"

"Why, of course," said Uncle Tom, who was very literal indeed, and was never known to comprehend a joke until the point was explained entirely away. "It is because one is a boy and the other is a machine."

"Missed it!" exclaimed Jack, triumphantly. "Give it up? Well, the difference is that I am plain Jack, while the other is a jack plane!"



THE DIFFERENCE IS THAT I AM PLAIN JACK, WHILE THE OTHER  
IS A JACK PLANE.

"Ah!" said Uncle Tom, solemnly, not a whit the wiser regarding the points of difference. Jack's father, however, happened to hear it, and his face assumed a troubled expression. He had for a long time been trying to discover the bent of Jack's genius in order to educate him for his business or profession. Like other boys, Jack had his impulses in every direction. When he went to the circus, he felt quite sure that the height

of his ambition would be attained if he could only become a clown. As the opposite extreme, when he noted the wonderful power of a preacher's visit in causing yellow-legged pullets to render up their lives and the cupboards and closets to disgorge their hidden treasures; more wonderful still, to sweeten cross old Aunt Jane almost to a smiling point, he felt that next to being a clown he would certainly like to be a preacher. There was one drawback, however, to this calling. That was the necessity (to use his own words) for being so "all fired good." But Jack, of course, judged wholly by exteriors.

But, to resume :

What was there about Jack's conundrum to cloud his father's brow and fill his mind with the gravest apprehensions? It was the painful thought that this, his only son, instead of being a bright light in the world, an ornament to society and a blessing and help to his fellow creatures, might rush headlong in the other direction by becoming an AMERICAN HUMORIST! Can you wonder at the father's sadness over the contemplation of this possible future? How to prevent such a catastrophe — this was the problem which for several hours the father's mind was exercised in trying to solve. After some time his countenance cleared, and, looking up, he said in a tone of semi-inquiry :

"Jack?"

"Yes, sir," responded the boy.

"Come here and sit down," said Mr. Wharton, "I've something serious to say to you."

Jack did n't like this kind of an introduction. With him serious and unpleasant were one and the same path which led to destruction — of his peace of mind. He was fully satisfied that he was going to "catch it," although he had n't time to run over his catalogue of offenses to determine what particular one he was about to expiate. He instantly sat down beside his father as indicated, and prepared for the inevitable.

"Jack," asked his father, "do you know how old you are?"

"Old enough to know better, I s'pose," answered Jack, anticipating the expected reproof.

Mr. Wharton smiled at his son's natural mistake, and said : "You are mistaken in the purpose of my question, my boy. I have n't called you here to scold you, but to talk to you in regard

to a very important matter. Now, I ask again, do you know how old you are?"

"Yes, sir; twelve, going on thirteen, since the seventeenth day of last March."

"Just so; and how many years have you been going to school?"

"Mostly six."

"And what have you learned at school in that time?"

"Lemme see," said Jack, meditatively. "I learned base ball, arithmetic, jacks, mumble-peg, writing, skittles, geography, pomp-pomp pull-away, follow-my-leader, grammar, egg-sucken' — no, I learned that at camp-meetin' — and — O, slathers and slathers of other things."

"Well, Jack, you are so very proficient in many of those branches that I think it is high time for you to graduate. Now, sir, you expect to be a man some day, and I want you to be a credit to yourself and family. I want to prepare you to fill some honorable place in business or in one of the professions. Now, have you ever considered what you would like to be when you grow up?"

"Well, pa," answered Jack, after some consideration, "I believe I'd like to be an Injun chief, or the captain of a pirate boat, or a bare-back circus rider, or a policeman — and — I ain't certain, but I think I'd like to be president."

"Just as might be expected; you have no idea of what you want. However, that's natural at your age, and it only leaves me the responsibility of deciding for you. Now, after considering the matter very seriously, I have decided to give you a kind of preparatory course of business training."

"What kind of a training is that, pa?" asked Jack, who had a misgiving that its character was not wholly unlike the discipline his liveliness had so frequently led him to undergo at school.

"Business training," replied Mr. Wharton, "is the preparation afforded by a knowledge of the principles, practices and customs of business. I don't know as you will ever be a merchant or follow clerical pursuits, but it is very certain that whatever you may be, a knowledge of the right method of conducting business affairs is something you can not afford to be

without. So, as a very good way for you to continue your education for a time, by observation and practice, I am going to have you go into business."

"O, cracky, pa!" exclaimed Jack, all animation, "gimme ten thousand dollars and I'll start a bank."

"Indeed," answered his father, gravely, "you are quite certain that you know how to run a bank successfully?"

"Well, pa, perhaps I don't know every little thing about banking, but I could learn as I went along, you know."

"Of course you could, and one of the first things you would learn would be the ease with which you could lose ten thousand dollars. Older heads by far than yours, Jack, are every day making plans just as heedless as yours. Men will put their capital into a business they know nothing about, and in that blind-folded condition dash ahead, expecting to gain money and experience at the same time. I suppose, my son, you know how to swim?"

"You bet!"

"Leave off using those low, vulgar expressions, Jack. To you it seems manlike, but to sensible men it appears very foolish. These gymnastic distortions of speech are as much out of place in a conversation as it would be to salute company in the drawing room by standing on your head and cracking your feet together. But, to return to our topic of conversation: I infer that you know how to swim. Now let me ask you, did you learn by jumping at once into deep water and trusting that you would learn to swim out?"

"Why no, pa, of course not. I never went in water over my head until I could swim a long, long ways in shallow water."

"And you were very prudent in so doing. In that respect you displayed more caution than many business men show. It would be possible for a person, ignorant of the art of swimming, to jump into a deep pond and finally struggle out, but it must be remembered the chances are against him. So a person engaging in business about which he knows nothing has to fight against ten chances of failure to one of success."

"But, pa, I've seen boys who could n't swim a stroke go out ever so far in the deepest water, and they did n't get drowned."

"Ah, and how do you account for that, Jack?"

"I d'no, unless it was because they got on a slab."

"Yes, and to carry out the illustration, all that keeps some business men afloat are the faithful slabs in the form of honest and intelligent employes, who carry them through the deep places. But suppose a swimmer selects a slab which is rotten, and which instead of buoying him up pulls him down, you can see he has gained nothing by his imaginary support. I have no doubt there are thousands of business men to-day who know comparatively nothing about their financial condition, trusting everything to their clerks. It is well for a person to have confidence in those associated with him, but a blind and ignorant confidence is nothing but recklessness. But my sermonizing is making you sleepy, Jack, so I'll merely assign you your course of business training and let you off. I want to let you know, then, that I am going to try to get you a place in the large wholesale house of John Williamson. I shall write *my* letter to him this evening, and I want you, Jack, to write yours."

"Why, what have I to write about, pa?"

"I want you to make a formal application to Mr. Williamson for a position in his house. From your letter he will be able to form some idea of your character. Write the letter and bring it to me; I shall probably be afforded the opportunity of making some few corrections. Now, off to your task at once."

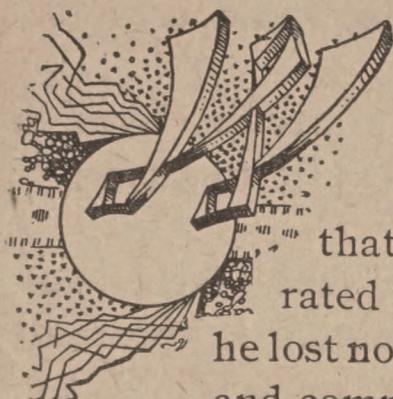
Off bounded Jack, muttering, when out of his father's hearing: "Pa thinks I do n't know how to write a business letter. Just wait till he sees what I can do, and maybe he won't open his peepers! O, no, of course he won't!"

This last was intended as a masterly stroke of sarcasm. He had his own ideas regarding a business letter, and the following chapter will show what they were.



## Chapter II.

### JACK'S BUSINESS LETTER.



E left Jack in a slightly indignant frame of mind because his father had expressed a want of confidence in his ability to write a business letter. He determined to show him that in this respect, at least, he was an under-rated boy. Under the inspiration of this purpose he lost no time in getting his writing materials together and commencing his task. It was quite evident that he intended to make this the master effort of his life, for fully two hours had expired before this letter was completed and enclosed in an envelope, duly addressed. But an expression of triumph was on his face, and it was quite evident that he felt that in this document he had a crushing rejoinder to his father's imputation of his ignorance of the art of correspondence. So off went Jack with skip and bound to confront him with this evidence of his epistolary abilities. He soon found him, and he happened to be at liberty to give his son's letter an immediate examination. Uncle Tom was in the room, and as he handed the letter to his father, he bestowed upon that sympathetic individual a wink, as a sly hint that certain rich developments might be expected. Uncle Tom nodded his head in a very sagacious manner and his countenance assumed an expression of profound wisdom. The predicted developments came, but were not quite of the nature that Jack expected. Mr. Wharton first examined the superscription on the envelope and remarked : " You have the address all here, Jack ; the name, postoffice, county and state, but you have commenced it on the upper portion of the envelope, continuing it to the extreme right and leaving no room for the stamp or postmark. Of course these may be attached to the lower part of the letter, but it gives the letter an odd, slovenly and careless appearance. This letter is liable to have the name almost obliterated by the postmark,

which would not be the case if you commenced the superscription so as to occupy about the lower half of the envelope, leaving the upper half for stamp and postmarks. There is another fault about this address which is much more serious than the one I have just alluded to : What is the meaning of all these contortions of lines and curves?"

"Why, pa, those are flourishes," exclaimed Jack, feeling at heart very indignant at hearing his chirographic embellishments described as contortions.

"Ah," commented Mr. Wharton, "they are flourishes, are they? And what particular use are they intended to serve?"

"To make the address look nice."

"To-make-the-address-look-nice," mused Jack's father, holding the letter out at arm's length and examining it apparently very critically. "Well, perhaps it serves the purpose, but I am afraid it would excite the admiration of only a select few. But seriously, Jack, this idea of using these chirographic embellishments on a business letter is not only useless, but it is in exceedingly bad taste. When you go out into the garden to work you don't put on all the finery you can command, with a bouquet at your button-hole, a perfumed handkerchief in your pocket and a fashionable fancy necktie around your neck. Of course not ; you have sense enough to see that when you go into the garden to work you dress for work and nothing else. Very well ; the mission of a business letter is business, not fine art or estheticism, but business, which means nothing less than work. So I condemn this envelope, and require you to address another, neatly and plainly, and without unnecessary strokes or curves."

Jack now felt that his triumph would be a modified one.

Mr. Wharton broke the seal, took out the communication and continued his criticisms :

"You commence with the fault which I presume gives more trouble to the recipients of business letters than all others combined. You neglect to give your full postoffice address on the date line. In this case you have given the name of your town, but not your state, and if you will look in the postoffice directory you will find that nearly every state has a postoffice of this name. I have had my patience severely tried scores

of times by people who wrote important communications needing immediate attention, which I could not give, simply because the only address they gave was the name of their town. Of course I was accused of inattention to business, and rarely had an opportunity of informing the writers of these communications that the fault was theirs, not mine."

Jack had no defense to make, and his father continued : "I am sorry to see the same bad taste displayed in the penmanship of your letter that I noted on the envelope. All these extra curves and fanciful strokes take time to execute, and in business time is money. Pen art is a nice accomplishment and perfectly proper in its place, but it no more belongs to a business letter than an oil painting to a blacksmith shop."

Jack fidgeted uneasily in his chair and began to feel that his father's criticisms were becoming pointed.

Mr. Wharton resumed : " You commence your letter with the words, 'dear sir.' To whom are you writing it? Perhaps I have got hold of the wrong communication."

"The letter is directed on the envelope to John Williamson," answered Jack.

"So I perceive, but the envelope is not the letter. The envelope contains on it the message to the postoffice department, and when the letter arrives at its destination the envelope is thrown into the waste basket. There is no evidence on this sheet that the letter was intended for Mr. Williamson. Should it be lost on the street or get into wrong hands there are no means in it of identifying the owner. Always commence a letter, after dating it, by giving the full name and address of the person you are sending it to. Without this the letter is not complete. Besides this, every business house copies its letters by means of a copying press, and it is sometimes very important to know whether a letter was properly addressed when it was sent out. And now for the message itself."

Mr. Wharton read the letter over very carefully, but Jack, with all his vivid powers of imagination, could not detect on his father's features any strong marks of approval. We will take an author's liberty of glancing over Mr. Wharton's shoulder and reading Jack's letter.

Here it is :

Karen, August 1<sup>st</sup>

Dear Sir —

The high, far-reaching and wide-spreading reputation of your great, mammoth and extensive mercantile establishment having invaded the innermost recesses of the most obscure rural hamlets I should esteem it a very high, profound and exquisite pleasure to connect my future destinies with so powerful, influential and exalted influences. I therefore, most humbly, profoundly & sincerely tender you my services in whatever position, vocation or department you may in your wisdom vouchsafe to assign me, and with all my abilities, powers, and intellectual mental force I pledge myself to labor faithfully in the discharge of those duties, hoping all that I may do may redound to the honor, glory, profit and reputation of your Mammoth, Gigantick and Extensive establishment With great respect I am your most humble and Obedient Servant

Jack Charlton

Wallace Eng.

"Well, Jack," observed Mr. Wharton, as he refolded the letter, "I must say that there is a consistency in your letter throughout. In your penmanship you use three strokes when one would answer the purpose better, and in your composition you have at least three superfluous words to one which is necessary to convey the meaning. Your high-sounding adjectives and grandiloquent expressions correspond quite well with your penmanship, which is buried in worse than useless flourishes. A business letter is one of the machines of commerce, and the simpler you can make a machine the better it will work. Every useless word in a letter should be cut off, just as you remove every unnecessary part of a machine. There is nothing more beautiful in a business letter than directness, simplicity and plainness. This letter would utterly destroy your chances for securing a position with Mr. Williamson, even should I be so foolish as to allow you to send it. So burn this, Jack, just as you would any other piece of fireworks, and then write Mr. Williamson a business letter. Say what you intend to say concisely, clearly and with only one meaning. Remember that the less words you can use to convey your meaning, the more valuable the letter will appear to Mr. Williamson. Of course much of the business correspondence of the present day is dictated to an amanuensis, but the same rules should apply in dictation. Time in business is money, and none of it should be wasted in a business letter. Business correspondence, I am sorry to say, is too much neglected in our system of popular education. Business colleges make a specialty of this branch of education, but in our public schools it is either entirely neglected or given occasional attention in a hap-hazard way. Now, try again, Jack, and I warn you that I shall insist upon your keeping on trying until you produce a letter that I shall not be ashamed to have sent to Mr. Williamson."

This was a far different termination of this scene than our little hero had expected, and with head bowed in humility, Jack went off, feeling, as he afterwards expressed it to Uncle Tom, "like a wet rag."

He at once applied himself to his work, and after writing and destroying about half a dozen letters, he returned to his father with the following result:

Warren, Ill., Aug 1, 1893.

Mr. John Williamson.

Dear Sir. — If you have a vacancy in your office for a boy twelve years of age, of good standing in his classes and not afraid to work, please consider me an applicant. My father will write to you expressing his wishes in the matter. Hoping my application may be favorably received, I am

Very respectfully yours,  
Jack Wharton

The letter was a model of simplicity and plainness, and it was quite evident that Mr. Wharton approved the entire production, for he remarked: "Jack, that letter is *business*, and this lesson in correspondence will prove one of the most valuable you ever learned. If you can reform other mistakes in life as readily as you have this one, your future should be a great success." Jack felt so good over his final triumph that he felt compelled to bound into the yard and turn a series of hand-springs. He then dashed off to the postoffice and mailed this most important letter.



## Chapter III.

### JACK'S DEPARTURE.



A FEW days Jack received an answer to his letter, stating very briefly that his application had been favorably considered and that he might come to the city and he would be assigned a position in the office. Jack now considered that his fortune was as good as made. He had given the matter very careful consideration and had mapped out his future career. It ran something in this wise: For the first three months he would perform common office duties. Then his great talents and business tact would be discovered, and he would be made assistant bookkeeper. Then, in the course of a few months, something would happen which would compel the head bookkeeper to vacate his position, and he, Jack Wharton, would naturally be called to fill it.

But this position would not be held by him long, for his genius would find more scope as BUSINESS MANAGER. Thus matters would stand for some time, until his fidelity to the business would be rewarded by being admitted as a partner. Then would follow a career of grand commercial triumphs, culminating in the retirement of his aged partner, and leaving him occupying the proud and honored position, sole proprietor of the great Business House that Jack Built.

Now my readers must not conclude that our little hero was a visionary because he laid out such wild plans. He was simply full of energy and courage, and had sufficient confidence in his own abilities to believe that he could win. Every young man needs to be inspired with just that kind of courage. A boy who looks at the future with fear and trembling, and is constantly tormented with doubts of his ability to succeed, is a pitiable object, and if he ever rises when a man, above commonplace, it will be by the intervention of a miracle or by the influence of a strong-minded wife.

But the time for Jack's departure, after the longest week he had ever experienced, arrived. His father decided to go with him and see that he was properly settled down. Uncle Tom, to whom Jack had imparted all his confidences, and who fully believed everything his promising nephew told him, was quite as much interested as any of the party. The following conversation between him and Jack took place on the morning of his departure :

"And so, Jack, you are going to be a great merchant ! Well, well ! who would have thought it ? Why it seems but a few months ago that you were a little boy, playing marbles, turning hand-springs and running away to go in swimming, and now here you are, ready to draw your checks for millions, buying whole shiploads of wheat and sending it off to foreign countries. Like as not you 'll be buying a controlling interest in a railroad or legislature, jockey-club, pool or custom-house ring, and get so rich you won't know what to do with your money."

Uncle Tom had read of these forms of investments, and judging solely from their popularity thought they must be very desirable.

"O, no, Uncle Tom," answered Jack, deprecatingly, "I shan't have anything of that kind to do for months and months yet. I expect to have to take a very low position at first."

"Well, now, Jack, I do n't see the sense of that. You admit yourself that you are competent to fill any position in an office."

"Yes, but how are my employers going to find it out before I work a while ?"

"Why, tell them !" answered Uncle Tom, very positively. "Own up like a man, that you 've got talents and want to use 'em where they 'll do the best service. For instance, now, how many letters could you write for 'em in a day ?"

"O, six or eight, at the lowest calculation."

"Just think of that, now ! Six or eight letters in a day ! Now it takes me a whole day to write one letter ; and then if I 'm in anyways particular about the spelling and the capital letters, it takes longer than that. But six or eight in one day — cracky ! but won't that astonish 'em !"

It will be seen that Uncle Tom's ideas of the requirements of a business house were crude — very crude.

"O, I'll show 'em a thing or two, Uncle Tom," answered Jack, very complacently.

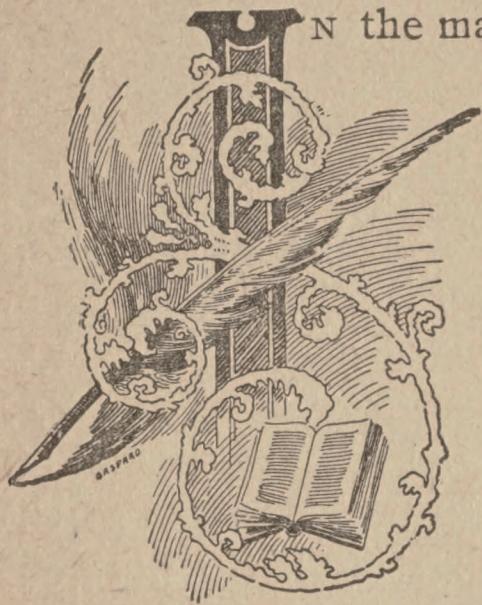
"Then you are going to make a very serious mistake," said Jack's father, who had entered the room in time to catch the closing remark. "This is an error arising in many cases from an excess of zeal, but it is one that has proven fatal to the prospects of many a young aspirant. Let me advise you to enter upon your duties with all ideas of exciting surprise at any dexterity you think you may possess kept in the background. There is only one aim that I would have you keep prominently in mind, and that is thoroughness of execution. Time is a secondary consideration. When you are assigned a task your first thought should be how to do it in the very best way. No matter how insignificant it may appear, you should remember that what is worth doing at all is worth doing well. You will gain more approbation from your employers by doing one thing well, if you take a whole day for it, than by doing a hundred things in the same time and doing them imperfectly. But you must be actuated by a loftier purpose than the approbation of others. Do whatever you undertake well, not because it will secure approval, but from a feeling in your own mind that everything should be done right on principle. Show that you are thorough, not because others require it, but because it satisfies yourself, and you will, in the end, establish a much better reputation for yourself than by marking out your duties by the line of policy."

"Quite correct, Jack," assented Uncle Tom, who always agreed with the one who produced the last argument. "The best way to do anything correctly is—to do it right." And this old worthy, in this expression of an obvious truth, felt no little degree of satisfaction in hitting the nail so squarely on the head.

But we must pass over the scenes incident to Jack's departure; and, as our readers are no doubt anxious to note Jack's progress in his new vocation, we will suppose the final words of exhortation spoken by a fond mother, a proud sister and a doting and simple uncle, and we will imagine Jack and his father safely at their journey's end, and awaiting instructions in the office of John Williamson.

## Chapter IV.

### IN THE BEGINNING.



**H**N the matter of courage and self-confidence Jack had a good supply, but he was conscious of certain vague misgivings, now that he was actually face to face with his future difficulties and struggles.

He experienced the sensations of a bather who is about to take a plunge into a cold stream: He knows that the disagreeable feelings will be but momentary—the sudden shock to the system will cause a gasp or two, but in a moment the uncomfortable gives

way to the luxurious, which amply repays the little temporary inconvenience. Jack glanced around the office. The furniture was all massive and solid. A large double desk, evidently intended for the bookkeeper, was arranged in such a position that the light would come from the left hand side of the writer, so that the shadow would not obscure the pen. On this desk lay huge books which rather painfully impressed Jack with the immense character of the business, making him feel that his estimate of the time required to learn the business was a trifle too low. There was ledger F, for instance, sales-book G, cash-book E, bill-book C, etc., showing that this array, voluminous as it appeared, was only a part of a mammoth whole. There were several smaller desks in the office and a long narrow table. At this table sat a young man who instantly riveted Jack's attention. He was engaged in arranging and filing letters, but this was not what aroused Jack's interest. It was the striking appearance of this individual, whom we will attempt to describe. At the first glance you would take him for a green boy. The second glance would convince you that he was a little, beardless, old man. You would look again and pronounce him both. His

complexion was florid, his hair very coarse and half way inclined to be yellow. His nose was a peculiarity, terminating in a kind of a knob, which suggested a severe bump in infancy, causing a swelling which had never gone down. His eyes were small and so nearly colorless that they might be called tinted. His manner was irregular and somewhat awkward and nervous. Happening to look up he met Jack's gaze, and at once blushed from his neck to the roots of his hair. His agitation was further indicated by his tipping over the mucilage bottle and, in his efforts to restore it to place, knocking down an inkstand. The application of some blotting pads removed the ink from the table, by which time he had recovered his composure. Jack instinctively experienced a feeling of friendship for this young man. He rather liked him, not in spite of his apparent peculiarities, but because of them. Moreover, he had expected to find very dignified, proud and stylish young men occupying the office, who would for a time look upon him with as much careless indifference as they would upon a new article of office furniture. But here was a young man who, it was very plain, had no such feelings, and Jack felt that he must know him at once. An opportunity soon offered itself. The young man had evidently misplaced something, and was turning over his papers in search of the missing article. Jack noticed that the ruler had slipped off the table while he was rectifying the mishap of the inkstand and the mucilage bottle, and thought that that might be the object of search. So, stepping forward, he picked up the ruler and handed it to him, with the question: "Was this what you were looking for, sir?"

"O, yes; thank you, sir; thank you," answered the young man, taking the article from Jack's hand. Then he paused a moment and said: "I hope I'm not too inquisitive, but maybe you are young Mr. Wharton that Mr. Williamson was expecting?"

"Yes; Jack Wharton, that's my name, and I'm glad to see you," responded Jack, warmly.

The young man thereupon arose and grasping Jack's hand said: "I am quite delighted to see you, Mr. Wharton. My name is Hanlon, Bob Hanlon, though sometimes I write my name R. Fred Hanlon and again Rob F. Hanlon. However, I

am called Bob around the office, and I will take it as a favor if you will call me Bob at once, as it confuses me to be called Mr. Hanlon."

"And you may call me Jack, if you please," responded our hero, "for it is the only name I am used to. Father and I just arrived this morning, and we are now waiting to see Mr. Williamson."

"Well, it's rather early yet for him. He is not usually here before nine o'clock, and it's only half-past eight now. I'm usually the first one here. The salesmen, shipping clerk, bill clerk and cashier get here soon after I do. The bookkeeper, Mr. Noel, usually gets here by this time; and here he is now."

As he spoke, a very fine-looking man, a little under middle-age, entered, and, greeting Mr. Wharton, was soon in animated conversation with him.

"Now, then," said Bob, "suppose I show you over the establishment. I don't suppose you will be wanted for a few minutes, and the present time will be as good as any for a hurried inspection."

"I'm agreed," assented Jack, and the two started off together. They had but just left the office when an old gentleman of about sixty entered, who, quickly recognizing Mr. Wharton, extended him a warm, hearty greeting—one of the cordial, old-fashioned kind.

"Well, well, Ned!" he exclaimed, after he had finally relinquished his visitor's hand; "it really rejuvenates me to see you again. Let me see; it's now fifteen years since we dissolved our partnership in the old country store, you going off to practice law, and I to double my income and treble my troubles in a big city by the establishment of the house of John Williamson."

"Your troubles do not seem to have left their accustomed traces," replied Mr. Wharton, laughing, "unless we take old Jack Falstaff's theory, 'A plague upon sighing and grief; it blows a man up like a bubble.' With the exception of a slight inflation of your physique, and a few gray hairs, I don't see but what you are as young as ever."

"And yet, I assure you, I haven't escaped my share of trouble. But I don't complain. On the whole I have more

reasons for rejoicing than mourning. However, it's not necessary to speak of those things now. You brought your son with you, I suppose?"

"Yes, he has stepped out of the office with one of your young men."

"The young man who occupies that table?"

"The same."

"Ah! Bob Hanlon. But how in the world did they get acquainted so soon?

"Really, I am unable to say. I was engaged reading the paper and did not notice how the overtures of acquaintanceship were made."

"Well, this brings us to a matter on which I must have a talk with you. This Bob Hanlon is a queer genius, and when I say genius I use the word in its literal sense. He is a young man of fine ability, but is all out of balance. He is like a machine made up of curious and ingenious parts, but they don't fit well together and the steam that runs it is unable to make them act harmoniously. You can imagine the effect. The steam is turned on and all its force is expended on one wheel, which whizzes away for awhile until another part relieves it. I mean to say by this that he can't apply his mental force in the right manner. For instance, he will take up something new and work at it with an intemperate zeal day and night until he has worn off the novelty, and then that is dropped for something fresher. He is the only son of a widow whom the pay of his position here enables him to support. He has been here a number of years, and yet I have been unable to advance him but very little, because of this sky-rocket tendency of his to fly off on some new notion, which unfits his mind for the discharge of the monotonous duties of every-day business. If I could give him something entirely new every three or four days, I could n't desire a more faithful and zealous clerk than he would make me, but, of course, I can't do that, so I assign him duties where his mind can do one thing and his hands another, and no particular damage is done. Now, what I want to consult you about is this: Mrs. Hanlon would be very glad to have your son as a boarder. She would make him very comfortable, and be a mother to him, I feel assured, and yet I hesitate as to the pro-

priety of advising you to place your son there on account of the influence which Bob's peculiar traits of character might exert."

"Make yourself easy on that score, then," answered Mr. Wharton, "for Jack's character is so radically different that I could not anticipate any danger from the causes you mention. Jack (for that is what we call him) has in his nature a trait which we might designate as mulish pertinacity. When his mind is fully made up to achieve a certain thing, he follows it up with unflinching determination until he meets with success or utter failure. I hardly know, sometimes, whether this one-idea tendency of his should be checked or encouraged."

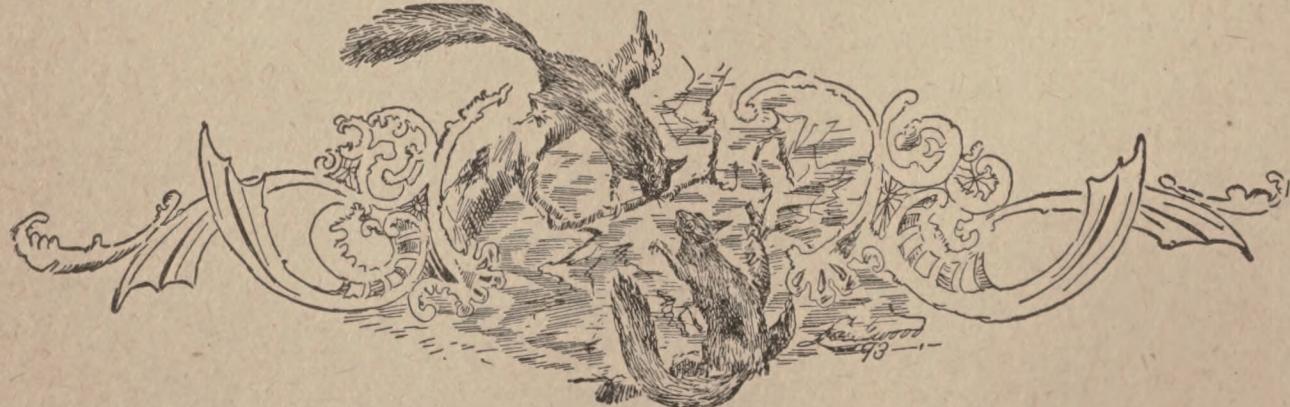
"Encourage it, by all means!" exclaimed Mr. Williamson, warmly. "I tell you the world owes all its improvements to one-idea men, as they are called. Give me the man who can take one thing and study over it, improve it, throw his whole force on it, fight for it and finally conquer, and you may have a thousand of your scatter-brains who can do anything and everything, but never rise above mediocrity."

"I agree with you there. A versatile genius is like a babbling brook — very picturesque, poetical and all that, but it needs something deep and strong to turn the wheels of a mill. But here are the objects of our discussion returned. Mr. Williamson, permit me to introduce to you my son, Jack."

"I am glad to welcome you to our office," said Mr. Williamson. "I have no doubt you will be quite an acquisition to the house. Mr. Noel, this is Mr. Wharton's son, of whom I spoke to you. You will assign him his duties to-morrow morning."

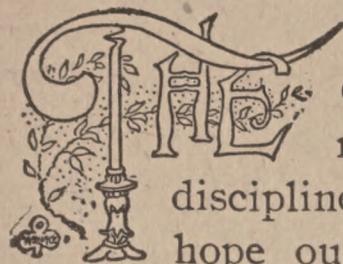
"I am happy to know you," replied Mr. Noel, "and I hope our relations will always be pleasant."

Surely Jack's entrance in the new path was thus far strewn with flowers.



## Chapter V.

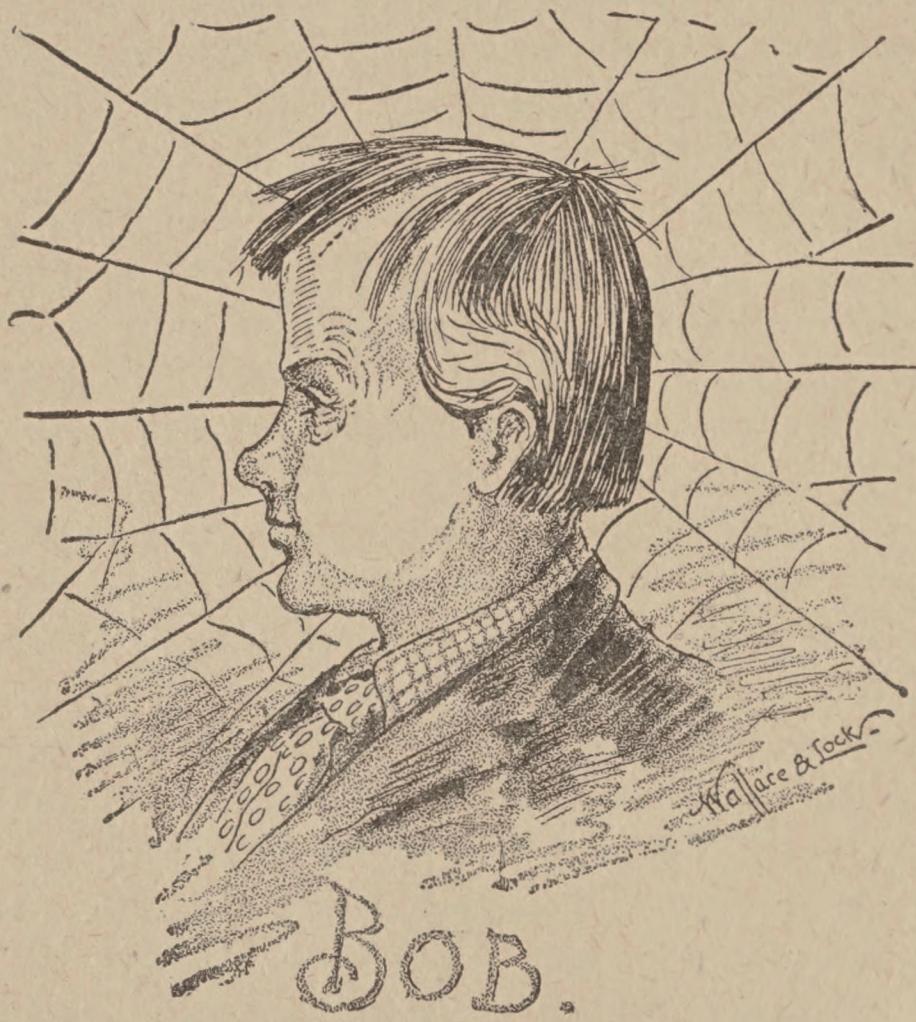
"A little learning is a dangerous thing,  
Drink deep, or taste not the Pyerian spring."



CHARACTER of Robert Hanlon is a type of a mighty army, which, without leadership or discipline, is always on the march toward defeat. We hope our readers, and especially the younger portion, will note carefully the traits of character which distinguished this individual, and profit by the lesson which is intended to be conveyed. It is our intention to show by this portraiture why so many people live and die failures, whose talents and abilities if rightly directed would make their lives as conspicuous for their success. In our career as a teacher it has pained us to note the waste of power, energy and mental force which is occasioned by inability or disinclination to concentrate the mind upon one channel, but rather, by allowing it to be divided by whim or caprice in different directions, its force is destroyed. Too many young men make the great mistake of supposing that the wider their field of knowledge extends the more extensive is their education. Strength and power lie in depth, not breadth. There are thousands of men living to-day who are walking cyclopedias of knowledge, but who, so far as their practical use in society is concerned, are, and always will be, nonentities. They are men of capacity. They can hold an unlimited quantity of knowledge, but have not the inherent force necessary to utilize it. Every improvement in the arts and sciences owes its origin to specialists, men of limited knowledge, in its general sense, perhaps, but men who can bring all their mental force to bear upon one subject; who have patience to study, investigate, experiment and labor until the practical result, which has been the object of search, is at last attained.

Force, push, enterprise and vim are all necessary to consummate the achievement of any enterprise, but they need governing and directing, and without this power a mind, no matter how strong it may be, can produce no fruitful results.

But let us take an author's privilege of following Jack and Bob to the house which for years would be the home of both. Jack was delighted with the prospect of future enjoyments by so close an association with his newly-made friend, and Bob was highly elated with the arrangement which he felt assured would secure for him a confidential companion. He possessed a simple, childish nature, which naturally craved sympathy, and Jack seemed to enter into his feelings so readily that he won his entire confidence at once.



The place where Bob and his mother resided was about ten minutes' walk from the office. It was a medium-sized cottage, almost buried in trees, shrubbery and plants, which gave it a very home-like appearance. It did not contain that social abomination, a front parlor, but every room had an expression of welcome and seemed designed for comfort and not as an advertisement of social standing. Mrs. Hanlon was a mother in the old-fashioned sense. Bob was her only son, and on him she lavished a wealth of affection, unrestricted by the exactions of

society or the caprices of fashion. She loved him, toiled for him, educated him, and endeavored to supply everything necessary for his advancement, simply because he was her son, forgetting herself completely and merging her existence in his. As her nature thus became blended with his, she was in full sympathy with him in all his plans and purposes, but this was attended with the disadvantage of being blind to the weak points in his character. Hence she could approve and admire, but she could see nothing to condemn. In the love that looks up, this confidence is a virtue, but when it looks down in its guarding character it becomes a fault.

Everywhere about the place could be found evidence of Bob's peculiar traits of character. On the walls were hung specimens of his skill as an artist, but not one of them was complete. One would represent a piece of ornamental penmanship. That portion which represented the beginning of his work gave evidence of great care to the minutest details. Then one could trace his abating zeal to the abrupt termination. In justice to Bob we must say that he never admitted that he had given up whatever work he had left in this unfinished state ; it was only postponed until some more fitting time. The propitious circumstances which he awaited never came about, but still he thought they would some time in the future.

### The future !

What a vast storehouse of unfinished work, intended improvements and projected enterprise is made of it. We feel the need of accomplishing a certain result, but it involves us in some inconvenience, and so we compromise with our conscience by whispering, " Not now, but very soon — in the future."

In the future is stored away many reforms and good purposes, which, alas, so seldom become the present. What a pity that evil designs are not disposed of in the same manner !



## Chapter VI.

### BOB'S HOME.



ELIGHTFUL in every way were Jack's new associations. Mrs. Hanlon gave him a warm, motherly welcome, and our hero soon found himself completely at home.

"I hope we shall be able to make you comfortable here," said the good lady. "Bob and I are old-fashioned and live here in a plain way, but we try to enjoy all the proper blessings of life and we make ourselves contented, thinking how many people there are so much worse off than we are. By the way, did I understand your name was —"

"Jack," answered our hero, promptly.

"Excuse the question, but does your mother address you by that name?"

"O, yes, ma'am, every one does; and, if you please, I'd like it if you also would call me Jack."

"Well, is n't that delightful!" exclaimed the old lady, gaily. "Robert, our son, has always been called Bob, and now he has a companion who has always been called Jack. How much more sociable Bob and Jack seem than Robert and John. But dinner is ready now. I do hope that girl has n't burnt the meat."

In justice to the girl, about whose culinary carefulness Mrs. Hanlon was so solicitous, we will state that she had never been known to burn the meat, but nevertheless this worthy lady seemed to be apprehensive that such a calamity might happen, and on every occasion when she had guests these fears were certain to be expressed.

The dinner was a cheerful one. It was the custom of this little household to feed both the mind and the body when sitting at the table. Bob related anecdotes of the day's business, Mrs. Hanlon made quaint comments, and Jack was almost unconsciously drawn into the conversation and was soon entertaining the little group with stories of his home life. Fully forty-five minutes were spent at the dinner table, and, although the fare was neither sumptuous nor of great variety, Jack felt that he had never partaken of a more enjoyable meal. Now the whole secret was that it was seasoned with cheerfulness, the very best aid to digestion and the cheapest that has ever been discovered. Heaven pity the household where breakfast, dinner and supper are the three solemn ceremonies of the day, and the stowing away of food is accomplished in silence and gloom ! If the fiend of dyspepsia goes about searching out his victims, he avoids the table where the merry laugh is heard, but hies him away to the silent feast, where the tongue and the mouth are too much occupied in the serious business of filling the stomach to attend to any of the wants of the mind.

No feast is complete if it does not provide for mental as well as physical wants.

As Jack was not expected to commence work until the next morning, he spent the afternoon with his father visiting places of interest in the city. The time passed off rapidly, and he hardly realized that he was really away from home until his father announced that it was time to take the train for home. Then Jack experienced a sinking sensation about the heart, a slight swelling in his throat and a dimness in his eyes. He did not expect to experience these feelings. He had thought that to leave home and be thrown upon his own responsibility to work out a grand career in a great city was something very desirable, and yet here he was trying to choke back his tears.

His father noticed his emotion, and placing his hand on his son's shoulder observed: "Jack, you are now making your beginning in life. Remember the old proverb, 'Button your jacket wrong at the bottom and it's sure to come out wrong at the top.' I have confidence in you, Jack, and so has Mr. Williamson. I feel certain that neither of us will be disappointed if you try your best always to satisfy the conscience of Jack

Wharton. "Good-bye, my boy, and write to us often." And Mr. Wharton dashed away, pausing after he had turned the corner to wipe his eyes.

Jack turned his steps toward the widow Hanlon's cottage, but he carried a heavy heart. He was not really homesick — his mind was not troubled with regrets or misgivings — but now that for the first time he was away from home and friends a sense of loneliness came over him. He arrived at his new home just as Bob returned from the office, and tried very hard to conceal the feelings that were temporarily eclipsing his bright nature.

The supper table revived Jack's spirits wonderfully. Bob was a wonderful fellow at gathering interesting incidents out of his daily intercourse with the world, and every night came home freighted with amusing and entertaining recollections of the people he had met and the places he had visited. During the supper the conversation happened to turn on the subject of the telephone.

Bob was all animation at once.

"I have examined the subject of telephoning to-day," said he, "and, if I am not mistaken, I think I can see a way by which the telephone can be greatly improved."

Jack looked at his friend in unbounded admiration. A mere boy to be able to make an improvement on the telephone!

Bob's mother nodded approvingly, and the young man resumed :

"I called at the book store and bought all the books I could find on the science of electricity. I have ordered some batteries and instruments, and am going to commence my experiments right away."

"But, Bob," said his mother, "how can you then finish the story you are writing?"

"O, I'll let that rest for awhile."

Another revelation to Jack : Bob was an author.

"I did hope," continued Bob, "to be able to finish my oil painting——"

"And do you paint pictures, too?" exclaimed Jack, his eagerness getting the better of his politeness.

"O, yes," answered Bob, carelessly, "I've got several pieces under way, and some day I'll give them the finishing

touches. By the way, mother, I think I won't practice any more on the piano for awhile. I want to devote all my spare time to my experiments."

"Very well, Bob," assented Mrs. Hanlon; "and that reminds me, I was obliged to put your violin, flute and guitar in the spare room closet for a short time."

"It is immaterial," said Bob; "I shall have no time for practice anyway."

"What a wonderful boy Bob must be," thought Jack; "an inventor, an author, a musician and an artist, and yet so young. Moreover, how lightly he treats his various accomplishments, as if all this combination of talent were a mere nothing."

And it was—just a mere nothing. Bob dabbled in everything, and, as a consequence, he had not risen above mediocrity in anything.

Jack, being accustomed to retiring early, excused himself about an hour after supper and was shown to his room. Bob announced his intention of reading his works on electricity for several hours.

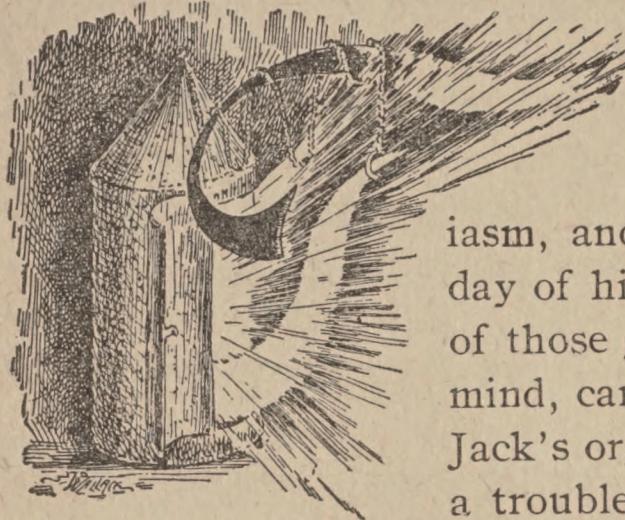
Jack was usually a sound sleeper, but the day had been so full of events that he found it difficult to compose his mind. He at last fell asleep, but it was to dream of a very curious animal which was constantly about him. The strange thing about it was that the animal was constantly changing its form. Sometimes it walked on two feet, then it went on four feet, then it crawled on the ground, and finally took wings and essayed a flight into the air. "What can be the name of this strange animal?" mused Jack.

"Bob!" called a voice from below. It was Mrs. Hanlon calling to her son to retire.



## Chapter VII.

### THE INITIATION.



HE next morning Jack awoke bright and early. He was brimful of courage and enthusiasm, and felt that this was the greatest day of his life. At times the remembrance of those great books would creep into his mind, carrying with it a kind of chill, but Jack's organism was such that whenever a trouble arose, up jumped the antagonism of his nature and a fight was at once inaugurated. So far in his life he carried the championship belt against all his troubles. Would he continue to do so? We shall see.

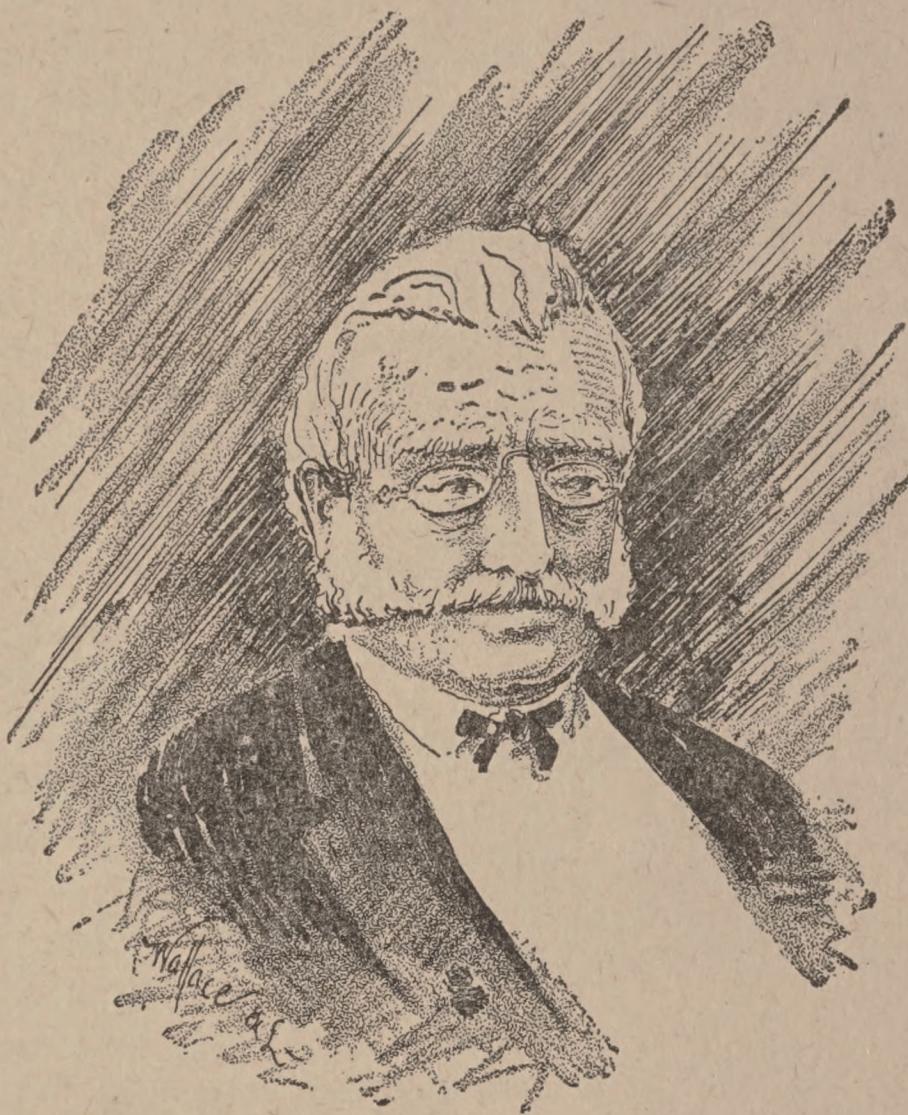
Eight o'clock found both boys in the counting-room, ready for duty. Bob could do nothing until the arrival of Mr. Noel, who alone had the vault combination. They had not long to wait, however, for soon Mr. Noel entered the office, and, after greeting both pleasantly, unlocked the vault and was soon deeply engaged in his books, leaving Jack in the private office awaiting Mr. Williamson's arrival.

"Wonder what I shall do first," thought Jack. "Cracky! I hope he won't make me tackle one of those big books the first thing. Well, if he does, I'll show him I ain't no chicken. I'm here to stay, you bet," and Jack looked defiantly up at a portrait of Washington, as if he detected a sneering doubt on that benevolent countenance.

"Good morning, Jack," sang out a cheery voice, and Mr. Williamson entered briskly and shook hands with our young novice. "So here you are; ready and, I have no doubt eager, to go to work."

"Yes, sir," answered Jack. "I am entirely ready to commence what you wish me to do."

"Very good. Then we won't keep you idle. Before you commence work, however, I wish to talk with you a little. I was once a boy about your age, Jack, and started in business pretty much as you are starting now. Well, experience thumped some pretty valuable lessons into my head, and it may save you some trouble if I give you a few words of advice."



MR. WILLIAMSON.

"Yes, sir," said Jack, very resignedly. He hated advice; it savored too strongly of Sunday-school. Not that Jack was a wicked boy and hated to hear moral truths; it was simply that he abominated being *talked down to*.

"Your duties," began Mr. Williamson, "will be dull and monotonous for some time; but to learn a business well it is necessary to learn all parts of it. You are ambitious, I can see. That is very good, providing your ambition is regulated by good judgment; providing it doesn't make you impatient and at

times despondent. You will be tempted sometimes to neglect some little thing. Beware of that, Jack. No truer saying was ever uttered than this, ‘Whatever is worth doing at all is worth doing well.’ Form a habit of neglecting trifles and that habit will cling to you when you have greater duties to perform.

“Another danger: You will see those who have been here a long time doing things almost intuitively, which, to you, are very tedious and laborious. You will try to imitate their expertness and you will fail. Then you will blame yourself, and think you have made a great mistake — you were not cut out



SO THIS WAS THE MUCH-DREADED BEGINNING.

for this business, and all that. Fight against all these temptations and feelings, Jack. Believe in yourself; *know* that you can win; convince yourself that your duties suit you to a T, and that you could n’t possibly better yourself. But I am not going to bore you with a sermon. I ’ll set you to work at once. Here are a lot of invoices. These are simple ones and you have only to prove the additions. You can take that small table near Bob Hanlon’s. When you get this done report to me.”

Jack took the invoices and went to his table. So this was the much-dreaded beginning — a few examples in simple addi-

tion ! Bravery, he felt, was entirely unnecessary. A weak adversary only provokes contempt, and this was the principal ingredient in Jack's feelings at this time. However, Mr. Williamson's words of advice were fresh in his mind, and he half fancied that this was only a test, and not one of the daily duties which would devolve upon him. So in a moment he was climbing up a column of figures. Not such a very easy work, after all, when Jack found himself above a hundred and not half way up the column. There ! he has slipped and fallen to the bottom and must do the whole work over again. Jack was more careful this time, but when at last he arrived at the head of the column he could n't remember whether the hundreds were two or three. Another trial — another slip two-thirds up the column — a fresh start, and the head of the column reached for the second time ; but, alas, the units column did not tally with the footing of the invoice.

"Now," thought Jack, "either this invoice is wrong or I am, and I 'll have to add it again to be certain." Once more the operation was repeated, and when the result was reached, it corresponded neither with the invoice nor the first addition. At this discovery Jack began to feel decidedly vexed, but he saw that nothing was to be done but to keep on trying. Again was that column assailed, and after two slips he had the satisfaction of finding that the unit figure of his result and the unit figure of the invoice agreed. Jack then happened to glance at the clock. Imagine his dismay when he found he had been just one hour adding up one column of figures ! Now, as there were five columns in an invoice, it did not require an elaborate calculation to show him at the rate he had been going, it would take him until one o'clock to prove one invoice. Truly this began to look like work, and Jack began to feel a kind of inward misgiving that he had perhaps overrated his strength. Ten o'clock found Jack with a flushed face, but still with an expression of grim determination on it. Eleven o'clock, and Jack was still on his first invoice, but his hands trembled and his countenance looked troubled. Twelve o'clock, and Jack was sitting at the table, his head between his hands, and staring stupidly at the figures. Poor little fellow ! the tears that stood in his eyes showed that he was almost conquered, and that, too, by a little sum in addition.

"Hello, Jack," said Bob Hanlon, as he entered the room. "Had some work to do outside and just got in. What are you doing? O, examining invoices, eh. Well, that's good to begin on. How are you coming on? O-ho, I see. Never mind explaining; I see it all. I've been there myself. Let me see that invoice a moment." And Bob, the aggravating rascal, slid his finger up each column, and, presto, in three minutes, or less, the result was down and corresponded exactly with the footing of the invoice.

"Well, that's all O. K.," remarked Bob, coolly; "and now let's go down to dinner, and this afternoon I'll give you a few hints and you can tackle it again."

Jack went to his dinner with a heavy heart and no appetite. His mind would go back to that dreadful addition, and the swelling in his throat seemed to protest against the encroachment of food. But he forced himself to eat for appearance sake and gloomy and moody returned to the office with Bob.

"Now then, Jack," said Bob, "I brought you down a little before the regular time to-day, because I know just what your trouble is and I think I can help you. You are all upset in your addition. I knew you would be, and so did Mr. Williamson. He breaks in all the new clerks in that way. Now, Jack, let me see you add that first column of figures, so that I can see how you go about it."

Jack commenced: "Eight and two are ten, and ten and three are thirteen, and thirteen and five are eighteen, and—"

"There, that will do," interrupted Bob. "It's just as I expected. You can't read yet; you can only spell."

"Can't read!" exclaimed Jack, indignantly.

"Why no, of course not," returned Bob, coolly. "Did n't you just now have to spell out thirteen in this way: Eight and two are ten and three are thirteen, when you ought to be able to *read* the figures eight, two, three, as thirteen."

"What?" said Jack, "read a column of figures!"

"Just so. You must add or read by twos, just as you commenced learning to read, by taking words of two letters. Now, here is a column of figures which I will group off into twos. Now, add each column by just naming the result of one combination with that of the next, in this manner:

5 }  
8 }  
6 }  
4 }  
3 }  
8 }  
5 }  
6 }  
3 }  
5 }

"Now, you must *know* at a glance that three and five *read* as eight, five and six as eleven, etc. Then you have only to name the results in this way — eight, nineteen, thirty, forty, fifty-three. It may be a little hard at first, but it's the only way you can acquire the art of rapid addition."

"I see the point," said Jack. "But there was another thing that bothered me to-day : When I get above a hundred I find it hard to keep the carrying figures in my mind. How do you manage that, Bob ? "

"Well, I find it convenient to use the fingers of my left hand as counters. When I add up one hundred I put my thumb to the tip of my first finger. For two hundred I touch the second finger. When I get to the head of the column the finger that my thumb rests on gives me the number of hundreds in my addition."

"But suppose you are interrupted in the middle of your work. How do you avoid doing it all over again ? "

"I stop right then, and put down the result in pencil in small figures, directly over the figure I have added. For example :

2365  
8428  
9562  
8624  
<sup>41</sup>  
9856  
8562  
9435  
8622  
4845  
9638

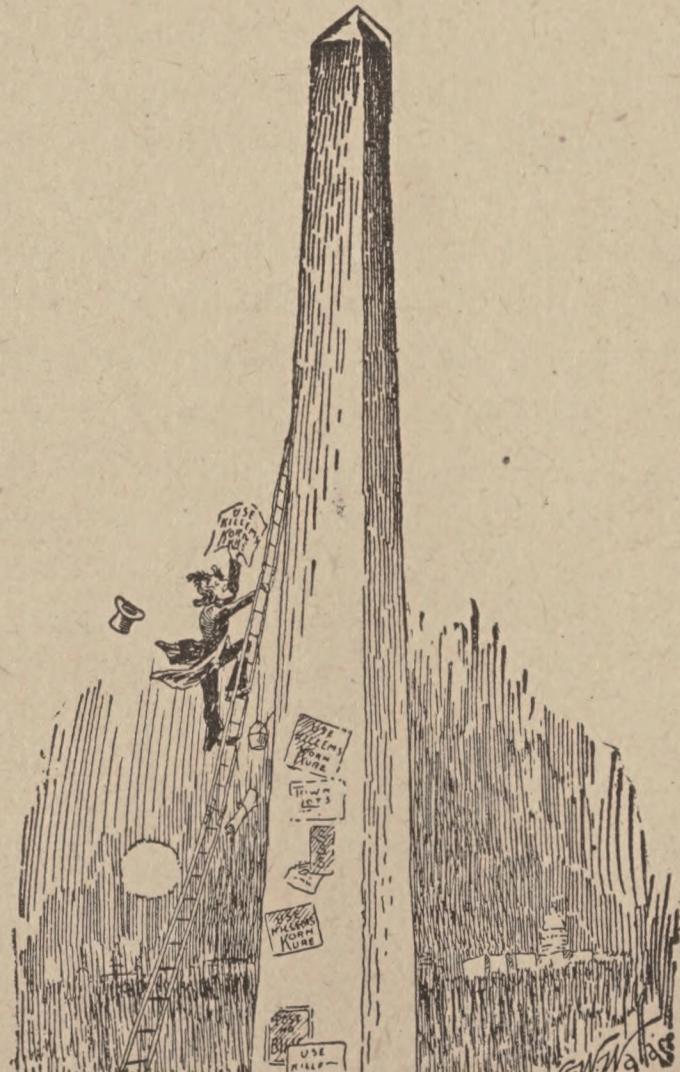
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"Now," resumed Bob, "I interrupted myself on the third column, and the result thus far was forty-one. You see I have got that down in two figures, and when I want to finish my work, in two minutes, two hours, or two months from the time I started, I can commence with the four over the eight, in the third column, and add right along."

"Well now, another point: How do you prove the correctness of your work?"

"Always by adding from top to bottom ; and, if I wish still another proof, by dividing the whole into two parts, adding each separately, and then adding the results. So now you have what secret there is in rapid addition. Some people never learn to add rapidly because they form the habit of repeating the whole process that the learner would go through with, just as you did a moment ago, when I told you you were only spelling out your work. Now, Jack, all you have to do is to practice."

"And you bet I will," responded Jack, all animation. "If I can't, at the end of the week, add five times as fast as I do now, you can just call me a snipe."



## Chapter VIII.

### A TEST OF CHARACTER.



N the afternoon our hero commenced his task with renewed courage. At the suggestion of Bob he picked out the shortest invoices first, and as he began to regain confidence in himself he found his work growing easier. Still he realized the fact that he had much to learn in the simple art of addition. He had not given much attention to it while in school, perhaps for the reason that his teacher had not required it. And right here, by the way, let us offer the suggestion that teachers should attach more importance to arithmetic in its application to every-day life. There is no mathematical work so common in business as the addition of numbers. There is nothing in which so many mistakes occur. Bookkeepers have been known to work for weeks hunting down an error in addition. In fact we believe that accountants and clerks will sustain us in the statement that nine out of ten mistakes occur in simple addition.

Jack worked away very industriously, growing stronger with every invoice he examined. So far he had found them correct, but at last he struck one that seemed to be wrong. This was just what he wanted, and his very fingers tingled with excitement as he rapidly reviewed his work to verify his first addition. The second trial told the same story — the invoice was wrong. Still Jack was not thoroughly satisfied yet. He felt it would humiliate him to report to Mr. Williamson an error that did not exist, so he resolved to make "assurance doubly sure" by dividing the columns of figures into two parts and adding the results of each together. Three times and out. His work was correct and the invoice was wrong by one hundred dollars. Off rushed Jack for Mr. Williamson's private office. He found him engaged at his desk, but he smiled as he looked up and caught sight of Jack's animated countenance.

"Well, Jack," he observed, "so you have found an error, have you?"

"Yes, sir; this invoice is wrong," answered Jack, very decidedly.

"Quite sure of it, are you?"

"Bet my boots—I mean—yes, sir; I know it's wrong."

"That's right, Jack, when you know a thing, know it without any ifs and buts. Now don't imagine that I have a want of confidence in you, but I have had considerable experience with boys in this particular kind of work, and I must do with you just as I have with all others—prove your own work. Won't you please step out and ask Bob Hanlon and Tom Staples to step into the office."

Tom Staples was the bill clerk, whom we will introduce to our readers further on.

Jack did as he was directed, and the young men came at once and awaited orders.

"Prove this invoice, Bob," said Mr. Williamson, handing the document to him.

Bob took the paper and running his finger up the columns with a few sweeping motions announced that the addition was correct.

Jack's heart gave one big thump and became at once a lump of lead. It could n't be possible that Bob, with his splendid abilities and long experience, could make a mistake in addition. Besides he had served his apprenticeship in this department, and Jack knew what Bob was in addition. He felt terribly shaken up and was fast losing his self-confidence which had begun to buoy him up so wonderfully.

Mr. Williamson made no comments, but silently handed the invoice to Tom Staples. Tom was evidently not so rapid as Bob, for he went to work quite deliberately, adding each column twice, first upward and then down. Then he handed the invoice back to Mr. Williamson with the brief and laconic announcement, "One hundred dollars out."

Jack's heart gave another bound, and the lead evaporated into gas.

Bob reddened and looked confused. Mr. Williamson handed him the invoice, remarking, "Try again, Bob."

He did so, and not only once but twice, and then rubbing the bridge of his nose with his forefinger—a signal of mental

disturbance—he gave back the invoice with the remark, “I find I was wrong. The addition is wrong by one hundred dollars.”

“That will do, boys,” said Mr. Williamson. “Wait a moment, Jack, I must assign you some other work.”

Bob and Tom left the office, and Mr. Williamson, with a smile of encouragement, remarked :

“Jack, I congratulate you. This is a simple circumstance, but it furnishes a key to your character. It shows a disposition to be thorough, even in small things. Now, Bob betrayed his great weakness. He is as sharp as steel, as quick as a spark, and yet these good qualities don’t offset that fatal trait of his character which I can best describe as diffusive force. That is, he can’t apply his mind on any one thing, but divides it up with other schemes which happen to be occupying his attention. I have no doubt his mind is now busy with some new hobby, and, until the novelty wears off, all that he does in the office will be done in a mechanical, spiritless way. But I am not going to lecture you, Jack. I merely wished to say that you have gone to work in the right way. I have been watching you on the sly. I saw the brave fight you made against those awful additions, and I have seen you conquer. You have acquitted yourself nobly in this important test, Jack, and I extend to you my most heartfelt congratulations.”

“But, Mr. Williamson,” said Jack, “do all the boys have as much trouble as I did in starting?”

“As a rule, yes. The exercise I have given you is one of the tests of character I give all new-comers. I have had boys who gave up utterly discouraged in half a day. Of course, they hadn’t pluck enough to make business men. I have had others who showed that they could n’t be relied upon, by pretending to do the work, which I ascertained by giving them wrong invoices which they returned as correct. I have had still others who showed a disposition to shirk, by asking some of the other boys to help them.”

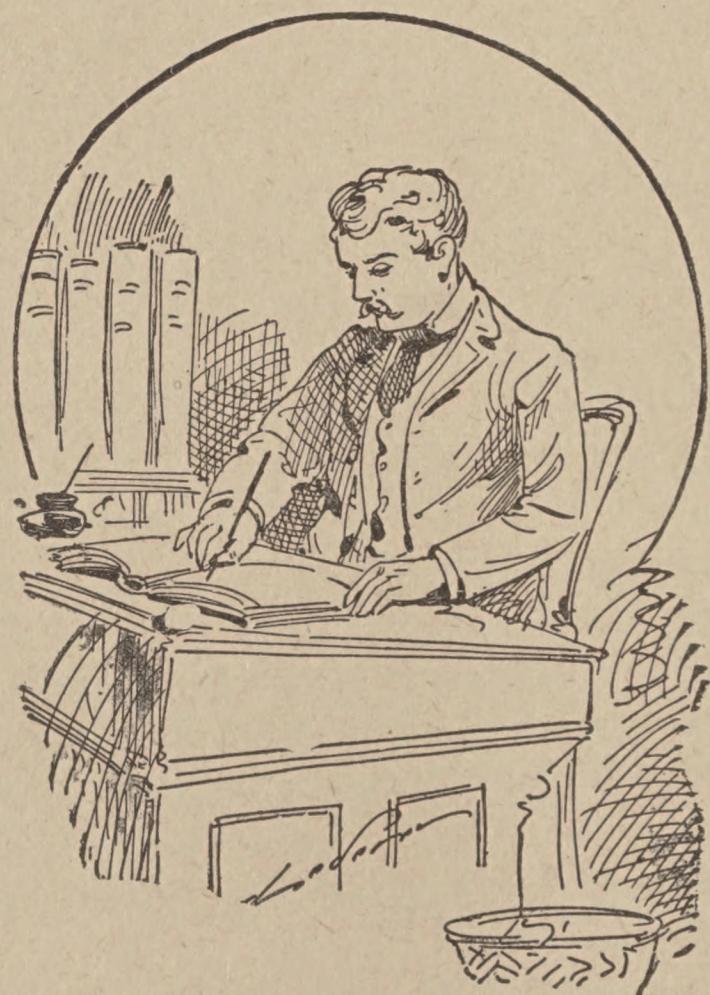
“Shucks!” observed Jack, disdainfully. “I’d kick myself out of creation before I’d do that.”

“I believe it, Jack, not literally in the way you have expressed it, but I am satisfied you have no disposition to shirk

duties, however insignificant they may appear. And now, Jack, shall I give you some new work, or will you try the invoices a while longer?"

"If it's the same to you," answered Jack, "I'd rather tackle the invoices again. I'm just beginning to learn how to add, and if I can have just a week longer I bet I won't let a column of figures get away with me again like they did this forenoon."

"You shall have it, Jack — a month if you say so, and proving invoices will be your work until further notice."



## Chapter IX.

### A GREAT VICTORY.



It will be remembered that Jack expressed a willingness to be called a snipe if he failed at the end of a week to add with more facility than he did on that memorable morning when those horrible invoices took away his appetite for dinner. We may add here that his supper on that day made amends for the lightness of his dinner, and, being in the best of spirits, his digestion was not impaired by the double allowance of food for which his stomach now clamored.

Jack now had a purpose. He was determined to excel in addition, and he knew that the only way to accomplish this was to work with all his might and main. He accordingly came to an understanding with himself that every morning before breakfast he would work ten examples in addition, after supper twenty, and drill himself thoroughly in reading combinations of figures. He confided his plans to Bob, who warmly seconded his proposal, and further suggested that he would assist him by placing figures on a blackboard to familiarize him with combinations, and after that, when Jack got sufficiently advanced, they would have adding matches.

This aroused Jack's enthusiasm to a high pitch, and he insisted on commencing this work at once. Bob had a special room which he called his laboratory, but which was in reality an old curiosity shop, for it contained almost every kind of apparatus from a galvanic battery to a gimlet. They represented the wrecks of undeveloped enterprises. A small blackboard was attached to one of the walls, and Bob now assumed the role of tutor. He had a very willing and earnest pupil, however. Requiring Jack to turn his back to the board, he wrote down three figures in this manner :

He then asked Jack to turn quickly around and read the result of the addition.

Jack had to spell it out at first, and then Bob had him repeat the figures of the combination twenty or more times—five, six, seven—eighteen ; five, six, seven—eighteen ; five, six, seven—eighteen, etc. He then took other combinations in the same way, and this work was continued for fully an hour, at the end of which time Jack could certainly tell at a glance that five, six, seven meant eighteen.

The exercises Jack assigned himself were faithfully performed. In fact his zeal ran away with him, and made Bob feel before the end of a week that he had set fire to some very combustible material. At the end of the third night Bob's zeal as a tutor began to wane, and under the plea of pressure of other work the blackboard drills were considerably abbreviated. But Jack was the same energetic, persevering little fellow, and continued deeply in earnest in his well-set purpose. Two weeks passed by and then he reminded Bob of the proposed adding matches.

"Of course," he explained, "I do n't expect to be able to add half as fast as you, but I think it will sharpen up my wits to try as hard as I can, so what do you say to a match to-night?"

"I am agreed," assented Bob, and that very night the arithmetical contest commenced.

The plan agreed upon was for each to take a paper and write twenty lines of five figures each, and then exchange papers. The one who first reached his result was to cry "out," and then the other would verify his work. Jack was a little nervous at first, because he was expecting every moment to hear the signal "out" come from Bob, but it did not come until Jack had commenced the addition of his fourth column. Then Jack examined Bob's work, finding it correct. On the second trial, Jack had reached the fifth column before the words "out" saluted him, but this time Bob was unfortunate, for on examination his work was found to be most certainly wrong. Jack was waking up to business now, and his mind was at its highest tension when the third example was attacked. It was a wild and daring thought, but what if he should actually beat Bob ! All the powers of his mind were focussed upon his work, and at this moment he knew

nothing else but the work he was engaged on. Bravo ! he has reached the fifth column and Bob is still mute. Half way up the column and the signal "out" has not reached his ear. His heart beat a rapid tattoo as the goal of his ambition appeared in view. Bob was still silent. And —

"Out!" shouted Jack, as the result of the last column was jotted down, and Bob was ascending the fifth column. But, like



"OUT!" SHOUTED JACK.

an election, the victory was not certain until the official count had been made. The paper was handed over to Bob, who went over the additions very carefully, and then announced the signal of Jack's victory — "Correct!"

"Your hand, Jack," exclaimed Bob. "You have beaten me fairly, and I congratulate you on the wonderful progress you have made in so short a time."

Our young hero was too full of emotion to express himself. He shook Bob's hand as if it were an obstinate pump handle, and then gave him a vigorous slap on the shoulder as a means of affording some relief to his pent-up feelings. He considered that one of the foundations of the **Business House that Jack Built** had been successfully laid.

## Chapter X.

ANOTHER WORLD TO CONQUER.



UT Jack did not rest upon his victory. He had accomplished something that two weeks before he would have regarded as an impossibility: In a fair and square contest he had beaten Bob Hanlon in addition. Could he maintain his position? Yes, he could and would. He would keep in constant practice, and this was something that Bob could not do. Jack was beginning to get a clearer insight of Bob's character. He realized that his abilities were of a high order, but he lacked application, and this was Jack's strong point. He was a worker, and whatever he undertook he looked at it in the light of an encounter; he must either conquer or be conquered. So Jack continued his practice in reading numbers. He was no longer afraid of an invoice, and soon reached the point when the current business did not furnish enough of this kind of work to occupy his time. One day the work given him was finished by ten o'clock. He waited for some little time in the expectation that Mr. Williamson would give him other employment, but no other tasks were assigned him. With his active, nervous nature it was not long until he began to get tired of this inactivity. The moments dragged wearily on and no one seemed to notice him. A half hour passed by and Jack began to feel decidedly uncomfortable. At the end of another half hour Jack felt that he could endure it no longer; he must have something to do. On the inspiration of the moment he went to Mr. Williamson's office.

"Well, Jack?" observed Mr. Williamson, inquiringly.

"I have nothing to do, sir," answered Jack.

"Finished those invoices, have you?"

"Yes, sir."

"And it is not yet eleven o'clock. By the way, how long ago was it when a certain boy was all the forenoon proving one invoice?"

"Three weeks," answered Jack, flushing slightly.

"Indeed! Then I infer that you have made some improvement since that time. But why do you come to me for work? Could n't you find some way to pass off time?"

"I did n't try to," answered Jack. "I supposed I was here to work, and not to kill time."

"Bravo, Jack! I wish all the boys had the same conception of their duties. But you have outgrown your work, I see, so I must provide something else for you. I know something now about your arithmetic, but how are you in geography? Pretty well posted?"

This was touching Jack on a sore spot, for he had always thoroughly detested geography, and, as a consequence, was not a brilliant scholar in that branch of useful education.

"I'm afraid," said Jack, "that I'm not much account in geography. I never could see any sense in studying it. After I had got by heart all the long words and the hard names, and recited my lesson, I could n't for the life of me tell what it was all about. After I knew how to bound a state I could n't tell where the state was nor how I could go to it."

"Go on, Jack."

"Well, sir, I just hated geography; I could n't see what sense there was in knowing how many miles long a river was that I never expected to see, and I did n't try to remember such things. At the end of the term I knew just as much geography as I did at the beginning."

"I can sympathize with you, Jack, for I experienced in my younger days the same difficulties that you have. But a proper knowledge of geography is a good thing, notwithstanding the fact that it is often, and perhaps generally, injudiciously taught. What made me ask you about geography was that I intended to start you in the shipping department where this kind of knowledge is particularly valuable. But probably you would prefer some other kind of work."

Jack's belligerent nature was aroused in an instant. Nothing stirred him up so quick as an obstacle. Tell him a thing was easy to do and it took away a portion of his enthusiasm. But an obstacle to overcome was something that suggested a fight and the possibility of a victory. His mind was in an

instant fully made up that the shipping department should be the next scene of his triumphs.

He was not as long in coming to this decision as we are in writing it, and, after a brief pause, answered Mr. Williamson's interrogative suggestion :

" No, sir ; I want to learn the whole business, and if I don't know enough geography I 'll try some way to learn. I never was afraid of geography, anyhow ; I only hated it. Perhaps now that I can use it, it won't seem so bad."

" Very well, then, Jack, this afternoon I will assign you your work in the shipping department."



## Chapter XI.

### STEEL AND FLINT.



N a former chapter we made allusion to Tom Staples, the bill clerk. As Tom will figure in the events that make up this story, we must make our readers acquainted with him. We can describe his person by stating that he was of medium stature, of ruddy complexion, blue eyes and bald-headed.

A casual acquaintance with him would produce the impression that he had a crabbed and morose disposition, but this was all on the surface. He was warm-hearted, generous and kind, but he gave evidence of these traits of character under a kind of protest. Professedly he was a cynic, and he was a disciple of Descartes in doubting everything. Not that he mistrusted everything in human nature, but he had formed the habit of objecting to everything on general principles. If a person would venture the assertion that it was a fine day, he would look at the subject from some peculiar standpoint and attempt to prove that the day was very unsatisfactory for useful purposes and not at all what was wanted at that particular time. Tom was very fond of a discussion, and he got plenty of it on account of his facility in taking exceptions to every statement made, reasonable or unreasonable. Yet, notwithstanding he was regarded as a social crank, he was a general favorite, for every day afforded evidence that he had a warm heart which was keenly susceptible to kind influences. For instance, he would learn that some poor widow was in distressful circumstances. He would make careful inquiries to elicit all the particulars, and then, shaking his head, observe with a cynical smile: "Too thin, too thin; these appearances of extreme poverty are all put on, you can depend upon it. But even if she were as poor and needy as it is claimed she is, it is no doubt all her own fault. Poor management, shiftlessness,

extravagance, indolence or some such causes always prove the forerunners of such conditions. A good lesson for her, and I hope it will be severe enough to make her remember it."

Then Tom would put on his hat, and asking the boys to just say that he had stepped over to the postoffice, if any one inquired, he would proceed straight to the abode of the poor widow. When there he would invent some business which necessitated his errand. If he could think of nothing better, he would personate a book agent and try to sell her a twelve-dollar copy of Dante's *Inferno*. By such means he would contrive to get a pretty correct knowledge of the widow's circumstances, and before night, perhaps, a load of coal would be delivered at the widow's door, sent there by "a friend." Then a wagon load of groceries would be delivered, and an accompanying note would inform the widow that a certain person, who, for obvious reasons, must remain unknown, had wronged her late husband, and he took this means of making restitution.

It was reported, and currently believed, that Tom copied a lot of old sermons in a scrawly hand, disfiguring the manuscript with erasures and blots, for the sole purpose of affording a lady who was too proud to accept charity and not strong enough to do hard work the chance to earn an easy living by copying. Perhaps this little incident would never have been discovered if several letters had not dropped out of his pocket one day, addressed to the "Rev. Jeremiah Stebbins," and which had evidently been delivered to and opened by him. One of the office boys attempted to make a joke of the matter one day by addressing Tom as the Reverend Mr. Staples, but he dodged the ink-stand that was thrown at his head, and accepted the hint that he was venturing on dangerous ground.

The reader has by this time formed the opinion that Tom was a "character," but we will let the developments of this story afford a further insight into his peculiarities, and introduce his office companion, Ned Holman.

Ned occupied a desk immediately opposite Tom Staples, and he was Tom's opposite in every way. He was a little above the medium stature, and was of a quick, nervous temperament. His life knew no levels. He was either up in the clouds or down in the valley. In the forenoon he would be full of life and

enthusiasm, and in the afternoon utterly despondent and wretched. He could be puffed up with a breath ; he could be knocked down with a straw. He was a creature of moods, with a mind susceptible to good or bad influences and with a nature keenly sensitive to praise or blame. Ned was honest to the core and a faithful worker, but he never could be more than an instrument of a stronger will. If he attempted to carry out any enterprise himself, he would kill it either by forcing it beyond its capacities when he was in a sunny mood or letting it drop and starve out when he was under a shadow. He was a great projector of important enterprises, a social reformer, a strong champion of the oppressed, but his plans all evaporated into the air with about the same effect as you have observed the gas escaping from a soda fountain — all fiz and foam. Tom and Ned were the best and stanchest of friends, but they had their periodical quarrels. Being so radically different in their natures this was unavoidable.

To afford the reader some idea of the character of these quarrels we will give one sample, which may be taken as a standard of comparison for all the others, which occurred about as often as any important subject was brought up.

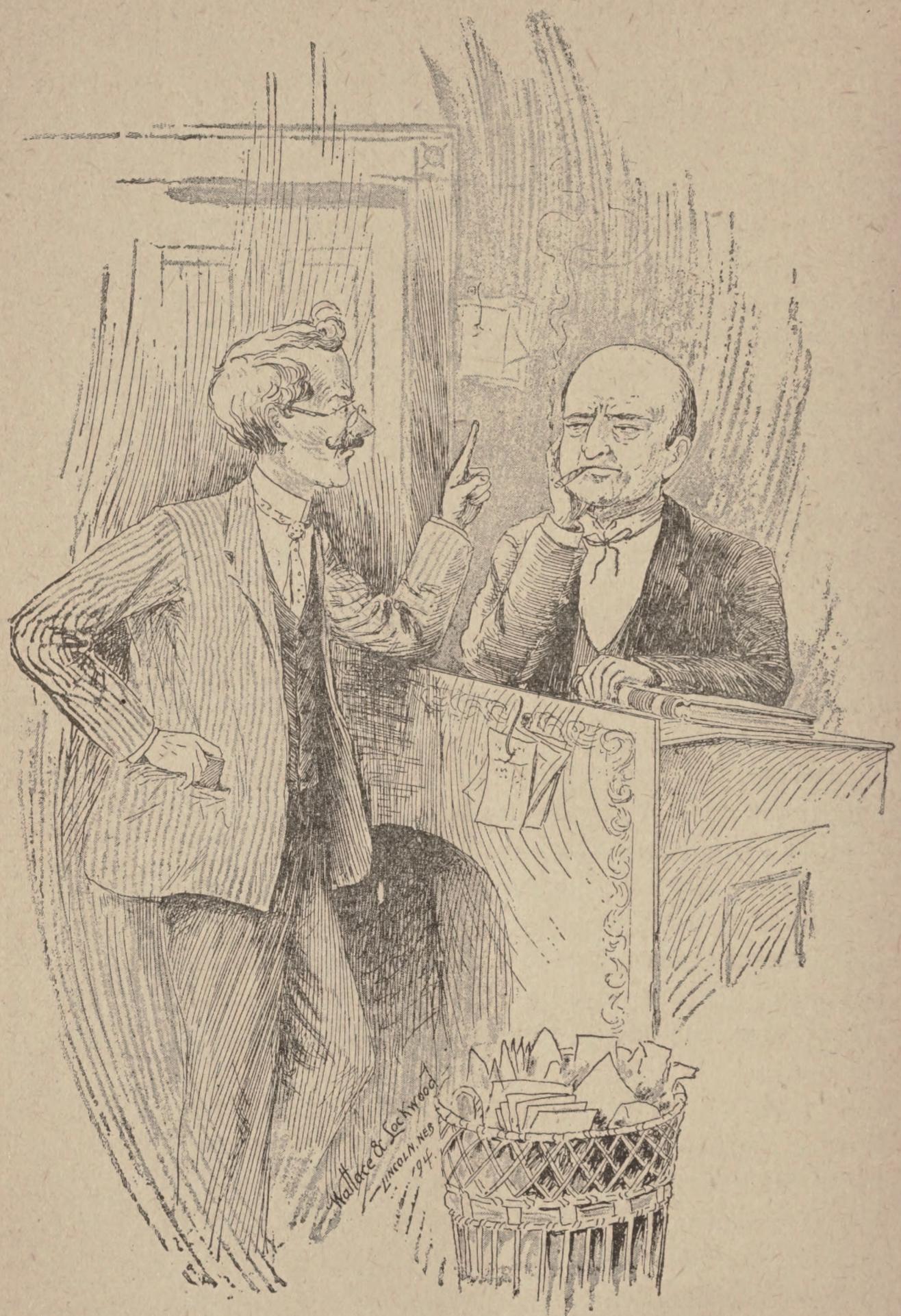
"Tom," observed Ned, one morning, "what a pity it is that every man cannot pursue the business he likes best."

"Well, suppose every man could, what then?"

"Why, just this," responded Tom : "Everything would be so much better then, because the work would have life and enthusiasm thrown into it. If a man loves his business he will bring out all there is in it. He will give it more attention and closer care than if he simply followed it as a means of making money."

"I don't agree with you, there," said Tom, shaking his head. "I think if a man follows his business for the sole purpose of making money, it does n't make a whit of difference whether he has any love for it or not. He loves the money he expects to make out of it, and that furnishes all the enthusiasm necessary."

"That is a cold-blooded view to take of it, Tom Staples, and I'm surprised to hear you give utterance to such opinions. I tell you a man must have a pride in his business separate and



TOM STAPLES AND NED HOLMAN.

"I'D RATHER BE THE CRAZIEST LUNATIC IN BEDLAM."

apart from the money he expects to get out of it. The love of gain is well enough as far as it goes, but it isn't the best of motives for building up a successful business."

"It is the strongest motive in the world," urged Tom. "You might as well say that a man can raise his family better by the love he has for them than by going out into the world and earning money to feed and clothe them."

"Stuff and nonsense! The very affection that a man has for his family sends him out into the world full of vim and enthusiasm to earn the means for their support. I tell you a business enterprise, like everything else, has to be nourished and cared for like a new-born babe. Do you mean to say that an infant gets better treatment from the hands of a hired nurse, who cares for nothing but her weekly wages, than from the mother who loves it and has no thought but to see it live, grow and get strong?"

"Yes; when the mother loves the infant so much that she kills it with kindness."

"But that isn't the rule; it's only the exception. And, Staples, if you were not so obstinate and pig-headed you wouldn't advance such outrageous sentiments."

"I'd rather be pig-headed than crazy-headed," retorted Tom.

This was touching Ned on a tender spot. His face turned as red as temperate faces usually get and his frame quivered with nervous excitement.

"I'd rather be the craziest lunatic in Bedlam," he hotly rejoined, "than to be a man with a heart so cold that it freezes the very blood that courses through it. You may be a very efficient man, and your love for your salary may carry you to the head of this establishment, but I doubt it very much!"

"Humph!" grunted Tom, which was as exasperating a rejoinder as could be made.

This closed the discussion, and the disputants were quiet for the rest of the day. Tom went coolly about his work, while Ned, flushed and excited, dashed into his duties with a terrible vehemence and accomplished three days' work in one.

Mr. Williamson knew that Tom and Ned had these periodical quarrels but he never tried to prevent these little ebullitions. In fact, he was heard to remark one day that if he

was particularly anxious to have three days' shipping done in one he should think he had gained a great point if he could get up a quarrel between Tom Staples and Ned Holman. But the next morning after one of these scenes the skies would be clear again, the late adversaries would accost each other pleasantly, and the conversation would for a time run on general matters. Then Ned would observe :

"Tom, my boy, I've been thinking about that little matter we were talking over yesterday, and I must confess the views you took have appeared to me in a more forcible light."

"Then you're wrong, old chap," returned Tom, "for after I turned the matter over in my mind I found that my position was wholly untenable."

"Nevertheless, Tom, I must claim that there was a good deal of force in the views you advanced."

"Yes, but your logic was the soundest, all the same."

"I'm not so sure of that, but — have a cigar, Tom?"

"Thank you, Ned, I was about to offer you one of a new brand I've been getting lately. Try one, anyway."

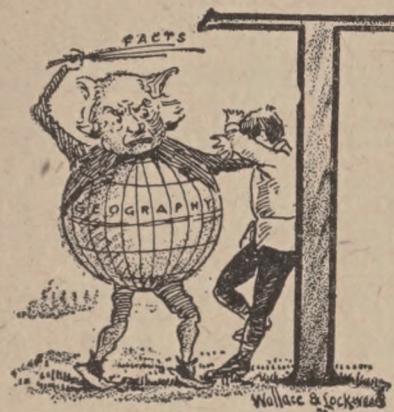
They exchanged cigars, and each discovered some very rich and peculiar flavor that made that brand very desirable. The cigars were identically the same, however, and were purchased that morning out of the very same box.

But we have said enough to introduce Jack's future companions, and must now give some attention to our little hero, showing in the next chapter his astounding project for making himself familiar with that detested study, geography.



## Chapter XII.

### PRACTICAL GEOGRAPHY.



THE weak point in Jack's education, as he himself admitted, was geography. It was a dry study to him, and he took it as he would a bitter dose of medicine. He was told that he needed it, and he was obliged to take it as it was given to him, but without any appetite for it. That which is taken as medicine cannot be as nourishing as that which is taken as food, welcomed by a hearty appetite. Hence it was impossible, in the natural order of things, for Jack to make very satisfactory progress in a study he so thoroughly detested. But now geography took the form of a great stumbling-block. It stood in his way in the career he had marked out for himself and he must now conquer it or be conquered. As the situation began to assume the form of a fight it became more interesting, and he at once resolved himself into a committee on ways and means with full power to act.

At the supper table that night the subject was brought up for discussion. Bob was usually fertile in expedients, but in this direction he had made no novel discoveries which would be likely to help Jack out of his difficulties.

"I never had any trouble with geography," observed Bob, "because it's very easy for me to commit facts to memory, and that's about all there is of it."

"I know it," answered Jack, "and that's what makes it so bothersome. If there was something to *do*, like ciphering out how many barrels a cistern would hold, or figuring the interest on a note, there would be something to work for — but shucks! when I just had to remember that some plaguey river had a mouth ever so many miles wide, and the women of Africa wore

rings in their noses, I could n't see any good in it. Perhaps I might have cared if I had to swim across the river, but, as it was, what I learned one day I forgot the next."

"But, Jack, you are quite proficient in some branches that you had to learn just as you would geography."

"What, for instance?"

"Well, chemistry; you are better educated in that branch than I am."

"I don't hardly think that. But suppose I am, I did n't learn what I know of chemistry by remembering what the books said, and learning by heart all those hard names."

"How on earth did you learn it then?"

"Why, I went to work and made everything myself. Pa has got a laboratory and he let me make all sorts of compounds and mixtures, just so I didn't make any explosives, or go to experimenting with dogs or cats."

"And so you went to work and made everything you were studying about?"

"Whenever I could, and I 'll tell you it's just jolly to learn things that way. If the books tell you a certain thing is so, perhaps it is all right for you to believe it, but when you make a thing yourself you *know* all about it and you do n't have to take anybody's word for it."

"A good way to learn, of course, but I don't know how you can apply this plan to the study of geography, for you can't go to work and make the world."

Jack sighed. This conclusion seemed inevitable. There was nothing for it but to plod ahead in the old way, the "shut-your-eyes-and-open-your-mouth" plan, as Jack termed it.

"By the way, Jack," observed Mrs. Hanlon, "I saw something to-day that I think would interest you very much. It is called a mechanical wonder, and it was a wonder, sure enough. It represents a regular village, with houses, church, mill, river, stores, streets and everything full of life and activity. Ladies were rocking themselves in their chairs in the houses, laborers were working in the yards, the mill was running and the miller carrying his grain, birds singing in their cages, the church bell ringing, and all this consisting only of little mechanical figures fitted together by ingenious machinery and run by weight. It

was an interesting and pleasing study. I should like very much to have you boys go and see it."

"Cracky!" exclaimed Jack, "let's go and see it to-night, Bob."

"We will," assented Bob, and rising from the table the boys put on their caps and started out in quest of this wonderful mechanical novelty.

They found it, and it was even more than Bob's mother had represented it to be. Jack was highly interested, and declared that he could look at it for a week without tiring of it. On their return home they sat for half an hour talking it over.

"The man who got that up must have had a good mechanical head," said Jack. "Then he must have known a good deal about his subject before he undertook his task. For instance, that little mill. It was just perfection. All the machinery just as you would find it in a big mill."

"And do you suppose," asked Bob, "that the man who made this miniature mill could make a large one?"

"Why of course he could. The big one is only the small one on a large scale!"

He had hardly given utterance to this statement, when Mrs. Hanlon was almost frightened out of her senses by Jack suddenly bounding out of his chair and turning a series of hand-springs across the room.

Bob looked on in silent astonishment. He had not yet become familiar with Jack's effervescent nature and the sudden surprises he was apt to give his associates.

"Whoop!" shouted Jack, as his head regained its normal position. "I've got it! I've got it!"

"For mercy's sake, Jack!" exclaimed Mrs. Hanlon, "do tell us what. The colic?"

"O, no," answered Jack, looking a little sheepish as he suddenly remembered that he was not at home; "I've got — an idea, you know."

"O, is that all?" said Mrs. Hanlon, much relieved. "It must have been a very striking one."

"It was; it struck me so hard that it quite upset me."

"Yes, we noticed it did," observed Bob, quietly. "But let us have the idea, and see how it affects us."

" Well, you remember when we were talking over the trouble I had in learning geography you said I couldn't go to work and make the world."

" Yes."



" WHOOP ! I'VE GOT IT ! I'VE GOT IT !"

" Well, that's where you 're off the handle, for I can ! "

" What ! make the world ? "

" Just so ; just as the man who made that mechanical wonder got up the village. Now I 'll tell you what I intend to do : I 'm going to make a great big globe, four or five feet through, and then I 'll map out the whole world on it."

"A capital idea! You will get a correct idea of the location of the countries and places, and you will get a good understanding of their relative sizes, but how will you remember the facts connected with each country?"

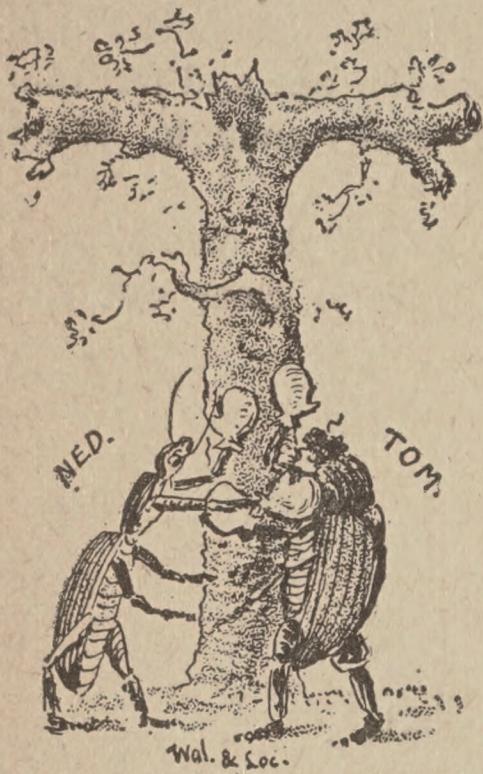
"Easy enough. Suppose I want to remember that some particular state is good for raising wheat, I can fasten a kernel of wheat on it. If I want to show that grizzly bears are in the Rocky mountains, I can whittle out a wooden one and put him there. But these little points I can arrange easily enough. What I want to do first is to make my globe."

"You can count on my help, Jack," said Bob, who at once became infected with Jack's zeal, "and we'll clear out the laboratory and commence operations at once."



## Chapter XIII.

### AN EXPLOSIVE DISCUSSION.



HE laboratory was put in readiness that very night and the plans for making Jack's world fully perfected. Both Bob and Jack were handy with tools, and found no insurmountable difficulties in carrying out their design. The next day they would get their materials together, and the next night get their work under headway.

Jack was in good spirits, for, now that he had a purpose, he felt that he could work with zeal and enthusiasm, and what was before a dull and dry study was now galvanized into life.

The boys retired from their work at about ten o'clock, and Jack was soon in "sweet oblivion." The next morning he was given desk room in the shipping office, and received a very cordial reception from Tom Staples and Ned Holman. He was unfortunate enough, however, to be the innocent occasion of stirring up one of the periodical disputes, which, as we have before informed the reader, Tom and Ned engaged in. It came about in this way. Ned observed to Jack : "I suppose, now, you have some preference as to the particular part of this business you would like to follow if you were called upon to make a selection."

"No, I can't say that I have," answered Jack. "You see I don't know much about the business yet, and I couldn't tell what I would like best until I tried my hand at all the duties."

"Just so, Jack," assented Ned, "and let me say right here, that in order to make yourself familiar with any business, in order to achieve eminence in it, you must understand thoroughly the workings of every department, from the lowest to the highest."

"Not necessarily," growled Tom Staples.

Ned accepted this as a challenge, and was in arms in a moment. Turning to Tom, he raised his voice slightly and asked : "What do you mean, Tom, by 'not necessarily' ? Do you mean to infer that a man need not understand the details of his business to enable him to run it successfully ? "

"I mean," answered Tom, "that the head of a large business house must of necessity employ men whom he can trust to carry out the details of his business. It is impossible for him to examine into every transaction — he has to trust others to do it."

"Quite true ; but how is a man to know when his work is done right when he knows nothing about it himself ? "

"How do you know that your tailor is going to make your clothes properly ? You don't know how to make a suit of clothes, but you manage to get clothes that fit you all the same. You can get a well-fitting suit without becoming a tailor."

"Yes, but I'd know better what kind of a suit I was getting if I *were* able to make it myself. I tell you, a machinist, to understand a machine, must understand the working of every part, and a business man, to know how his business is run, should understand every detail of the work."

"You call this a successful business house, do n't you ? " argued Tom.

"Of course I do. What of that ? "

"Why, just tell me how much Mr. Williamson pretends to know about bookkeeping."

"I will admit that he confesses that he knows nothing about books, but he says, too, that that is his weak point. He is well posted on everything else."

"Yes ; but what good would his extensive knowledge be if every man did his duty as Mr. Noel, the bookkeeper, does his ? "

"But Mr. Noel is an exception. Where you find one man as good, faithful and honest as he is you will find ten who would take advantage of such unlimited trust."

"Pshaw ! You're croaking now. Human nature isn't so bad as all that. Why the very corner-stone of business is confidence. Where would the whole system of business be to-day if it were not for this very confidence that one man reposes in another ? "

"Very good sentiments, indeed; but something I didn't expect to hear from such a professional cynic as Tom Staples."

"Humph!" grunted Tom, which interjection was always the signal of the approaching crisis.

Ned colored to the roots of his hair, and sounded out his defiance: "Yes, you may grunt, and your grunt contains just as much argument as anything else you have said; but I tell you now that you know yourself that a man to be the successful head of a business *should* know every detail of that business!"

And with this parting shot, Ned, flushed and nervous, rushed into his work, making his pen fly over his pages as he dashed off sheet after sheet of his correspondence.

The imperturbable Tom, however, went on with his work coolly and methodically, paying no more attention to Ned during the remainder of the day than if he were a piece of office furniture. Jack felt decidedly uncomfortable, for he could not help regarding himself as a bone of contention. But he was treated very kindly by both Tom and Ned, and the day passed off without any further incident of note.

At the supper table the events of the day were, as usual, brought up under discussion. Bob laughed when Jack related his experience with Tom Staples and Ned Holman, and comforted him with the observation: "You will soon become familiar with these little intellectual sparring exhibitions. Tom and Ned are the best fellows in the world, but they could n't live happily together if they did n't have these little disputes about so often. Now, mark my words—they are both vinegar to-day, but to-morrow they will be all honey."

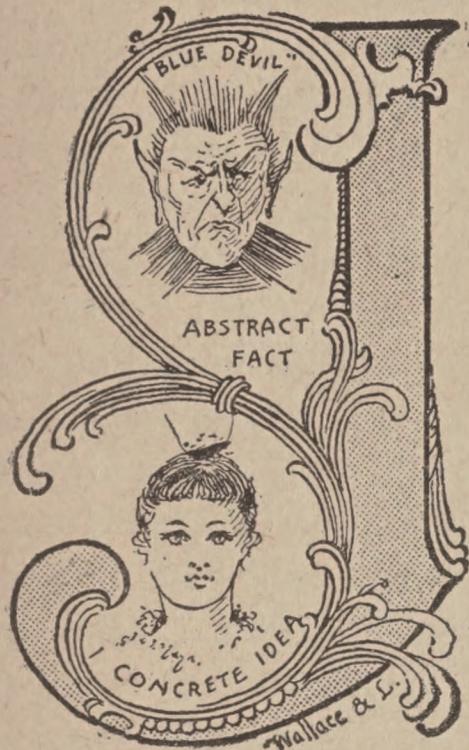
"But why do they get into these disputes when they know that they end in quarrels?" inquired Jack.

"O, the luxury of a reconciliation offsets all the unpleasantness of their quarrel. That's the only theory I have to advance. But I move we adjourn to the laboratory and commence the creation of Jack's world."



## Chapter XIV.

### CREATING A WORLD.



JACK was one of the class of individuals who cannot work without a purpose. He loved to work providing he had something to work for. He was full of enthusiasm when he was working for a certain object, but he needed to be stimulated with a purpose to bring out the full force of his character. In the study of geography while at school, it was to him a task without an object. If he had been told that he was to be sent to some town in the wild regions of Africa on condition that he would fully learn the route before starting, that route would have been learned if within the range of human possibility. Jack was not always very particular what the object was, but he wanted something to win.

A little incident which took place when he was several years younger will serve to illustrate this particular trait of Jack's character. The teacher of his Sunday school class one time offered a prize to the one who would bring the greatest number of new members. Now Jack was not noted for early piety. On the contrary, he was the subject of many stern reproofs for conduct which would be considered unseemly in a model Sunday school scholar. If a bent pin or shoemaker's wax was discovered on the seats, Jack was the party suspected of having conceived those designs. It must be admitted, then, that Jack was not a shining light in his Sunday school class, but for all that, when it came to a contest of any kind, he was sure to be on hand, for he now had a purpose. But to return to the matter of the prize.

Jack made up his mind that he would win, but he had some strong competition, and it was pretty soon quite evident that he was not going to have a "walk over." Jack first tested his powers of persuasion. He could not "talk religion," for he was not fully enough posted, but he could frequently win over some new member by describing, for instance, the gay time he had when with an insect powder gun he aroused Deacon Jones from his regular Sunday nap and gave him such a sneezing spell that it shook out all his false teeth. When Jack's persuasive powers failed, he resorted to bribery, and obtained many a scholar's attendance at the expense of a fish hook and line, or the re-covering of an old ball, at which Jack was an expert. But the Sunday on which the prize was to be awarded, Jack learned that the contest was likely to be a tie, and unless he could secure one or more new members the full honors would not be his. His principal opponent had been sick during the week and could not be at Sunday school, so Jack had only one more to secure to make his victory certain. He had about exhausted his list of acquaintances and felt that his case was getting desperate. But straying aimlessly around in the vague hope of meeting some acquaintance who could be persuaded or purchased, he encountered a young comrade who was sadly in need of the ministrations of the Sunday school, for he had his rod across his shoulder and had started out to go fishing. Here was an opportunity, and Jack improved it. He tried to make the young reprobate feel that he was engaged in a very wicked business, but the young sinner responded with mock gravity that he was only intending to punish the fish for being in swimming on Sunday. Finding pious exhortations had no effect, Jack tried to make a bargain; but in this line he was equally unsuccessful. The young scamp had made up his mind that he was going fishing and would accept of no substitute. While Jack was pleading, exhorting and arguing, they wandered along until they were out of sight of the houses and near the fishing place. It was getting near the time for Jack to be at Sunday school and every moment was now precious. As a sense of defeat began to steal over him, he began to feel desperate. He must have one more member to report, and this was his only chance. Desperate cases require desperate remedies. In a moment his reso-

lution was made. It was a good cause, and he had been told that a good cause was worth fighting for. Here was an opportunity to test it.

"Hank," said Jack, "I've coaxed, I've reasoned with you and I've tried to hire you. Now I'll tell you just what it is : If you don't go with me to Sunday school I'm blamed if I don't thrash you out of your boots !"

"Like to see you do it !" retorted Hank, contemptuously. "Come on and try it now, do !" And as he spoke he threw



"NOW, WILL YOU GO WITH ME TO SUNDAY SCHOOL?"

down his rod and took a belligerent attitude.

Jack needed no second bidding, but went at him with a will. His adversary was larger than he was, but Jack was nimble and active, and soon had Hank's head "in chancery," and was administering hot punches with a very staggering effect. His adversary made a gallant resistance, but when Jack had him flat on his back and was preparing to increase the severity of his punishment, he felt that it was time to quit, and shouted, "Enough !"

"Will you go to Sunday school with me to-day?" inquired Jack.

Hank was silent.

"Will you?" persisted Jack, raising his fist as if to resume hostilities.

"Y-e-e-e-s."

"Honest injun?"

"Honest injun."

"All right, then. Now get up and wash yourself and come along, for we ain't got no time to lose."

Hank meekly did as he was bid, and accompanied Jack, suddenly, to the Sunday school. At the door, however, Jack paused to give him this admonition:

"Now, see here, Hank. You've joined the Sunday school of your own free will, but let me catch you strayin' from the fold, and I'll give you such a tannin' that you won't know yourself from a last year's coon-skin!"

We do not know how faithful the young convert proved, but Jack got his chromo and was happy.

Jack's world was now his purpose. If he could construct that and carry out his plans, his principal difficulty would be mastered. He could readily understand anything he could make, and he felt that this was the only method by which he would ever be able to master the facts of geography.

"What do you propose to make your world out of?" inquired Bob.

"That's just what I can't tell," answered Jack. "I want it so that I can handle it easily, and yet I want it as large as it can be made, without its taking up too much room."

"How would wood answer?"

"That would be too heavy, I'm afraid."

"You might make it of plaster of Paris, by taking a small ball and building it up by coats, just as you would a big snow ball; but that plan has its disadvantages. How large do you want your globe?"

"At least four feet in diameter."

"That will make a circumference of over twelve feet. By the way, you want to figure the size of it so that you can have a scale with a convenient number of miles to the inch."

"Well, that's easily done, if I can contrive to build it up by degrees. If it was only a ball now —"

"But it *is* only a ball on a large scale."

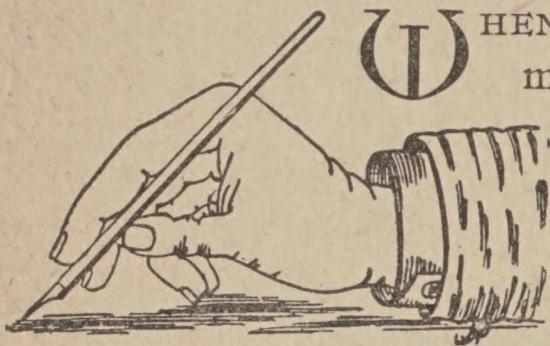
"That's so, so why can't we make it out of something light and then cover it? For instance, let's take a quantity of cotton, get it as near the size we want and then wind it with twine until we get it in just the shape we need."

"A capital idea, and I think it will work; so to-morrow we'll lay in a supply of cotton and twine, and in less than a week we will have the world spinning."



## Chapter XV.

### PRACTICAL WRITING.



WHEN Jack returned to the office next morning he found the social atmosphere entirely changed.

Tom and Ned were smoking and chatting very pleasantly and evidently on the best of terms. Each greeted Jack in a very cordial

manner when he came in and seemed to be eager to atone for the apparent neglect of the previous day.

"Jack," observed Ned, "I made some remarks yesterday which I find on reflection I must qualify somewhat. I stated in terms somewhat too positive that a man should know every detail of his business in order to make a perfect success of it, but, as Tom very properly remarked, this would imply that no man should have confidence in another, which is rather too sweeping — rather too sweeping."

"I am not so certain about that," said Tom. "On careful consideration I am satisfied that you were not wide of the mark, Ned, for it is very certain that if a man happens by some chance to have men associated with him unworthy of trust, he is liable to be deceived a long time before he discovers their character, unless he is thoroughly familiar with their duties."

"There's a great deal in that, of course, but nevertheless, Tom, you were quite right when you observed that mutual confidence was the corner-stone of business."

"True, but mutual confidence needn't necessarily mean mutual ignorance."

In this manner the two worthies settled their differences. After taking extreme views on the subject under discussion, they would find a middle ground on which they could both stand without any sacrifice of principle. The result was that neither ever acknowledged a defeat or claimed a victory.

Jack was assigned to his work, which consisted of the copying of several lengthy invoices. He considered himself a good penman while at school, but now found that he labored under a peculiar disadvantage. When he wrote rapidly he could not write well, and when he took pains to write well it seemed to take an interminable time to get from the top of the page to the bottom. He happened to glance at Tom Staples, and was struck with the easy, regular motion of his hand as it glided over the paper. He seemed to make no effort whatever. He never seemed to be writing rapidly, but if one noticed how soon he completed a page it was quite evident that he was a rapid writer. Jack could n't understand it. His fingers seemed to move more rapidly than Tom's, but he was conscious that Tom was writing two or three words to his one. A few minutes' observation convinced him that there was some secret he must understand, so when Tom got to the end of some particular work Jack made bold to accost him.

"Ahem! Mr. Staples."

"Meaning me, I suppose," responded Tom. "Better call me Tom, though, as the rest of the boys do. It might make me proud, you know, to be called mister, not being used to it. But go on, my boy. You wanted to ask some question."

"Yes, sir," answered Jack. "I wanted to ask you how on earth you manage to write so smoothly. I've been watching you for the last five minutes, and I declare it seemed to me as if your fingers went by clock work. Now, part of the time I'm writing fast and again slow. One part of my sheet is tolerably good, another part tolerably poor, and the last part of it is awfully poor."

Tom laughed good humoredly, and replied: "I suspect, Jack, that like many others, you do n't know how to write yet."

Jack at first felt a little indignant, but he remembered that Bob Hanlon had made a remark of similar tenor about his addition, and, what was worse, *proved it*. So he merely ventured the remark: "I suppose you mean I do n't know how to write well."

"No," returned Tom, "I meant exactly what I said. You do n't know how to write. Now let me see you write a few lines — or, rather, attempt it."

Jack sat down to the desk and put forth his best efforts. He wrote one line and then with a smile of triumph handed it to Tom. But that worthy only smiled, as he noticed the systematic, prim characters, and shook his head.

"It's just as I said, Jack. This is not writing. This is a line composed of word pictures. You have been drawing, not writing. I observed you while you were doing it. You held



"YOU DON'T KNOW HOW TO WRITE. THIS IS DRAWING."

your pen tightly in your fingers, as if you were afraid it would jump away from you, and then you proceeded to *draw* the words. You did it with your fingers, too. I should think they would be numb with fatigue."

"They are tired," admitted Jack, "but if my writing is only drawing, what do *you* call writing?"

"I call writing making characters with the movement of the hand and wrist, using the fingers, not as the propelling power, but as a guide to the pen. Now observe me: 'I take my pen in hand,' as correspondents say, and I make my hand and the muscles of the forearm do the work. My fingers, you see, don't have much to do. In fact, if I had no fingers at all, I could have my penholder fastened to my hand and still do good writing."

"But does it make no difference how you hold your pen?"

"Not nearly so much as some writing teachers claim. There's Ned, now; he holds his pen between his first and middle fingers, but you see he writes easily and well. Our teachers are very much to blame in permitting, and actually teaching, children to make drawings of words instead of teaching them to write them. Of course, considered as a work of art, a page of drawn characters looks very nice, but such work won't stand the test of business requirements."

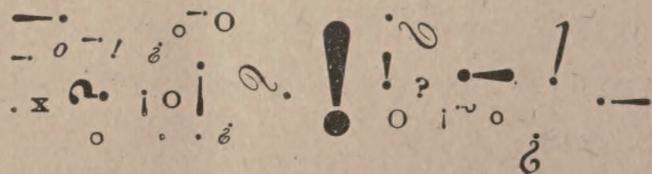
"But how shall I go to work to learn the right way to handle the pen?"

"You must practice. Take one sentence and write it slowly at first, using your hand and muscles of your forearm. Write as uniformly as you can, and don't make one letter or word faster than you do another. After you succeed in getting the right form of the letters you can then increase your speed. But make the muscles of the forearm do the work. They can stand it better than your fingers can. Now, I've given you your first writing lesson. Put it in practice and it will be all that you need."

"Thank you, Tom, and I'll commence right away. No more finger drawing for me."

When dinner time came, Jack stepped into Bob's room, and while the latter was putting his work away, Jack related his experience of the forenoon.

Bob was about to make some observation, when he suddenly colored deeply, became at once strangely agitated, and tipped over his ink bottle. Taking his handkerchief from his pocket with one hand, and a blotting pad from the desk with the other, he rubbed his face with the blotting pad and soaked up the ink with his handkerchief. Then, suddenly recollecting himself, he wiped his face with his ink-saturated handkerchief, and put the blotting pad in his pocket. Jack was amazed at these antics, but noticing that Bob looked towards the door, and hearing some one enter, he turned and saw—but this deserves another chapter.



## Chapter XVI.

### A NEW PROBLEM.



ACK was still unable to find the cause of Bob's embarrassment, for the only one who entered the room was a young girl apparently about twelve years of age. She came in hurriedly, and was evidently agitated about something, for her face had a childish trouble expressed on it, and as she opened the door she exclaimed, "O, Bob!" — and then stopped short in a

little confusion, as she discovered Jack's presence. Bob started to his feet hastily, kicking over his chair, and, his nervousness still increasing, accosted the young lady: "Ah, good evening, Miss Elsie — or, rather, good morning, I should say. Permit me to introduce my friend, Mr. Elsie Jackson — I should say Miss Jack Williamson — O, pardon me — of course I do n't mean that, but — Miss Wharton, Mr. Jack Williamson —" But Elsie Williamson, for that was her name, who had been trying to stifle her inclination to laugh, when she first entered the room and noticed Bob's queer appearance, could contain herself no longer and burst into an uncontrollable fit of laughter. Jack looked in amazement first at Elsie and then at Bob, and then succumbed to the infection of Elsie's merry laugh. Bob did his best, poor fellow, to join in the laugh, but as it was against himself it was but a sorry success.

"Do excuse me, Bob," said Elsie, as soon as she could regain her breath, "I didn't mean to be rude, but oh, dear, you did look so funny with your face so smeared with ink, like an Indian with his war paint on, that I really could n't — he, he, he! — help it! Now do n't be angry with me, Bob, will you?"

"Why, of course not," answered Bob. "How absurd to suggest such a thing! Of course I felt as much amused as you did (ah, Bob, that was a little white fib!) and I should have

been surprised if you hadn't laughed ; but meeting with this accident just as you came in flustered me a little, and so—”

“O, there, Bob, it don't need any explanation. But I had forgotten you introduced your friend to me. If I'm not much mistaken, this is Jack, whom pa has spoken to me about. I think you said his surname was—”

“Wharton,” answered Jack, for he saw that Bob would surely flounder into more difficulties unless he helped him out. “Jack Wharton is my full name, but I'm called Jack by everybody.”

“That includes me, then, and I suppose *I* must call you Jack.”

“If you please,” answered Jack, gravely.

“Well, then, Jack, I am happy to know you, and I really hope we shall be good friends.”

This was said with no appearance of pertness, but in an artless, sincere manner, that convinced Jack that she was in earnest.

“I *know* we shall,” answered Jack, warmly.

“Thank you, Jack ; and now, Bob, I'll tell you what I came to see you about. You remember my necklace with the charm on it in the shape of a steel heart ?”

“Certainly, I remember it well. The motto on the heart was, ‘true as steel.’ ”

“Yes, it was given to me by poor mamma, the very year before she died.” And Elsie's voice faltered and tears filled her eyes. “But—I've lost it, Bob.”

“Lost it !”

“Yes, lost it, and I'm afraid I shall never recover it.”

“But some one will find it, and they will be only too glad to restore it to you.”

“Ah, yes, to be sure, if it were lost in the ordinary way ; but the worst of it is, I know where it is lost and yet can't recover it.”

“How can that be ?”

“Well, to explain : I was out riding this forenoon, and the weather being so pleasant, I went up on the bluffs. I tied Nell to a tree and then climbed up a rocky knoll. You know there is a fissure in the rock there. Well, something possessed me to bend over and look down that wide crevice. As I drew my head

back my necklace caught on something. I gave my head a little jerk, the necklace parted, and before I could get my fingers on it, it dropped down the crevice."

"O, well then, that's not so bad, for we can certainly lower something and recover it for you."

"I don't see how you can, Bob, for when the necklace struck the bottom it must have bounded and got lodged in one of the side fissures, for I can see clear to the bottom of the one I dropped it in, and the necklace is nowhere in sight."

"Well, we must visit the place, anyway, and see what can be done. We won't give it up until we have to."

"Thank you, Bob, and now when can we go and make the trial?"

"The sooner the better," answered Bob. "I'll step into the other room and get this ink off my face, and then I'll be ready. I'll stop on the way and have mother wait dinner for half an hour. By the way, will you go with us, Jack?"

"I should like to, very much," answered Jack.

"I wish you would, Jack," said Elsie. "I've heard pa say you are ever so clever, and goodness knows we shall need somebody's sharp wits if we get that necklace again. Well, then, I'll go into pa's office and tell him where I'm going; and, Jack, would you be so kind as to step across the street and bring my pony over? I tied her to that hitching post just in front of the large stone store. There was such a crowd of teams when I came that I could get no nearer."

"Certainly, with the greatest of pleasure," responded Jack, with alacrity, and he was off in an instant.

Jack was fond of horses, and Elsie's pony was a little beauty, being a cross between the Iceland and Shetland breeds. He had some little time to cultivate her acquaintance, as Bob found it no easy matter to remove the traces of ink from his face. But in due time he came out, with a very red face, accompanied by Elsie, whom Jack assisted into the saddle.

"Now, then," said Elsie, "you know the way, Bob, so I'll just gallop ahead and meet you on the bluff. Off, Nell!" and the little pony cantered off with as much spirit as if she understood the object of the expedition, and was as much interested as any of the party.

It did not take the boys long to reach the bluff, where they found Elsie awaiting them. She conducted them at once to the scene of her misfortune, and the situation was found exactly as she had described it. The necklace had been dropped in a perpendicular fissure of the rock about sixty feet in depth. At the bottom it seemed to branch off in a horizontal direction. The



"I'M AFRAID THIS BEATS ME."

mouth of the fissure was so wide that it admitted light enough to make the bottom clearly visible, but for six feet from the bottom it was quite narrow.

The situation presented grave problems. There was no possible chance of reaching the bottom of the fissure except by the opening at the top. They could easily lower a hook by means

of a cord or chain, but how could they force it into the horizontal passage where it was quite evident the necklace had lodged?

Bob looked down the fissure with his face between his hands and pondered. Jack put his hands in his pockets, looked up into the clouds, and softly whistled. Elsie looked from one face to the other to discover, if possible, some signs of encouragement, but the expressions on their countenances afforded no ground for hope.

"I'm afraid this beats me," observed Bob, at length.

Jack scratched his head, but made no reply.

"You see," continued Bob, "you can't throw anything around a corner, and that's what we have got to do if we get anything down which can grapple that necklace. We won't give it up yet, however. We know the situation now, and all we can do is to go home and think over the matter, and try and contrive some method of getting over the difficulties in our way. There's one consolation, it's perfectly safe, as no one is likely to steal it."

Elsie sighed.

"Yes," assented Jack, "we can't get it by standing here and looking at it."

"Well, then, let us return home," said Elsie, with another sigh. "I'm ever so much obliged to both of you, and I do hope some happy idea will come to you, which will help you to work out this horrid problem, but I don't see how it can be done—I declare I do n't."

"While there's life there's hope," observed Jack, sagely, with the vague idea of offering consolation of some sort.

Elsie mounted her pony and rode off, and the boys went to their dinner.

"Is n't she a beauty, though!" exclaimed Jack, rapturously gazing at the fair equestrian, who was going rapidly out of their sight.

"Miss Elsie is a very charming girl," replied Bob.

"O, shucks!" returned Jack, hastily, "I was n't speaking of the girl—I meant the pony!"

## Chapter XVII.

### A COMEDY OF ERRORS.



**N** the conversation at the supper table at the Hanlon house the subject was the lost necklace. Bob had pondered over the problem during the afternoon, but had arrived at no solution. Jack had not been able to give the subject much thought, but now that the matter was brought up, his interest revived at once.

"I do wish," said Bob, "that some practical method could be devised for recovering that necklace. Miss Elsie does n't care anything about its intrinsic value, but on account of its associations it is a priceless jewel in her eyes."

"I would n't wonder, now, but that she thinks more of it than does of her pony," observed Jack.

"I have no doubt of it," answered Bob.

"Then, I tell you what it is, Bob," said Jack, very decisively, "we must recover it for her."

"Easy enough to say it must be done, but how are we going to do it?"

"What a pity you have n't a pet squirrel or something that could be taught to go down into the crevice and bring up the lost treasure," observed Mrs. Hanlon.

Bob sighed.

"Or," resumed Mrs. Hanlon, "if you, Jack, had the power of the old magicians we read about, and could turn yourself into a mouse, for instance, how easily this difficulty would be solved!"

"Yes," said Jack, "but supposing I should come across a snake while I was down there, and get swallowed. Cracky! that would be a joke on me!"

This practical view of the matter had not occurred to Mrs. Hanlon.

"Well, we can't achieve impossibilities, of course," said Bob, "but, nevertheless, I hate to give it up."

"I don't intend to," remarked Jack. "Of course, I ain't such a hand at thinking out things as you are, Bob, but I somehow think that we'll hit on the right plan yet."

This was the night when the construction of Jack's world was to commence, but it was quite evident that the thoughts of each were engrossed on a different enterprise, so by a kind of silent common consent, the world was left in its chaotic state, while the boys were taxing their minds with their new problem.

Jack suddenly interrupted a long silence by a burst of laughter. Bob looked up in some surprise.

"I just happened to think," explained Jack, "of the way I teased that little daisy while you were cleaning the ink from your face."

"The way you teased her, did you say?" exclaimed Bob, in great astonishment.

"Yes, I saw at once that she was full of mischief, so I thought I would have some fun with her. O, she's a tricky little piece!"

"Why, Jack, you surprise me. Are you not forming conclusions on too hasty an acquaintance?"

"No, indeed; I know her like a book. I only wish I owned her, that's all!"

Bob opened his eyes wider and wider, and regarded Jack in extreme amazement.

"Now, if I had her, I'd teach her lots of things. Seems a pity — she's naturally sharp, and yet don't know anything."

Bob colored up and replied rather sharply: "You are doing her an injustice, Jack, and I'm positively ashamed to hear you talk so."

"O, I don't mean to say that she hasn't lots of good qualities, but you see she hasn't been educated." All that she seemed to know to-day was to kick at me when I tickled her?"

"When — you — tickled — her?"

"Yes, I just wanted to plague her a little to see what she'd do. She got a little mad at me, but it didn't last for more than

a minute. I put my arm around her neck and patted her, and she nestled her head on my shoulder as lovingly as you please."

Bob at this point rubbed the bridge of his nose violently, and then arose from his seat and commenced pacing the floor.

Jack resumed :

"She has one bad trick of biting that I a cure her of if I had her. The little vixen gave me quite a nip to-day."

"Indeed! I suppose you had just been tickling or pinching her?" retorted Bob, quite savagely.

"No, but to tell the truth, I was trying to examine her teeth."

"To examine her teeth! Good gracious, won't you just shorten the category by telling me what you did n't do?"

"Well, I didn't punish her for biting me, but if she had been mine, I'd given her a good switching, you just bet your life!"

"Every one to his taste, of course," said Bob, still pacing the room excitedly, "but I have my very decided opinion of any man who will degrade himself by striking a woman!"

"Who said anything about striking a woman?" retorted Jack, indignantly.

"Who? Didn't you this very moment say that if Miss Elsie had been yours you would have given her a switching for biting you?"

"N-a-w! I have n't said a word about Miss Elsie. Why, good gracious, Bob, I was talking about the pony!"

"What!" exclaimed Bob, as he stopped suddenly and faced Jack. "Was all this talk of yours about the pony?"

"Why certainly, Bob, did you think I was talking about the girl?"

"I'm a great dunce, of course," confessed Bob, "but I certainly must acknowledge that I thought all the time you were talking about Miss Elsie."

This was too much for Jack. He laughed until he cried. Then he walked on his hands across the room, cracked his heels together, got up and had another laugh. Bob, too, was in remarkably good humor, although he did not manifest it in so boisterous a manner. When they finally quieted down they concluded it was time to retire for the night.

Jack's mind had been so stirred up by the events of the day, and the ludicrous events of the evening, that he found it impossible to fall asleep. Finding that he must think about something, his mind recurred to the lost necklace. Many schemes suggested themselves, but were at once dismissed as altogether impracticable. Two hours passed away, Jack tossing on his bed and wrestling with that intricate problem, when suddenly he started, and sitting bolt upright in bed, stared intently at the ceiling for several minutes. Then he clapped his hand to his forehead and exclaiming, "I've got it!" he jumped up and rushed over to Bob's room. He entered without any ceremony, and, shaking the sleeper, exclaimed: "Bob! O, Bob!"

"What—what—what's the matter?" exclaimed Bob, quite bewildered and somewhat alarmed.

"Bob, I've got it!" exclaimed Jack.

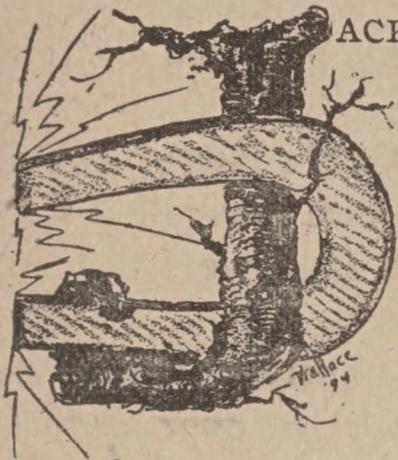
"Got it? Got what?"

"The idea, you know. It's just come to me. I know how we can get that necklace!"



## Chapter XVIII.

### THE SEARCH FOR A LOST HEART.



JACK was up the next morning at about five o'clock, and after the preparation of a hasty toilet, was ready for the important work of the day. He had every confidence in his plan, and we know that nothing begets courage more than confidence. There are many people who can make clever plans, design improvements and project great enterprises, but who can never carry out their purposes because they allow themselves to become despondent by giving too much thought to the difficulties of their undertakings. Jack's plan was not to court difficulties, but to meet them with a bold front when they did come. He was stimulated by a number of different motives in the task of rescuing the lost necklace. In the first place, it was a difficulty to conquer ; in the second place, it might give him a higher place in the esteem of Mr. Williamson ; in the third place, Jack was a little fond of praise and popularity, but this is not a weakness unless carried too far by leading one to court flattery.

"Jack," inquired Bob at the breakfast table, "how did this idea of reaching the necklace happen to occur to you?"

"I don't know that I'd better tell you," answered Jack, "for I'm dead sure you would laugh at me."

"I can't promise not to," replied Bob, "if it's as ridiculous as some of the experiences we have had lately, but, nevertheless, I'll promise to try and keep a straight face."

"Well, then, I was thinking — just happened to — I don't know how the idea got into my head — about the kind o' sad expression of her eyes"—

"Stop right here, now," interrupted Bob, "and tell me which you are talking about, Miss Elsie or the pony."

Jack laughed and answered : "I was talking of Miss Elsie this time, Bob, and as I was saying, the sad expression of her eyes seemed to draw out all my sympathy, and I declare I believe I felt nearly as bad about her loss as she did herself, and when I was thinking it over last night it seemed to me that if she could only look at that necklace in that appealing sort of way, it would be drawn right out of its hiding place by the magnetism of her looks. Well, you see, that gave me the idea and I followed it up."

Bob was as good as his word. He didn't laugh, but he rubbed the bridge of his nose meditatively, and was silent for a few moments. Finally he asked : "When shall we make this trial?"

"This morning," answered Jack, promptly. "You are acquainted at Mr. Williamson's and can go right over and tell Miss Elsie, so that she can meet us on the bluff in about half an hour. By that time I'll have everything ready."

"But, Jack," suggested Bob, "wouldn't it be best to quietly make the experiment ourselves without saying anything to any one? Suppose now it should n't work."

"It's bound to work," answered Jack, very positively. "Bet you a horse against a peanut that we will have that necklace in our hands before we eat another dinner!"

"I sincerely hope we will," said Bob, "but I should n't like to raise Miss Elsie's hopes and fail to see them realized."

"But we *will* see them realized," persisted Jack ; "so you start right off and tell Miss Elsie, get Mr. Stephenson to excuse me for an hour, and I'll hustle around and get things together and meet you on the bluff; then, if I am not as good as my word, you may kick me all the way back."

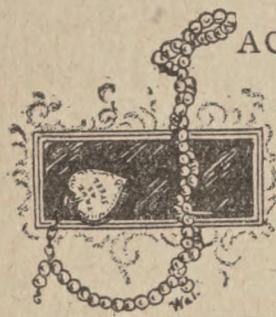
Bob's misgivings had to give way before the force of Jack's positiveness, and, after bestowing a little extra care on his toilet and giving an additional polish to his shoes, he started on his mission with a very red face, and a perceptibly nervous manner. Jack in the meantime was at work in the laboratory perfecting his plans. In about twenty minutes he came out with his apparatus, which was no formidable affair, for it was done up in a small package and could not have weighed more than two pounds. Before starting in the direction of the bluff, he stopped

at a toy store and made an addition to his supplies, and then, everything apparently being secured, he started off on a brisk walk for the scene of his next triumph or—but no, we have Jack's word that it could n't prove a failure.



## Chapter XIX.

### THE NOTABLE EXPERIMENT.



JACK arrived on the bluff with spirits exhilarated by his lively walk and all eagerness to make the attempt for the recovery of the necklace. He found Bob and Elsie had already arrived, and the notable pony was there also, tied to a tree. Elsie was the picture of health and buoyancy of spirits. Her rosy cheeks and sparkling eyes showed the effect of her healthful morning exercise, and the excitement of this novel enterprise heightened the charms in which nature had been quite lavish. She advanced to meet Jack, and taking him warmly by the hand, exclaimed :

"O, Jack, how very clever in you to put yourself to so much trouble and worry just to recover a little trinket for me. Bos won't tell me how you are going to do it, and he even hints that you may not succeed, but I know you will, because pa says when you undertake to accomplish anything, you will certainly succeed, if human perseverance amounts to anything."

"I did n't wish Miss Elsie to be too confident," explained Bob, "because of course there is a bare possibility of our not succeeding, and I wished to avoid a sad disappointment on your part."

"O, what a little old man you are, Bob!" said Elsie, merrily. "Always so cautious that I wonder you do n't have your breakfast analyzed before you venture to eat it. But, Jack, do get that package open and let me see the magic wand, for I am convinced you must have been in league with the fairies during the night, or you could n't have made the wonderful plan which is going to attempt impossible things."

"Not impossible, I hope, Miss Elsie," answered Jack, and then with a touch of gallantry he added, at the same time looking a trifle foolish, "I will admit, however, that a fairy had something to do with it."

In the meantime Jack had opened his parcel, showing a good sized horseshoe magnet, some short lengths of chain and a long cord.

"Now then," said Jack, "one to begin and two to show. This is a very powerful magnet, as you see by the way it holds on to this bar. There is a steel heart attached to your necklace"—

"I see! I see!" interrupted Elsie, "you are going to draw out the necklace by an attachment on my heart!" Then she stopped and blushed as she realized that her remark might be construed in a slightly different manner from that intended.

Jack did not notice it, however, but resumed: "Yes, that's the whole secret of it. When the magnet is near enough to the heart to influence it and once gets hold of it, the necklace is bound to come."

Elsie looked thoughtful. "I understand your plan so far, but suppose the necklace is so far back in the fissure that the magnet won't attract it, then what?"

"Then we must send the magnet in after it."

"Yes, but how?"

Jack opened another package and took out some large fire-crackers. "Perhaps you have heard of people being 'fired-out' of a place; well, I propose that the magnet shall be fired in."

"O, Jack," exclaimed Elsie, enthusiastically, "what a wonderful brain you have got! But, now, tell me what do you intend doing with those short pieces of chain?"

"Why, there's no telling where the magnet will be thrown by the explosion, and it might still be out of range of the heart. Now by fastening these chains to the magnets, they become magnetized themselves, and if any one should happen to strike the heart it will hang on to it."

Elsie clapped her hands and laughed. "Why, Jack, you have foreseen every difficulty, and I am *sure* you will succeed. Now are you ready?"

"All but lighting the fire-cracker — and now that is done, so we shall soon know our fate."

The magnet was slowly lowered into the crevice, the fuse of the fire-cracker sending up a little tiny line of smoke. Jack was cool, but his heart throbbed with excitement, and Elsie and Bob

scarcely dared to breathe as they watched the descent of Jack's little messenger. But the bottom was soon reached, the fuse still sending up its smoke signal that it was doing its work. Then there were a few moments of painful suspense. All at once the smoke seemed to die away. Had the fuse been extinguished? No, for suddenly there was a little spitting flash, then a loud explosion followed, and the bottom was enveloped in clouds of smoke.

Jack at once commenced drawing up the line. By the slant of the cord and the resistance offered he knew that the magnet had been blown into the side of the crevice. Soon however, the line vibrated, and he knew that his freight, whatever it was, was ascending. They could see nothing at the bottom, for the smoke.

Bob was leaning over the mouth of the crevice ready to announce the first appearance of the magnet. Suddenly he shouted : "It's in sight!"

"The necklace?" inquired Elsie, eagerly.

"No, not the necklace—at least I can't see it yet, but wait a moment—it's coming out of the smoke! I think—I won't be sure—but—hurrah!" shouted Bob, excitedly, jumping to his feet, "the necklace is coming!"

Jack continued to pull up with a kind of dogged patience; Elsie bent eagerly over the crevice, and then following Bob's example exclaimed : "O, Jack, Jack, you dear good fellow, you've certainly got it!"

And he certainly had, for clinging to one of the chains, close enough to the magnet to give it sufficient power, the steel heart with the necklace in tow was coming up to the surface of the earth again. Jack's plan was a shining success, and as he detached the necklace and handed it to Elsie, that exemplary young lady could n't resist the temptation to take both of Jack's hands, and, giving them a vigorous squeeze, exclaimed : "Jack, you are a jewel, and I'll remember you for this as long as I have power to remember anything."

But Jack was so full of happiness over his triumph, that he could find no words to give it expression. I rather suspect that if Elsie had not been present he would have found it necessary to stand on his head and crack his heels together a few times to get the necessary relief. But Elsie was anxious to get home and

bring back the joyful news, so she mounted her pony and galloped rapidly away.

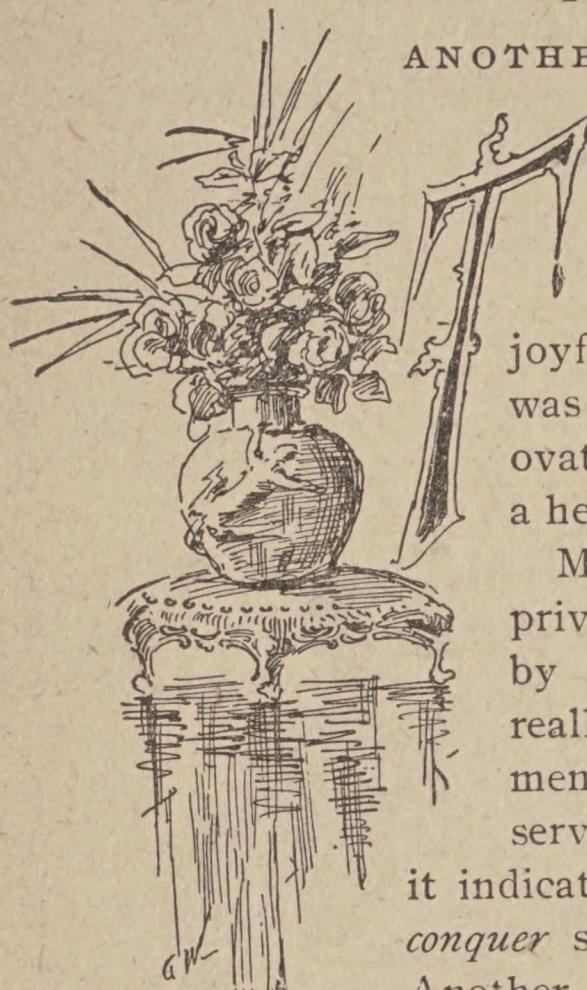
"Now, then, Bob," said Jack, "let's be off to the office. Hang it, though, I feel too much excited to work now. What do you say to fifteen minutes at leap frog?"

"Agreed!" said Bob, and some astonishing leaps were made on that beautiful morning on the bluff.



## Chapter XX.

### ANOTHER PROBLEM.



THE news of the success of Jack's experiment reached the office in advance of Jack and Bob, for Elsie had called there to convey the joyful tidings to her father. The result was that Jack received a very flattering ovation, and was looked upon as quite a hero.

Mr. Williamson called Jack into his private office, and taking him warmly by the hand, remarked : "Jack, I really feel proud of this little achievement of yours. Not on account of the service you have done me, but because it indicates a trait of character which will *conquer* success for you in larger enterprises.

Another person might have conceived the very plan which you have brought to a successful issue, and yet it would have remained only a plan for want of the nerve, perseverance and determination necessary to work it out. Now, Jack, did n't you think of the possibility of failure and the probability that you would be laughed at for indulging in so wild and preposterous a scheme as it would then have been called ? "

"No, sir," answered Jack, "I did n't think anything about its failing. Why, it could n't fail, sir. When I figured out how it could be done, I considered it *was* done."

"But did n't you fear that some unforeseen difficulties might arise?"

"No, sir, I can't say I did. It would n't have done any good to imagine any troubles without knowing how to meet 'em. Besides it takes away a fellow's courage if he is all the time thinking that maybe his plans won't work right, and that something or other, he don't know what, is going to beat 'em."

"Very good philosophy, Jack, and under proper restrictions a very proper principle to act upon in the more important enterprises of life. While a person should consider all the difficulties and the dangers of any undertaking, it is necessary that a feeling of confidence in his success should predominate before he is properly qualified to win it. I know so many people who are excellent at planning. Our friend Bob is one of them. They are like a hunter preparing the most ingenious traps to catch a bear, but never succeeding because they fear that possibly the trap won't work and the bear will catch *them*. But here am I lecturing again, as usual. You can go on with your work now, Jack. There will be plenty of opportunities in this business for testing your ingenuity in planning and pluck in executing."

Jack went to his desk and entered upon the work of the day.

We have omitted to mention an inmate of the office in the person of the boy of all work, who attended to copying and mailing the letters, filing papers and doing various office odds and ends. He was not a model boy, by any means, and was not at all liked by any of the office force. It required constant watching to keep him up to the strict line of duty. He seemed to consider that he was employed to kill so many hours' time, and he was always looking for the easiest way to do it. If he had any purpose or plans, no living person had ever been able to discover them. Richard Silvers was his name, but he was known as Dick. Tom Staples got the boy his place, and stoutly insisted that there was a good vein in Dick's nature if they could only strike it. Everybody about the office knew that Tom championed Dick because his mother was a widow and partly depended upon the pay that the boy received for her living. It was known that Tom always drew the pay and carried it himself to Dick's mother, and it somehow doubled up in amount on the way from the office to the widow's. Dick was a surly fellow, and was always under the shadow of some grievance. He was continuously, in his own opinion, being imposed upon by somebody and his rights ruthlessly trampled under foot. Jack felt under the shadow of his displeasure at once. He felt very much aggrieved that a strange boy without any experience should be elevated right over his head and made one of the regular office force. He showed his resentment in various ways, and took

occasion to subject Jack to many little annoyances. One day he commenced to dust Jack's desk very zealously, and was not ready to desist until he had succeeded in tipping over the ink bottle. Jack warned him then that if he ever spilled another drop of ink on his desk he would rub his nose in it, and he certainly would have kept his word. This morning Dick was particularly surly, and would n't look at Jack when he entered the room. He managed, however, to show his resentment in various ways, which Jack finally noticed. Once or twice he tried to trip Jack by carelessly throwing out his foot as he was passing. This began to grow a little monotonous, and Jack began to think it was time to put a stop to it. He soon had occasion to go into another room for a large book. On returning with the book in his arms he purposely passed near Dick to offer him temptation. Dick saw his chance, and accidentally put a stool in Jack's way. But Jack must have been very awkward and nervous that morning, for as he stumbled over the obstruction the book flew out of his hands, alighting on Dick's desk and demolished two bottles of ink.

In trying to recover himself he pitched forward violently, landing his head in the pit of Dick's stomach, pitching that astonished individual off his stool and laying him out sprawling on the floor.

"Whew!" exclaimed Jack, "little more and I'd lost my balance! Good thing you were in my way to catch my fall, Dick, or I'd gone sure."

Dick slowly gathered himself up, but evidently was at a loss what to say or do. He saw that Jack had caught him in his own trap, and it left him no remedy but to pocket his defeat and trust to some other opportunity for his revenge. Tom Staples witnessed the whole affair, and, happening to look out of the window, saw something that made him laugh most immoderately, but when asked what it was, he assured the boys that it was something too good to tell. Upon which Ned Holman very solemnly winked, and then hustled out of the room—to speak with Mr. Noel, he said.

Jack had occasion to visit the bookkeeper during the forenoon, and Mr. Noel took the opportunity to congratulate him on the success of the morning.

"By the way, Jack," said he, "if you like practical problems, I've got one for you. I've got here a petty cash drawer which is kept locked, and I am supposed to be the only one who has a key. I unlock it to put in or take out money, and you see that by means of a spring it flies back into its place automatically and locks itself. Now, curiously enough, every little while I miss money out of that drawer. Sometimes a small amount, sometimes larger."

"But how can you tell what is missing?" inquired Jack.

"Easily enough. I know how much is in the drawer in the morning, for I count it carefully. I make a memorandum of all the petty sales made during the day, which added to what I had in the morning shows just what I should have in the drawer at night."

"But suppose you make a mistake in giving change?"

Mr. Noel quietly smiled, and answered: "I am not addicted to mistakes of that kind, Jack, but of course as no one is infallible, I have satisfied myself by absolute proofs that the money has been taken. I have marked particular coins as I dropped them in the drawer, and at night they were missing."

"But when does the stealing occur?"

"It must be during the day, for the drawer is put in the vault at night, and no one has access to the vault but myself. My idea is that it must be tampered with while I am at dinner, but there is no one on whom I can fix any suspicions. I would have some one watch the drawer, but there is no way of concealing him. The thief evidently thinks the amounts are not missed, and by limiting himself to small sums, he can enjoy his privileges indefinitely, but I really wish I could contrive some way of catching him."

Jack was thoughtful. "It's a hard one, Mr. Noel, but I'd like to think over it. Not that I think of anything now, but sometimes a scheme will just blunder into my head, that I could n't have studied out to save my life."

"Very good, Jack, take your own time for it, and when you are ready to report progress, let me know."

Jack wrestled with his new problem. He ate his dinner with the vexed question by his plate. When he lay down at night it was on his pillow. The next morning he and the problem

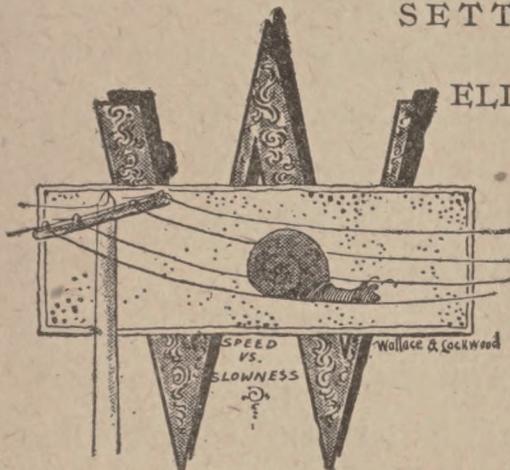
awoke at the same time, but all of a sudden the "blundering scheme" that Jack spoke of came tumbling into his brain, and before he was ready for breakfast, Jack felt morally certain that he would soon be known as —

"The cat that caught the rat that ate the malt that lay in the house that Jack built."



## Chapter XXI.

### SETTING THE TRAP.



"ELL, Jack," observed Mr. Noel, as he encountered our hero in his office where he was awaiting his arrival, "is the committee on ways and means for the detection of burglars ready to report?"

"Yes, sir," answered Jack, with his usual promptness.

"Indeed! Then you must have been doing some very rapid planning since I saw you last. It is evident that your brain must be more fertile in expedients than mine is, for this problem has baffled all my efforts since I first attempted a solution of it."

"Well, as I told you yesterday," answered Jack, "sometimes ideas just blunder into my head, and I don't have much to do except to catch 'em and hold 'em. This plan of mine occurred to me this morning just as I was getting up; and now I'd like to go right to work and get my trap ready."

"Very good; I am at your service, and will cheerfully put myself under your instructions and work according to your orders. But first tell me your plan, Jack, so that I can work with a little share of your enthusiasm."

Jack then made known to Mr. Noel all the details of his plan for the detection and capture of the thief. He was listened to with close attention, although a close observer might have noticed that Mr. Noel's mouth twitched occasionally, as if he were trying very hard to repress a laugh. As Jack concluded, he yielded to his inclinations, and leaning back in his chair laughed loud and heartily.

Jack's face flushed and his countenance lengthened, as the idea suggested itself that Mr. Noel could see nothing but the ridiculous in his plan, while he, in his zeal, saw nothing at all amusing about it. It was a serious matter of business with him.

"Perhaps, Mr. Noel," he remarked, somewhat hastily, "you think my plan is a foolish one and won't work, but I know it will; and if you will give me leave to go ahead and fix your drawer, I'll get you a new one and pay all the damages if I don't catch the thief!"

"I beg your pardon, Jack," answered Mr. Noel. "I assure you I was not laughing because I saw anything absurd or impracticable in your plans, but purely at their novelty and originality. How such a scheme could have entered your young brain is more than I can imagine. But I am willing and anxious to help you; so what do you propose to do first?"

"I want to take the drawer into some room where I can lock myself in, and do my tinkering without anybody being around to ask questions. In an hour I'll have the drawer fitted up; and then, if you can lock up this office for fifteen minutes or so, so as to keep everybody out, I will have the trap all laid by noon."

"Very good. There is a little room directly overhead, where you can go on with your work entirely unmolested. When you are ready let me know, and I'll contrive some way to lock up the office and keep out intruders."

"But what excuse shall I make to Mr. Williamson?"

"I will tell him that I have got you employed on some particular work, which will be true enough. I don't think it will be necessary to explain anything about this affair to him. He knows nothing about these thievings, as I did not wish to bother his mind about such an affair, when he has plenty of more important matters to occupy his attention. So, away with you, Jack, for I am as anxious to put this thing to a test as you are."

Jack drew the drawer from its place, darted up stairs and went to work at once. He had brought with him his tool-box and all the necessary apparatus for constructing his trap, and was fully equipped for business.

In less than an hour Jack returned to Mr. Noel with the report that the drawer was all ready to be replaced.

"All right, Jack," responded Mr. Noel. "Now you want to bring the drawer down without anybody seeing you? Very good. I'll just stand out in the hall and when the coast is clear I'll whistle. Then hustle down with it, and we'll lock our-

selves in and get the whole scheme in working order. By the way, have you tested it — the drawer, I mean?"

"Yes, sir."

"And how does it work?"

"Bully! I came precious near catching myself with it, and thought, one time, I'd have to holler to you to help me out."

Mr. Noel gave vent to another laugh, in which Jack joined.

"That speaks well for the trap, for if it will catch the inventor it can surely catch the culprit. I do hope the thief won't disappoint us to-day, for I am extremely anxious to have him visit us, now that we are fully prepared to receive him. Come on, Jack; scud up stairs and await my signal."

Jack bounded up stairs and Mr. Noel waited out in the hall. In about five minutes he gave the signal and Jack hurried down, carrying the drawer equipped with the thief-trap. They entered the office unobserved, and Mr. Noel locked the door. They then went to work with a will, and in a very few minutes everything was ready.

"Now, Jack," said Mr. Noel, "let's rehearse this little performance. I'll play the thief, and if this trap catches me and holds me, I think its efficacy will be pretty well proved."

"All right," said Jack. "Now, go ahead, and when you get caught and find you can't get away, just holler."

Mr. Noel seized the handles of the drawer, and sure enough, he was a prisoner! He struggled hard to escape, but without avail. He soon tired of these efforts and called out: "Jack, Jack! quick; help me! Good gracious! I can't endure this much longer!"

"Do you think it will work?" asked Jack, very deliberately.

"Work? Great guns! isn't it working now in a way that will drive me frantic in half a minute? *Do* hurry up, Jack — Ah-h!" said he, with a sigh of relief and stroking his arms, as Jack came to the rescue. "That was about the most convincing argument *I* ever received. Now, then, we'll adjourn until noon, and then ring up the curtain on the second act."

Jack returned to his desk, but his mind was not on his work. He was anxious for the hour of noon to arrive, for he felt that he was going to score another victory and mount one round higher on the ladder of success.

## Chapter XXII.

### THIEF TRAPPING.



**T**IME and tide wait for no man." Twelve o'clock came at the usual time on that eventful day, and Jack put away his books, remarking to Bob: "Tell your mother not to wait dinner for me, for I want to finish the little work I'm doing for Mr. Noel. If I get through in time, I'll run home and take a cold bite."

He then hurried off to meet Mr. Noel. He found him locking the vault preparatory to leaving the office.

"Well," said he, "the time has come, Jack, for us to mount our guard. Now, where can we station ourselves, so that we can hear the signal and be prepared to respond to it?"

"Can't we go in the room right overhead?"

"Yes, but can we hear anything there?"

"Certainly, when I was at work up there I could hear your call-bell, and it's a good deal more quiet now than it was then."

"Very well, then, that will answer, but lest there may be some one around to watch our movements, we had better go down stairs as usual, and then return by the back stairs."

"Agreed," said Jack, and this part of the program was duly carried out. Arriving at the room over the counting house, they placed themselves by the door, which was slightly ajar, and commenced their silent watch. The clerks had not all gone, but one by one they left the office, and the hum of business ceased. In a little while all was so quiet that they could even hear the ticking of the large office clock. Neither spoke, but Jack's heart beat violently under the influence of the excitement of the situation. The only fear was that the thief might not make his usual call, and the very thought made Jack indignant. He was

anxious for some one to commit a crime ! Must they watch in this way day after day, until the thief's pecuniary circumstances compelled him to draw on the till again ?

But hark ! What noise is that ?

It is a footstep, and it is a cautious and stealthy one. Jack looked at Mr. Noel and winked. Mr. Noel nodded, and both leaned forward and listened. Yes, no doubt about it ; it was a footstep, and it was going straight to the bookkeeper's desk. If this was the thief, their suspense would soon be over, for he would soon be at his work. The sound of the footsteps ceased. What a thrilling, exciting moment, as the watchers listened with bated breath for the signal. Would it come ? Was there a probability of there having been a mistake made in the adjustment of the apparatus ? These doubts were quickly set at rest for — “ dingle, dingle ! ” rang sharply out from the office, accompanied by an agonized cry which combined surprise, terror and pain. Mr. Noel and Jack dashed out of the room, and rushed rapidly down stairs. The signal kept ringing and the voice continued to shout. The door of the counting-house was open, and this was what met their gaze as they rushed in :

Young Dick Silvers, grasping the two handles of the money-drawer, dancing, writhing and twisting, while he shouted as a sort of accompaniment to these strange actions :

“ Help ! Murder ! Fire ! O, good Lord ! O, Mr. Satan, do let me go ! O, murder ! Fire ! I 'll *never* do it again ! Let me go, Mr. Satan ! O, good Lord, do let me go, and I 'll NEVER do it again as long as I live ! ”

The situation was comical in the extreme, and Mr. Noel and Jack must have had natures strangely unsusceptible to the ludicrous, if they had maintained their gravity.

Jack threw his head back and roared with laughter ; then, as that did n't appear to relieve him, he turned a few hand-springs.

By this time Dick had discovered the presence of his visitors, and turned his horror-stricken face towards them. He was deathly pale ; his eyes looked wild, his hair stood on end and his teeth chattered.

“ O, Mr. Noel — please, Mr. Jack — do drive this thing away, whatever it is, and let me get away from it.”

“ Why don't you let go the handles ? ” inquired Jack.

"I can't let go!" groaned Dick. "I can't move my fingers, and it's tearing my arms to pieces! O, do help me, if you can, and I'll never, *never* do it again!"

"Never do what?" asked Jack.

"Never rob the drawer again."

"O, then, it's you who has been stealing money out of this drawer all along, is it?"

"No, no; I didn't mean that—I—"

"Then we'll wait a little while for you to find out what you do mean."

"No, no; do n't wait another minute. Do help me away! I took the money, but I'll promise you never, *never* to do it again, if you'll only get me loose!"

Jack picked up a ruler with a metallic edge, and with it connected the two handles of the drawer, and Dick was at once released, and commenced to rub his arms. He was terribly agitated, however, and continued to tremble violently. Jack pulled the drawer open, keeping the handles connected by means of the ruler, and the mystery of the thief-trap was exposed to view. It was an electric battery of intense energy, placed inside the drawer. The positive pole was connected by a wire with one handle of the drawer, and the negative pole with the other. The handles were of iron, and when they were united by a conductor, the circuit was complete and the battery discharged its full force. A signal bell was attached, which rang when the circuit was formed. Dick, in taking hold of the two handles, united the two poles, his hands, arms and body serving as a conductor. The current was strong enough to contract the muscles of his fingers and render him powerless to relinquish his grasp.

Dick was so astonished when he encountered his mysterious antagonist that it is not surprising that his superstition prevailed over all other feelings, and that he felt that either the Lord or "Mr. Satan" were the powers he had to contend with.

Now, as he looked from the battery to Jack, the inference dawned upon his mind that the two were closely related, and he realized that it was not the "Prince of Darkness," but Jack, whom he more cordially hated, who was at the bottom of this scheme.

"Dick," said Mr. Noel, sternly, "you have been caught in the act of tampering with the cash drawer; and you have confessed, in the presence of two witnesses, that you have been stealing from this drawer from time to time. Now, you must make a clean breast of this whole affair. Have you any accomplices—in other words, has any other person been associated with you in these crimes?"

"No, sir."

"How did you come by the key to the drawer which you have?"

"You left yours on the desk, one day, and I pressed it into a piece of wax and had a key made."

"And now, what do you suppose we are going to do with you?"

"I don't know, sir," and Dick commenced to whimper. "If you'll only let me off this time, I'll never—"

"O, I know," interrupted Mr. Noel; "you will never do it again—until you have a better chance. But, sir, such crimes must not be allowed to go unpunished. We will consider your case this afternoon. In the meantime you must remain here a prisoner. Come up stairs with me, and I will lock you up until we make our decision. Jack, while I am doing this, you step into the restaurant below and bring him up his dinner. Criminals must eat while they live, as well as honest people."

Jack went off promptly on his errand, and in a short time the prisoner was made secure in his room over the counting-house, and his captors went on their way to dinner.

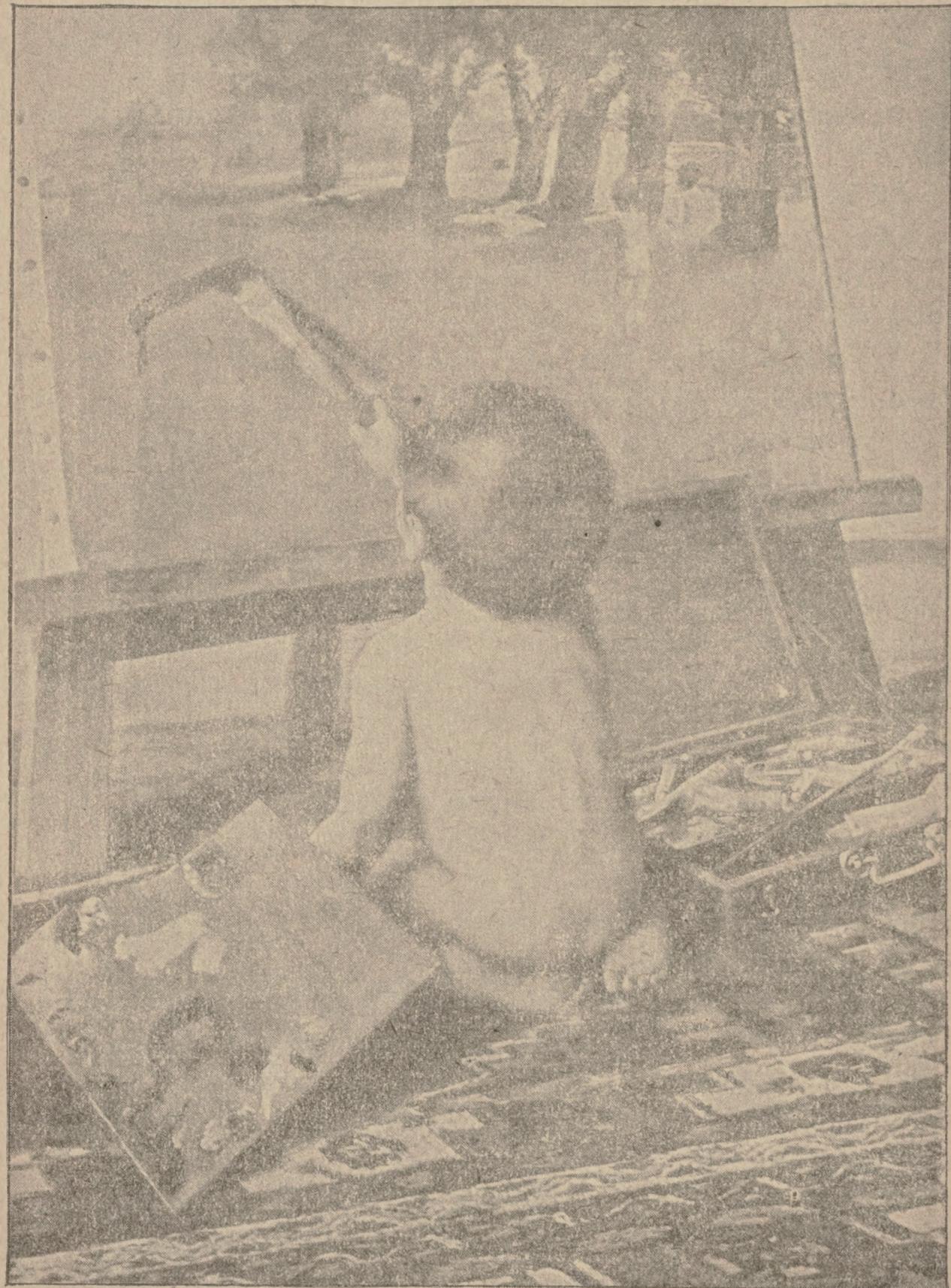
"What are we going to do with him?" inquired Jack, as they were walking homeward. "I kind o' hate to have him sent to jail on account of his mother."

"I am at a loss to decide what to recommend," answered Mr. Noel. "He must be punished in some way, but not by a legal process, if it can be avoided. His mother is a very worthy woman, and the disgrace of a criminal action would break her heart."

"Why not leave it to Tom Staples?" inquired Jack.

"The very thing. Tom employed Dick, and is a kind of sponsor to him. He will soon discover a way of dealing with him. And, by the way, Bob Hanlon must be taken into our

council ; and Ned Holman, too, may give us some good ideas. Yes ; we will have a council of the boys immediately after dinner, and decide this matter at once."



## Chapter XXIII.

### THE GREAT TRIAL.



MRS. Hanlon had not obeyed Jack's injunction. She had waited dinner for half an hour, and when he arrived he found the dinner table set, when they all immediately sat down to the enjoyment of their repast. Jack was both empty and full. The work and bustle of the morning had given him a keen appetite, which was heightened by the display of some tempting dishes which were Jack's special favorites. He was full, in the sense of importance and elation over the exploits of the day, and the unsolved problem of Dick's future destiny. The story, when told, created no little sensation. Mrs. Hanlon was very much astonished at the developments of Dick's crookedness, and gave it as her opinion that the young sinner ought to have "a severe talking to."

Bob was silent and thoughtful.

"I've got nothing against Dick," said Jack. "Of course, he's a mean little snipe, and has tried to play all sorts of mean, sneaking tricks on me; but, shucks! I always beat him at his own game, and haven't laid up any hard feelings against him."

"Dick must be punished in some way, of course," observed Bob; "but I question the propriety of a public disgrace. It might make him feel he was ruined, and he would have no courage to attempt a reform. But if he escapes too easily this time, it may make him feel that he can commit other dishonest acts with impunity."

"Mr. Noel thought we had better see Tom Staples about it," observed Jack.

"Well, that's a good idea. If Tom hasn't one of his obstinate fits on, he will propose something sensible. We must prevent Tom and Ned from getting into a dispute over it, how-

ever, if we want to finish up the business to-day. But let us hurry to the office, for we have no time to lose."

The improvised court of justice was opened in the book-keeper's office, and the case stated to these self-appointed officers of justice by Mr. Noel.

"Now," said the speaker, in conclusion, "we all feel sorry for this boy, and so far as we are concerned, would be satisfied to let him go free with a reprimand, but we feel that it would not be dealing justly by him or kindly by his mother to avoid the infliction of some kind of punishment; but it should be one that would not be followed by disgrace which a life-time would not be able to efface. It has been suggested, Tom, that as you have been looking after the interests of this boy, and understand his nature better than the rest of us, that you could propose some method of correcting him."

"I think I can," answered Tom. "I have made this boy a special study. His moral nature is weak, and he should not be in a city where he is constantly exposed to temptations. I have tried for a long time to have him sent to the country. A brother of mine is willing to take him and do well by him; but Dick has an idea that country life means work, and he is a little conservative when it comes to hard labor. Now, Dick is very credulous and superstitious, and I think we can take advantage of this weakness and punish him in a way that would be more effective than any that the law would furnish."

Tom then gave the details of his plan, and the scheme was received with great favor by all present. It was decided to consummate all the arrangements during the afternoon, and at five o'clock the prisoner was to meet them all in a vacant room overhead, and receive his punishment.

Promptly at five o'clock, four taps of a muffled drum were heard proceeding from the room now utilized as a court of justice. As the last stroke fell, the prisoner's door was unlocked, and Bob Hanlon entered the room carrying a drawn sword, and took Dick by the hand. Without speaking a word he stood still, evidently awaiting a signal. It came. Five taps on the muffled drum were heard, and Bob then started forward with his prisoner and proceeded to the designated headquarters. It was an impressive sight that greeted the affrighted Dick as they

entered the room. On a platform sat Tom Staples enveloped in a black robe which reached to his feet. A black cap was on his head, on which was drawn, in white outline, a human skull. At a little table on the left sat Mr. Noel dressed in a white robe, with a large scroll before him and a huge quill pen in his hand. Standing in front of the platform, with drawn swords crossed, were Jack and Ned Holman. As Bob entered he raised the hilt of his sword and touched his forehead, announcing in a solemn tone :

"Most Worthy Chief, behold the prisoner!"

"Proclaim the council opened," commanded Tom.

"Hear ye, hear ye," announced Mr. Noel, in a low, solemn tone. "The Council of the Sacred Order of the Red Right Hand is now open!"

On this announcement every member of this mystic circle withdrew his right glove exposing a hand in crimson red. Jack and Ned seated themselves on stools in front of the platform, and Tom Staples arose from his seat.

"Richard Silvers," said he, "know you that you are now in the Council Chamber of the Sacred order of the Red Right Hand. Lest you may be in ignorance regarding the nature of the ordeal you are about to undergo, I will state that the object of this order is to protect honesty and punish crime, when acts are committed involving the rights of our members. We believe that the law is too mild in its punishment, and believe that when one person commits a crime against his associates, it is an offense which should be followed by the swiftest retribution. The Grand Marshal will now formulate the charges against the prisoner."

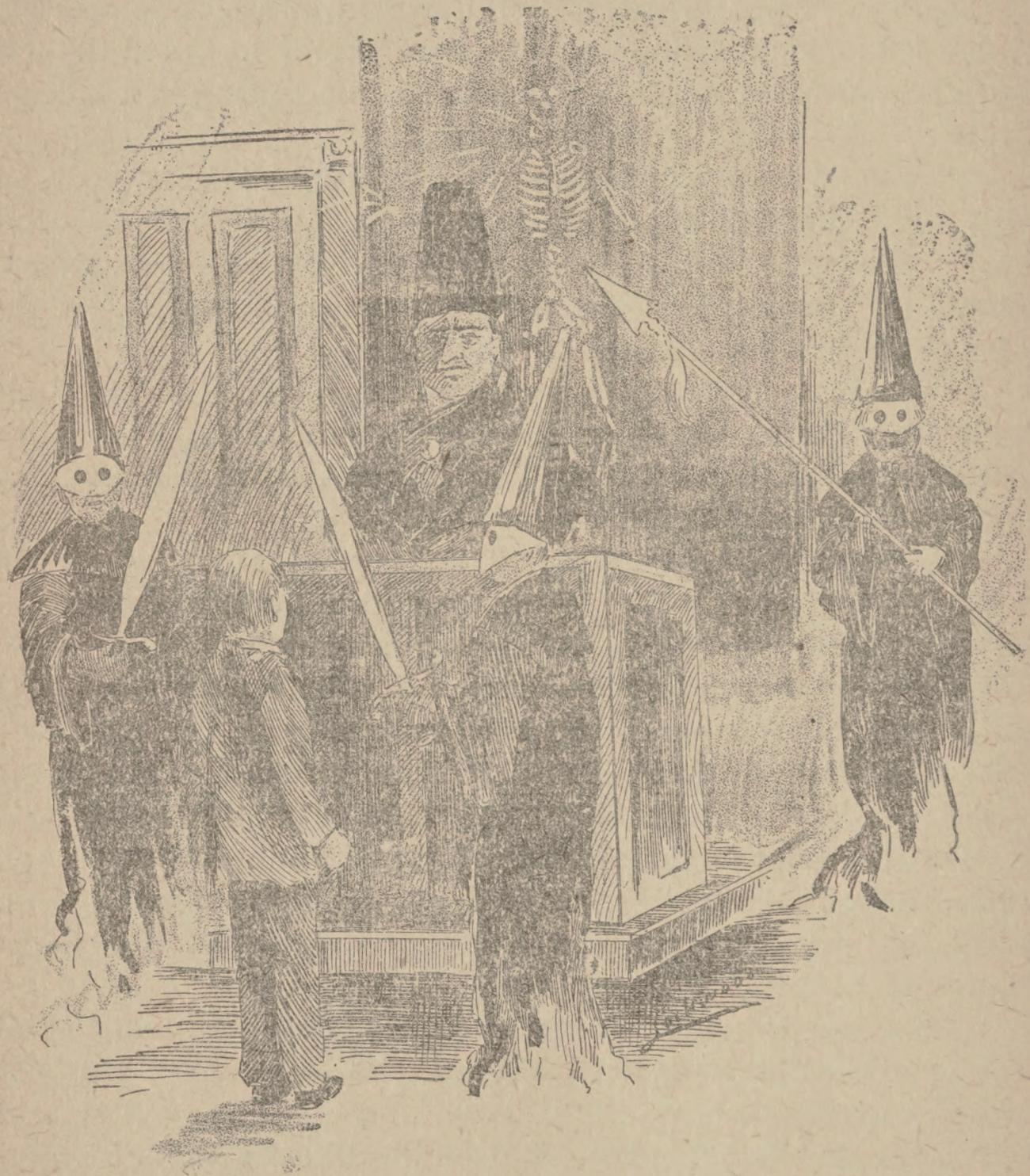
Bob then proceeded to read from manuscript an embellished account of Dick's crime, all the details being given with the utmost exactness.

When Bob had finished, Tom again addressed Dick.

"Prisoner, you have heard the charges which have been recited against you. How say you, are you guilty or not guilty?"

Dick trembled violently but was silent.

"Prisoner," said Tom again, "a fearful punishment awaits you if you fail to respond to the questions of the Most Worthy



"PRISONER, YOU HAVE NOW THE PRIVILEGE OF SHOWING CAUSE IF ANY EXISTS, WHY  
THE SENTENCE OF THE ORDER SHOULD NOT BE AT ONCE EXECUTED."

Grand Chief. Again I ask you, are you guilty or not guilty of the charges which have been recited against you?"

"G-g-guilty," gasped Dick.

"Be his confession of guilt recorded."

Mr. Noel then made a show of writing on the manuscript before him, and then saluting Tom, announced:

"Most Worthy Grand Chief, his confession of guilt is recorded."

"The Royal Guards will then prepare the chamber for the rites of sentence."

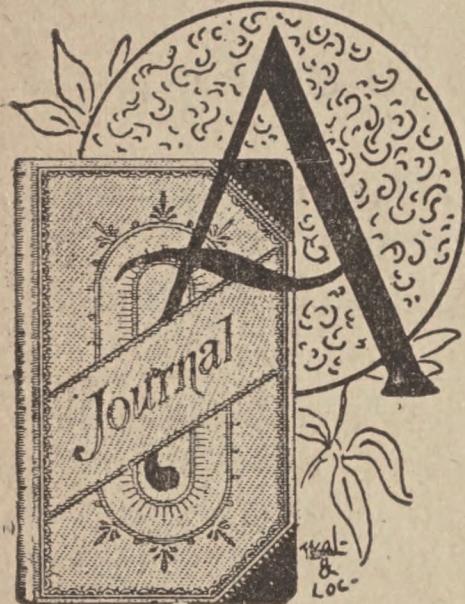
Jack and Ned immediately lowered two black curtains, making the room as dark as night. On a screen back of Tom appeared a glowing skeleton, which Jack had that afternoon sketched by means of phosphorous.

"Prisoner," said Tom, very solemnly, "by the most positive evidence, corroborated by your own confession, you have committed the darkest crime known to our order. You have abused the confidence of one of your associates, impoverished his finances, and disquieted his mind. The law would say that you should be imprisoned; but the Sacred Order of the Red Right Hand holds that you are no longer a fit subject to live among the dwellers of the land, and hereby declares that upon you be inflicted the severest punishment inflicted by our order, and that punishment is — **DEATH!**"



## Chapter XXIV.

### A NEW LIFE.



S THE dreadful words of Tom's sentence fell upon Dick's ear the effect was so striking that it moved to pity the hearts of his persecutors. The blow was so sudden, so unexpected, and lastly so terrible, that it came with stunning effect upon the mind of the poor prisoner, and for a time deprived him of the power of speech. He trembled violently, his eyes were fixed with a frightened stare on Tom, and his teeth chattered as if his frame was seized

with a severe chill. His persecutors could not help pitying him, although not a muscle of their faces indicated anything but a stern inflexibility of purpose, and a grim determination to see that the demands of justice were satisfied. Dick made several efforts to speak, but his agitation was so great that he could only gasp and stammer.

Tom then addressed the prisoner as follows :

" Prisoner, you have now the privilege of showing cause, if any exists, why the sentence of the order should not be at once executed. If you have any reason to offer why you should not suffer the penalty imposed upon you by this sentence, the present time is the only opportunity you will have for making it known. Speak now, or be forever silent."

Thus adjured, Dick made another effort to express himself, but with very indifferent success.

" Mr. Staples," he gasped, rather than uttered, " please don't let me be killed ! I never thought anything so awful could happen to me. You know I've never been to Sunday school, Mr. Tom, and did n't know how dreadful wicked I was, although if you'll let me off this time, I'll go every Sunday

and learn as many verses as you want me to. Then think of mother — what'll she do without my wages? Besides, I ain't ready to die — you know yourselves just where I 'll have to go to if I don't have time to reform and lead a better life. Why can't you give me just one more chance, and if I ever, *ever* steal as much as a pin, I won't expect nor ask for any mercy. I know I 've done wrong to all of you, but I 'm only a boy — I didn't know how awful wrong it was, but now that I *do* know, I 'll never go astray again, and I 'll do anything and everything you want me to do to show you that I 'm in earnest. Do believe me, gentlemen, I mean everything I say — and then put yourselves in my place, and consider how *your* mothers would feel if — if" — and here poor Dick broke completely down, and ended his appeal in heart-rending sobs.

Tom coughed once or twice, then, under pretense of wiping his forehead, wiped his eyes and cleared his throat for further announcements.

"Members of the Sacred Order of the Red Right Hand," said he, "you have heard the statement of the prisoner, and now if there be any one present who knows aught why, in his judgment, the sentence of the order should not be carried out as rendered, let him now speak or henceforth and forever maintain silence."

Mr. Noel arose and, saluting Tom, remarked : "Most Worthy Chief, according to the code of our order, the member who has most suffered from the acts of the culprit has the right to move a mitigation of a sentence to the extent of one degree. I, therefore, in compassion for his widowed mother and with the hope that time may work the reform in his nature so much desired, do hereby ask for the mitigation of his sentence from death to banishment for life."

"Be this application recorded," responded Tom. "The members have heard the application for mitigation of sentence. Let him who may demur now make his objections known."

A pause.

"There are no objections to be noted and the sentence will be therefore mitigated. Know, then, Richard Silvers, that instigated by feelings of compassion, the member of our order who has most suffered by your crime moves that your sentence

be lessened one degree. The sentence of the order, therefore, is that you be banished from the city where the wickedness and wiles of men lead into temptation, and that you take up your abode in a secluded home in the country, to be selected by the order, and there you are to remain under this condition ; that if you escape from the retreat provided for you, or repeat the offense which brought upon you this punishment, then the original sentence shall be revived, against which no appeal shall prevail. Let the sentence be recorded and admit the light of Heaven.”

The curtains were then raised, the glowing skeleton faded, and the members proceeded to draw the gloves over their red right hands. The trial, so solemn, so awful and terrible to the poor criminal, was ended.

Dick's transition from despair to joy was so sudden that he could hardly realize it.

“Mr. Staples,” said he, eagerly, “do you really mean it? Am I to go free?”

“The council of the Order of the Red Right Hand always means what its edicts proclaim!” answered Tom, gravely. “You are not to go free, but your punishment is lessened, that is all. You will be sent at once to the country, where you will always be watched, although you may not know it; but woe to you, should you again transgress or attempt to escape, for no compassion or mercy can then spare you.”

“Oh, Mr. Staples,” answered Dick, gratefully, “you'll never have any more trouble with me. Send me anywhere you want to, and I'll do just what I'm told to do, and never try to escape.”

“You will soon be put to test,” answered Tom. “I will see your mother this evening, and have the arrangements made for your immediate departure.”

“Will mother go with me,” asked Dick.

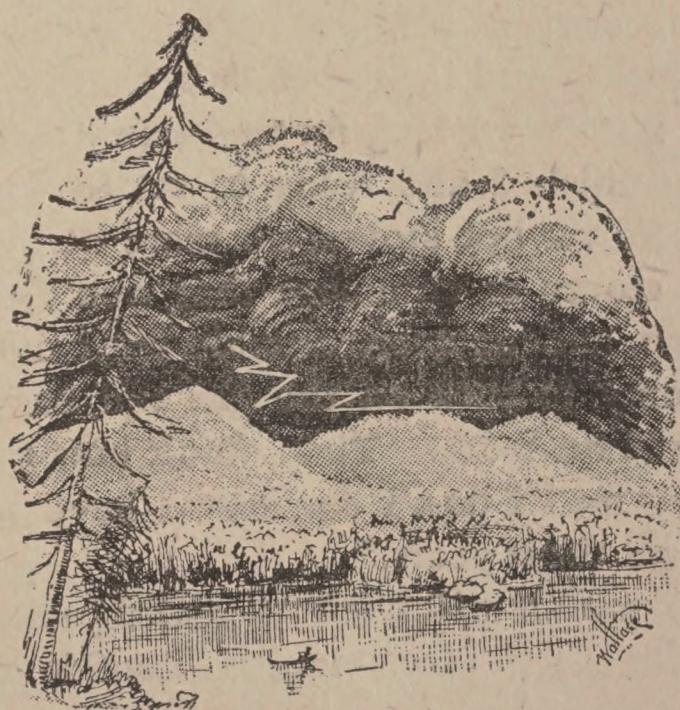
“That I cannot tell as yet. Possibly arrangements can be made so that you both can be lodged under the same roof. You are now at liberty, but you will remain about the office as before; but mention to no one, on your peril, the incidents of this meeting. The Council of the Sacred Order of the Red Right Hand stands now adjourned.”

No time was lost in making arrangements for Dick's banishment to the country. Tom at once wrote his brother and received a prompt reply stating that his home was ready to receive both Dick and his mother. Mrs. Silvers was overjoyed at the prospect of a pleasant and permanent home in the country, and no less astonished at the willingness and even eagerness of Dick to get away from the city. She noticed with wonder that he had suddenly become a changed boy. He stayed at home nights and was studious and thoughtful. His old street comrades hung around the house, but he paid no heed to their signals. What could have brought about this great change? On the evening preceding their departure Mrs. Silvers noticed Dick watching a young girl who was riding by on a pony.

"Do you know that sweet girl, Dick?" asked Mrs. Silvers.

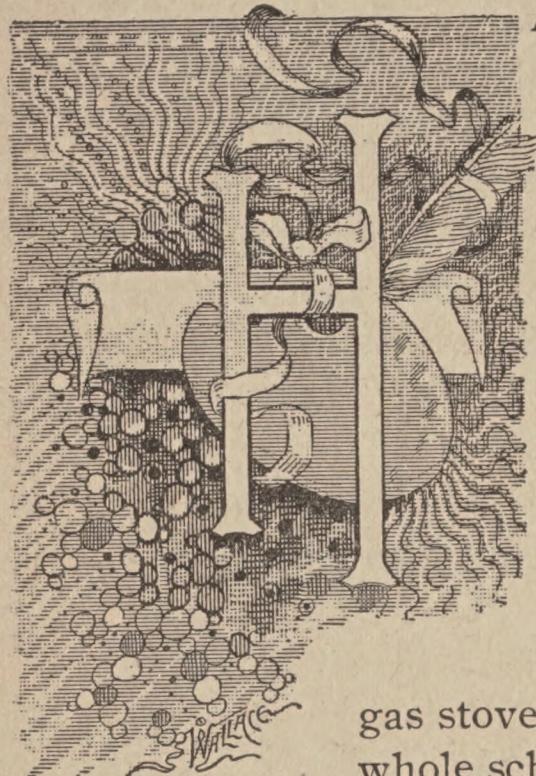
"I've seen her a great many times," answered Dick.  
"That's Elsie Williamson."

Mrs. Silvers was a woman with a woman's heart, and the mystery was at once solved. Dick was in love with Elsie!



## Chapter XXV.

### THE GREAT GLOBE.



AVING told the reader nothing about Jack's world lately, it must not be inferred that the work on it had been suspended. Jack had added something to it nearly every day until the great sphere was ready for its covering. Bob had not been of much assistance, for the reason that he was working on an invention of his own, which was nothing less than an apparatus for generating gas, which could be used for lighting the house or applied to a gas stove for cooking. Bob had explained the whole scheme to Mrs. Hanlon, and that worthy lady was looking anxiously forward to the time when the invention would be in perfect running order. As she came to the table one day, flushed and heated from her work in the kitchen, she said to Jack: "How I long for the time when Bob will have his gas machine finished and ready to set to work. No more stewing one's self over hot stoves, no more carrying in of coal, no more smoky stoves or chimneys that won't draw, no more ashes to take up, and no more trouble with ovens that won't bake. I have only to turn on the gas and have just as much heat as I want and no more. Then think how nice and clean it all will be. Dear me! I don't see how I have been able to put up with a stove all these years."

"But are you sure it will work?" asked Jack.

"O, yes," answered Mrs. Hanlon, confidently, "Bob has figured it all out, and it's bound to work — he says so himself."

This argument was not wholly convincing to Jack. He remembered that Bob had been just as sanguine of success in

the many other plans which he had made for achieving great results, and every one had died before maturity, many good ones, perhaps, which had been starved for want of attention. But Jack stuck to his world. The work of covering it with canvas was a difficult task, but it was finally accomplished, and



Jack had the pleasure of announcing that his globe was all ready to be divided and populated. It was mounted on its axis and performed its revolutions beautifully.

Jack invited Tom Staples and Ned Holman to inspect this specimen of his handiwork and skill, and one evening they both came and were ushered into the laboratory. They both agreed that it was a fine piece of work.

"And so, Jack," said Tom, "you intend that this globe shall teach you geography?"

"Yes, sir, I'm going to learn just where the places are that we have to ship goods to, and how to get to them, and how far away they are."

"But you have n't got the surface of this globe divided up yet."

"No, sir, that's the next thing I am going to do."

"But, now, instead of going to all this trouble in making this globe, why could n't you have got one already made, with all the divisions into countries and states accurately divided off? Would n't that answer your purpose just as well?"

"No, sir, it would n't, for I have to do a thing myself before I can understand it. Why, hang it!" said Jack, vehemently, "I'd as soon a person would chew my meat for me as to tell me something I can find out for myself. What fellow with any gumption wants a problem ciphered out for him before he has a chance to try it himself?"

"Jack is right," observed Ned Holman. "No carpenter learns how to build a house by hearing others tell how it should be done, and it is just as important that educational truths should be worked in as that a trade should be learned by handling the tools and doing the work. But, Jack, tell me your program of operations. What are you going to do first?"

"First I shall draw off the four great divisions of the earth. Of course I shall have to mark off the latitude and longitude. Now, for a scale I'm going to take a tape line, and instead of saying that there are so many miles to the inch, I'll mark off the miles on the tape line. Then supposing I want to know how many miles it is from the city of New York to the City of Pekin, China, I'll just put one end of my line at New York and measure off the distance to Pekin, just as I would a piece of cloth?"

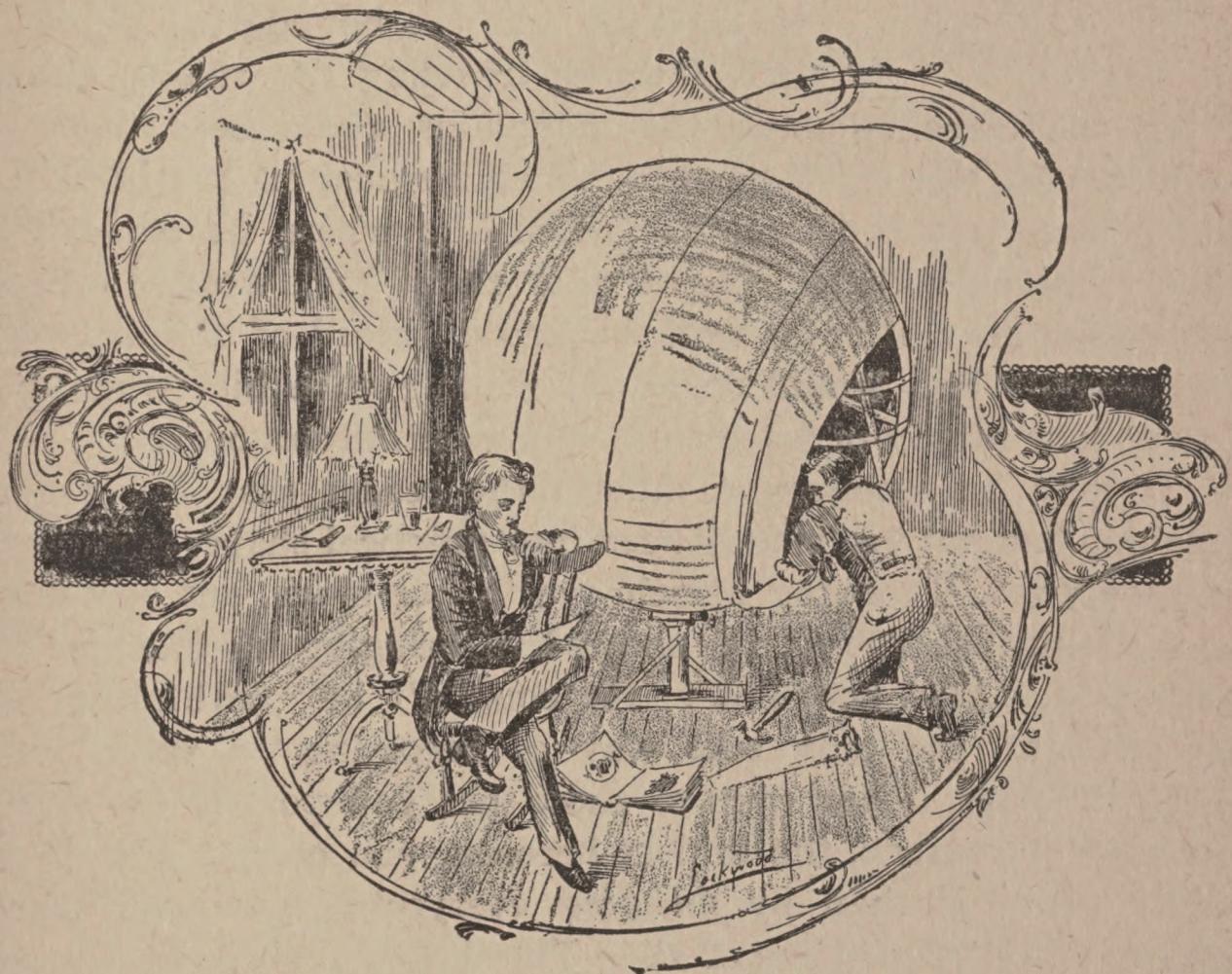
"But the location of the places and other facts you will have to get from maps and atlases?"

"Yes, but when I get it all down on this globe I'll *know* it, you bet!"

"Well," said Tom, reflectively, "I will admit that this seems like a very good way of getting a practical knowledge of

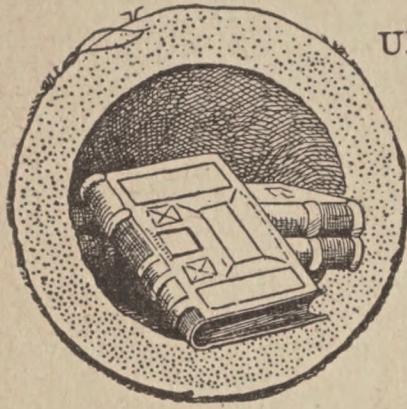
geography, but I'm afraid the majority of boys have n't the pluck to go about it in this way ! ”

“ Shucks ! ” exclaimed Jack, disdainfully, “ any boy that's afraid to tackle a job like this, aint got spunk enough to kill a sick mouse ! ”



## Chapter XXVI.

### AN EDUCATIONAL CONTROVERSY.



UR HERO was not disappointed in the value of his globe as an aid to the study of geography. Instead of a dull, spiritless conning of dead facts this useful branch of education became a delightful source of mental exercise. Jack took a great delight in marking out the boundaries of some new country, traveling the rivers, measuring the lakes, climbing the mountains and descending the valleys. He was not obliged to call on his imagination in locating places. He had them all before him where he could see their relative positions. Night after night Jack worked on his globe, and his zeal in his work increased instead of diminishing. Occasionally Bob would spend an evening with him when he had no new project of his own to engross his attention.

It may be necessary to inform the reader that Bob's gas machine had not yet materialized into practical shape, and Mrs. Hanlon was still stewing herself over a hot stove, but still firm in the faith that Bob would succeed in bringing his machine to perfection. Alas, poor Bob ! He could n't be "faithful unto a few things," the only sure way of becoming "a ruler over many." Boys, if you want to show that you possess the highest kind of courage, the loftiest heroism, you cannot more certainly prove it than by *finishing* everything you undertake, which is worthy of doing at all. The ability to *do* is what wins in this world. Finely laid plans, without the ability to execute them, are like a fine piece of machinery with no boiler for generating the steam to work it.

"Jack," observed Tom Staples one day, throwing an apple core at Ned Holman, knocking a pencil from its lodging-place behind his ear, and then shaking his head and frowning at the messenger boy, "Jack, how is the world by this time?"

"Bully!" answered Jack, in his usual laconic style.

Jack found it hard to correct himself of his habit of using mild slang. He excused himself on the ground that it took less time to express himself than when he used "little gentleman" language.

Ned Holman picked up his pencil and coolly sauntering over to Tom's desk, leaned over it carelessly, and commenced resharpening the point which had been broken off, taking care that the litter should fall where Tom would have the most trouble in cleaning it off. Then he tested the point by drawing Tom's portrait on his clean blotting pad, representing him in the act of throwing an apple core at somebody, and turning to Jack, observed :

"I wish, Jack, that our entire educational system could be revolutionized, and that for the parrot-like methods now in use something with the flavor of common sense could be substituted. Now, your method of studying geography by means of your large globe is practical. It is learning a thing just as you would learn a trade, by *making* what you want to get a knowledge of. It is the only true principle of education."

"I disagree with you there," grunted Tom.

"Oh, you do, do you?" retorted Ned; "then perhaps you'll be good enough to state the grounds of your objection."

"My idea of education," said Tom, "is not a mere cramming of the mind with facts. It is a mental discipline — a strengthening of the mind by judicious exercise. Because a man is learned and knows all creation and a little more, in his own opinion, is no indication that his mind has become fitted for useful, practical work."

"Well, I don't dispute that," answered Ned.

"Yes, you do," said Tom. "Your plan of learning simply how to do things is only a scheme for getting a knowledge of facts. You want the practical plan, as you call it, adopted because it is easy on the mind. But that isn't what the mind wants. It needs something more severe to bring out and develop its strength. Hard labor is what strengthens the muscles and hardens the bones, and not play."

"According to that reasoning, then, the less practical you can make your course of study the better it will be for the

mind. In other words, you have got to abuse and worry it before you can benefit it. All nonsense! The mind gains its strength just as the body does. Don't you know that a person can do twice as much work of the kind that he likes to do as of that which is distasteful and unpleasant to him? Won't boys play hard all day and not feel half so tired as they would in a half day's work in the corn field? And don't their limbs get more strength and their bodies get a better development when they are given the freedom of the fields than when they are tied down to hard work? I tell you a person is getting precious little benefit in any way if he does n't enjoy what he is doing. Trouble and worry mean friction, and friction means wear. If you want to wear out the mind load it down with trouble."

"But does n't a hard task call out more of the forces of the mind than one which requires no particular effort to master?"

"Not necessarily, for on some agreeable work all the forces of the mind will be called into activity, and the person himself will be almost unconscious of it. There is the activity, the motion, but not the friction. Don't you suppose, now, that Jack's mind has been quite as active in the arrangement of his globe as when he tried to drum into his mind by constant repetition the fact that Pekin was the capital of China?"

"He has crammed more facts into his mind, I'll admit. We sometimes cram geese by forcing food down their throats. They get so fat they can't waddle, just as these walking encyclopedias are so full of knowledge that the active powers of their mind are suffocated, and they can't make any practical use of what knowledge they have got."

"And what does all this prove? The geese are crammed against their will, just as your hum-drum lessons are crammed into the unwilling scholar's mind. Leave the geese to eat what they want and will relish, and no more, and you will not have an abnormal bulk of fat. Feed the mind with the nutrition it hungers for, instead of giving it disagreeable doses, and it will strengthen and develop, and its condition will be a healthy one. Your indiscriminate process of cramming all minds alike as if they were so many machines, losing sight altogether of the distinct individuality of mental organizations is a great mistake, to use a mild term, and, mark my words, there is going to be a

great change in the educational methods before the next centennial."

"About this time," observed Tom, in the tone of voice he used when he wished to be particularly exasperating, "look out for great disturbances, for the great Professor Holman has so ordained it."

Ned reddened, and sounded back his blast of defiance: "That's it, ridicule what you can't answer! I'd as soon argue with a wooden Indian as with a man who won't listen to a little common sense."

"Try me with some and see if I won't," retorted Tom.

"Better get some one to cram a little sense into you," suggested Ned.

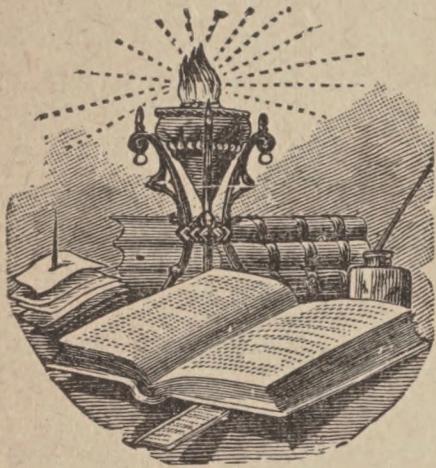
"Thank you," said Tom. "I couldn't trouble you, however, for you have n't any to spare."

"Humph!" grunted Ned, as he turned indignantly to his desk, and commenced a furious onslaught on his work.



## Chapter XXVII.

### A MYSTERIOUS DOCUMENT.



JACK," observed Tom, next morning, "you must n't mind what I said yesterday. I like to plague Ned once in a while. I think it does him good to draw him out. Ned is a fine fellow, Jack, and I can whip the man who says he is n't. His ideas are good and sensible, too. Now yesterday his remarks on practical education were right to the point, and I tell you what he said did him great credit."

"But you disagreed with him yesterday," observed Jack.

"Of course I did," assented Tom. "Bless you, that's the way you can draw Ned Holman out. He's a perfect mine, that man is, but you have got to dig for the ore. It does n't crop out on the surface."

During the day Jack happened to be alone with Ned, and this is what this individual had to say about his antagonist :

"Jack, I hope you won't be misled by any of the statements I made yesterday when Tom and I were discussing. The fact is I was a little warm and excited. Now Tom can always keep clear-headed and cool, and that's where he has the advantage. Tom is a capital fellow, Jack. Just as straight as a string — and I'd like to see the man who says he is not! He has a splendid head — full of practical ideas — and I'd rather trust his clear, practical, good judgment than that of any one I know. I tell you this house could n't get along without Tom Staples."

"But why do you and Tom disagree so?" asked Jack.

"Well, in order to draw Tom out, somebody has got to disagree with him. He won't often volunteer his opinion unless somebody steps on his toes. His ideas regarding education are good, and they are sensible. He believes that nothing is gained without labor, and that the mind must be exercised in order to

be improved. When you want good advice, Jack, just hunt up Tom Staples. He's a good one to tie to, and don't you forget it!"

Half an hour afterward Tom and Ned had exchanged cigars and were enjoying a very pleasant chat together. The sunshine seemed so much brighter after the little storm.

"A letter for you, Jack," said Mr. Williamson, entering the office and placing the missive on Jack's desk.

The superscription was in his father's handwriting, and as news from home was always welcome, Jack immediately opened the letter. As he did so a slip of paper in the letter caught his eye. Curiosity prompted him to read this first, and this was the very singular message it contained :

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DEAR FATHER : Please pay the bearer fifty dollars for me, and much oblige your son,

JACK WHARTON.

This singular document amazed Jack, and he could n't understand the meaning of it. The body of the message was not in his handwriting, but the signature was his own — no doubt about that, and yet he had never signed such a paper as this. He turned eagerly to his father's letter for light. It read as follows :

—, —, 189

MY DEAR SON :

I return you your order on me stamped paid. I confess I am a little surprised that you found it necessary to draw on me for any money, as I thought I had provided you with enough to supply all your reasonable wants. Neither do I understand why you did not write to me stating how this indebtedness was incurred. I don't wish to be unduly severe with you, Jack, but you are now learning how to do business properly, and this little transaction is one of the wrong ways. I shall deduct this fifty dollars from your regular allowance unless you can show me to my entire satisfaction that this expenditure was absolutely necessary.

Your mother and uncle Ben unite in sending love to you ; and hoping you are sustaining the good record you established for yourself at the start, I remain your affectionate father,

EDWARD WHARTON.

The letter did not solve the mystery. On the contrary it only added to his perplexity. It was quite evident that Jack's father had paid fifty dollars to some one on what appeared to be his order, and yet Jack had had no fifty dollar dealings with any

one, and never thought of drawing on his father for funds. Of course the whole thing was a forgery. But no, the signature, Jack Wharton, was certainly his own, although he was quite positive that he never signed a document of any kind for any one. Turning to Tom Staples he handed him the letter and enclosure, and remarked :

"Tom, I wish you would read this letter and tell me what it all means. I can't make head nor tail of it."

Tom took the letter and read it carefully, and then examined the document.

"Why, Jack," he observed, "I see nothing mysterious about this letter. You have drawn on your father for fifty dollars and he has paid the draft and returned it to you — that is all."

"But I never drew on him for fifty dollars!" said Jack.

"This document, however, says that you have, and it's pretty hard to rebut written evidence by oral testimony. The body of the order is not in your handwriting, but is n't the signature yours?"

"Yes, the signature must be mine, but I vow and declare I never saw this paper before. I never had a fifty dollar transaction with anybody. Besides, I have n't needed any money, and have n't got in debt to anyone. So why should I give such an order as this? Plague take it, this signature *must* be a forgery."

Tom took up the paper and examined it carefully and critically.

"If this is a forgery," said he, "it's the most skillful one I ever encountered. But let us get the opinion of Ned. He's an expert at this business. And here he comes now. Ned, won't you have the kindness to examine this little document and tell us what you think of it?"

Ned read the order carefully and remarked : "I see nothing extraordinary about this. Jack has drawn an order on his father for fifty dollars. The form, perhaps, might be improved, but otherwise it's all right."

"But Jack says the signature is a forgery."

Ned examined the paper again and shook his head.

"If it's a forgery, it's a very clever one. But we can soon settle that. Jack, write your name in your ordinary manner, several times, on a sheet of paper."

Jack did as requested, and Ned went to his desk and took from a drawer a magnifying glass. With this he carefully noted each signature.

"There can't be one chance in a million," said he, "of this being a forgery. Look for yourselves and you will find that the one on the order contains all the peculiarities and characteristics of the others, and everything, too, denotes a perfect freedom of the hand. If a person could be found who wrote exactly the same hand that you do, this might be his work, but I'll wager my head this signature is not a studied effort."

"Then, how the plague could it ever have got there?" asked Jack.

"I might answer like Topsy, 'I 'spect it growed!' But, Jack, I think I can account for this. You have learned an important lesson in your business education, and it has cost you just fifty dollars."



## Chapter XXVIII.

### A BUSINESS LESSON.



ED HOLMAN turned to his desk and resumed work, and Jack was still in the dark regarding that mysterious order. In a mechanical manner he picked up a piece of paper and commenced writing on it. Then he dropped the paper in the waste-basket, and remembering that he had an errand to the postoffice, put on his hat and left the office. For once Jack's mind was not on his work. He could not help thinking about that mysterious order, and he felt that he now had a problem which would baffle his best efforts to solve.

On his return to the office he resumed his work, but he had hardly got fairly started before Tom Staples approached him, remarking :

"Jack, my boy, I'm afraid this little affair of yours has driven the fact out of your head that the little forty-dollar note I hold against you falls due to-day."

Jack started and opened his eyes in amazement.

"Forty-dollar note! What on earth do you mean, Tom?"

"Only this," answered Tom, coolly. "This little piece of paper reads in this wise: 'Thirty days after date I promise to pay to the order of Henry Hammond forty dollars for value received. Signed, Jack Wharton.'"

"Let's see it," said Jack, eagerly.

Tom handed him the note.

It was not written by Jack, but the signature was his, undoubtedly.

"Why, confound it all!" exclaimed Jack, in great perplexity, "what does it all mean? I never gave Henry Hammond a note. In fact, I don't know such a fellow."

"All the same," returned Tom, coolly, "he had your promissory note for forty dollars, which he endorsed over to me before maturity. If you have been swindled again, I am sorry for it, Jack, but still I can't afford to lose this amount. You could n't expect it of me."

"Good gracious, Tom, do you expect me to pay this note?"

"I expect, Jack, that you will do just what you have promised to do on this paper."

"But this is a forgery," persisted Jack.

"Look at the signature again, my boy, and you won't be quite so confident."

Jack scrutinized it again. "Plague take it all!" said he, in great perplexity, "it *is* my signature, but how in time did it ever get on such a document as this?"

At this moment Mr. Noel entered.

Approaching Jack, he observed: "I paid this sixty-dollar draft you made on me, Jack. It overdraws your account a little, but that does n't matter."

Jack actually bounded off his stool, when this third shot struck him. Matters were becoming very serious.

"Mr. Noel!" he began, "you do n't mean to say that — let me see the paper, please?"

Mr. Noel handed it to him, and this was the message it contained:

MR. NOEL: Please pay Leonard Harvey, or bearer, sixty dollars, and charge the same to my account. (Signed) JACK WHARTON.

"I hesitated a little about paying it," said Mr. Noel. "The order itself is not in your handwriting, but I knew I could not be mistaken in the signature. You were out when the order came in, and the party presenting it was in a hurry."

"But this draft is a forgery," said Jack. "I don't know any Leonard Harvey — never saw the fellow — but if I could catch him I'd punch his head, you bet!"

Jack was becoming excited.

"Coolly, my boy," said Mr. Noel. "Never go back on your signature. It would be a very hard matter to persuade any one acquainted at all with your handwriting that this signature is not yours. Perhaps you did not realize what you were signing

when this document was presented to you, but if you have been imposed upon it is no reason why I should pay the penalty."

"Yes, but hang it!" exclaimed Jack, "what can it all mean? This is the third paper of this kind that's been sprung on me to-day. Let's see — fifty, forty, sixty — one hundred and fifty dollars in paper that my name's signed to, and I never gave a note or an order to any one in my life."

And the worst was not yet over. Mr. Williamson just then entered the room and looked keenly and gravely at Jack.

"Wonder if he hasn't got something with my name signed to it," thought Jack.

Mr. Williamson looked troubled. He sighed, shook his head, and then opening a paper he held in his hand, observed:

"I have something very serious to say to you, Jack, and as the office force are nearly all present it will perhaps be better that they should be made acquainted with the whole facts of the case, lest distorted rumors should reach them, which might do you a more serious injustice."

Mr. Williamson then adjusted his glasses, and holding up the paper continued: "This little note came into my possession by a manner in which I am not now at liberty to make known. It was through the instrumentality of a friend of yours, Jack, who has your welfare at heart, and earnestly desires to check you in time in a career which, if followed, will certainly end in ruin. But this note tells the story. I will read it:

DEAR FRED: I have raised by hook and crook one hundred and fifty dollars, and I will meet you next Thursday night and finish up that little game of poker. My friend, Jimmy Mace, who is writing this at my dictation, will be with me to join in and help make the game interesting.

Yours truly,

JACK WHARTON.

If Jack felt surprised before what were his feelings now? The drafts and notes were disagreeable enough, but this communication read by Mr. Williamson meant ruin and disgrace. Moreover, it lent color to the other transactions, for it had alluded to the fact that he had raised one hundred and fifty dollars, just the amount of the notes and drafts, "by hook and crook." How would his simple word of denial weigh against this accumulation of evidence?

"Jack," said Mr. Williamson, kindly and gravely, "it is unnecessary for me to tell you that I have felt a deep interest in your welfare. I have watched your course thus far with pride, and until this moment no act of yours has given me cause for a word of censure. I thought I discovered in you qualities which warranted the conviction that you would some day fill an eminent position in this or some other commercial house. I still hope that this sad mistake is but the result of a boyish impulse, and that you do not realize the serious nature of it, or the evil consequences that will most surely follow if persisted in."

"But, Mr. Williamson," cried Jack "this whole thing is a mistake. I solemnly declare, upon my sacred honor, that I never before saw the paper you have just read to me."

"But isn't this your signature?" asked Mr. Williamson, handing the paper to him.

"Ye-es," replied Jack. "At least if it isn't mine, it's so plaguey like it that I can't tell the difference."

"Then how do you account for it being on this paper?"

"I *can't* account for it, and that's what bothers me. This is the fourth time to-day that my signature has been shown me under documents that I never in my life saw before. Has any one seen me drunk lately, or have I been seen walking in my sleep or lost my head entirely?"

Poor Jack was becoming quite bewildered.

"You say this is the fourth time to-day in which documents bearing your signature have been presented to you?" asked Mr. Williamson.

"Yes, here is one which is a draft on pa for fifty dollars; Tom Staples has a note signed by me for forty dollars; Mr. Noel has my order on him for sixty dollars; and now comes this letter of yours, which is worse than all put together."

"Let me see these different documents," said Mr. Williamson.

They were handed to him and he examined them closely and carefully. Shaking his head gravely, he observed:

"Jack, this is a bad, a very bad, business. These documents are all written by different persons, and what is worse, this last message seems to afford an explanation of the three that preceded it. I should be glad, Jack, if you could satisfy us of your

entire innocence of complicity in these transactions, but here are ugly facts to disprove. Now let me suggest that a confession of guilt is the most manly way of expiating a fault. You are young, and this first fault can be overlooked. Confess all bravely ; resolve that this first indiscretion shall be your last, and I pledge you my word that you will share my confidence as fully in the future as you did in the past.”



“JACK, THIS IS BAD BUSINESS.”

“But I won’t confess anything of the kind !” exclaimed Jack, excitedly. “I’ll stick to it to my dying day that I never saw any of these papers before — never ! And you may tear my limbs all to pieces and grind me up in a grist mill before I’ll acknowledge doing what I never did and never thought of doing !”

Jack paced the room, and stopping before the window, resumed : “There is a plot against me — there must be ! And

now here comes Miss Elsie. I presume she has got a letter signed by me asking her to run away with me? If she has, of course I'll have to acknowledge it. O, certainly!"

If Jack could have seen Mr. Williamson at that moment, he would have discovered him holding his sides and making desperate efforts to keep his face straight. Tom Staples was very solemnly shaking his fist at Ned Holman, who had dared to look over his way and indulge his features in just a perceptible wink.

Elsie just then entered, but stopped short on finding herself in so grave an assembly. She soon found her tongue, however, and turning to her father, observed :

"Goodness, pa! You must be all making arrangements for your own funerals. You are looking so very solemn."

"Elsie," said Mr. Williamson, "sit down. Your friend Jack once did you a kind and valuable service. You have wanted some occasion for showing your gratitude. The opportunity is now afforded you. There is evidence here that Jack has been guilty of a great wrong. He has been raising money in very questionable ways to waste at the gaming table. In spite of the fact that he admits that the signatures to the documents which prove his guilt are his own, he stubbornly refuses to confess his fault, and insists that he is innocent. Now, if you have any influence over him, Elsie, beseech him, for his own good, to make a clean breast of it and confess all. If he does he will be freely forgiven, and treated exactly as if these things had never occurred."

Elsie's face became grave in an instant. Approaching Jack she looked at him beseechingly, and asked the simple question : "Did you, Jack?"

"Miss Elsie," said Jack, "I would be sorry to have you think that I would do the mean, contemptible things they accuse me of doing, but I would be sorrier still to have you think that I lied about them. No, Miss Elsie, I never, *never* saw those papers before. I'm as innocent of what I am charged with as you are, and I can't say anything different if I were to lose my life for it, or—or—your friendship!"

"I believe you, Jack," exclaimed Elsie, warmly. "I don't care what their horrid old papers prove. You are innocent, Jack, and I know it!"

Jack had stood up bravely and defended himself stubbornly when these grave charges were preferred ; but Elsie's touching earnestness conquered him. He dropped into a chair and burst into tears. It was the signal for the closing of this little comedy of errors, for Mr. Williamson stepped up to Jack, and clapping him on the shoulder, exclaimed : "Jack, you are a brave boy ! And as to these charges, we are all ready to render a verdict of not guilty ! "

Jack wiped his eyes and looked up.



ELSIE'S FACE BECAME GRAVE.

"The fact is," resumed Mr. Williamson, "that this whole matter is a practical joke, but one calculated to make an impression on your mind and do you good. I noticed some time ago a habit you had of writing your name on pieces of paper, merely as a matter of exercise, I suppose. It is a dangerous habit to fall into, and I wanted to convince you of it. A number of pieces of paper on which you had written your name were

gathered from the waste-basket, and I had different persons who were let into the secret write the different documents which have given you so much trouble, and which have been produced to-day. ‘Be careful of your good name,’ applies with as much force to business as to morals. There are many men who indulge themselves in this loose business habit of writing their names on blank pieces of paper, which may afterwards be converted into any kind of a business document and held against them.’”

“But would a man have to pay a note if he could prove that he never intended his name to be signed in that way?” asked Jack.

“If the person who made out the note over your signature presented it himself for payment, and you could prove the fact that you received no consideration for such a note, you would not have it to pay; but if the note were transferred, before it became due, to an innocent holder, you would certainly have to pay, no matter what fraud you could prove against the person in whose name it was made.”

“Then the next time I write my name I ’ll know what I am signing it for, you bet!” exclaimed Jack

“A very good resolution, Jack, which I hope the lesson of the morning has pretty thoroughly impressed upon your mind. But come, Elsie, let ’s be going. Good morning, boys.”

Jack waited until Mr. Williamson and Elsie had left the room, and then bounded from his chair and turned several hand-springs, to the imminent danger of the office furniture. He was brought to his senses by a sharp slap from Tom Staples’ ruler, after which he gradually brought his mind down to the business of the day.

The matter was discussed at the dinner table at Mrs. Hanlon’s, and comments were freely made.

Speaking of Elsie’s part in the affair, Jack remarked :

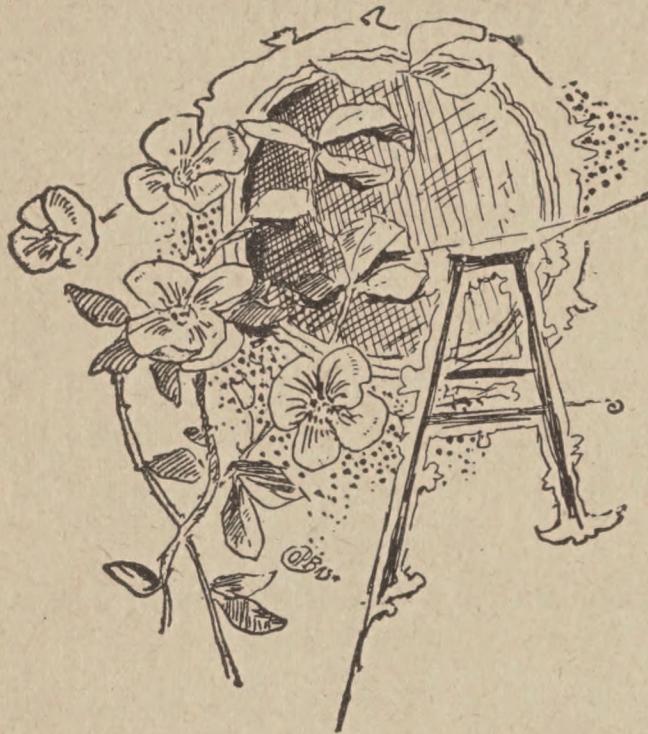
“Miss Elsie is a lively, *boyish* sort of a girl, but I — I — kinder like her ! ”

Bob blushed slightly, and thoughtfully rubbed the bridge of his nose.



## Chapter XXIX.

### FLINT AND STEEL AGAIN.



H, JACK," observed Ned Holman the next morning, "I hope the little incidents of yesterday didn't disturb your rest last night."

"No," responded Jack, "I slept as sound as a nut when I finally got to sleep. But I must admit that I did some pretty hard thinking for awhile before I finally dropped off."

"Ah! what might have been the nature of your thoughts?"

"Well, for one thing, I was wondering whether everything I learn about business has got to be pounded into my head by hard knocks like those I got yesterday. I've heard a good many times that experience is a good teacher, but cracky! she gives us some awful thumps in giving us our lessons and don't seem to show any mercy."

"Yes," assented Ned, "experience is a hard teacher, and I suppose every person must to a greater or less extent be under her tuition. And yet many of the hard lessons of experience, which, besides being severe are very expensive, might be avoided by a more liberal use of the educational facilities with which we are so amply provided."

"Seems to me, then," observed Jack, "that my education hasn't been of much account to me, for it hasn't helped me much in my work in the office. Why, I could n't even add nor write when I came here, and every day shows me what a little ignoramus I am in matters of business."

"Well, of course our common schools do not make a specialty of what may be called the business branches of an education. That is the particular province of the business college."

"Then," said Jack, as if struck with a new idea, "I believe I'd like to go to a business college."

"It would certainly be a good thing for you to do," assented Ned. "I have always regretted not having attended one myself."

Just here Tom Staples stopped to sharpen a lead pencil and just as the point broke off, he looked up and remarked: "I don't take much stock in business colleges."

"Did you ever attend one?" inquired Ned.

"No, I never did, because I never had any faith in their methods or in the results they claimed to be able to produce."

"Ah!" said Ned, warming up slightly, as if he scented trouble ahead, "perhaps you will be good enough to tell us wherein the methods of the business college are faulty."

"They are faulty," answered Tom, "because they do not and cannot teach business as it is. It is absurd to suppose that in the course of a few months a student can get the experience of a lifetime in business."

"I was not aware that business colleges ever made any such claims. They do propose to teach correct theories and principles on which business transactions are based, and they further illustrate the application of these principles by a system of business practice, which comes as near to actual transactions as can be produced in a school room."

"Yes," grunted Tom, "and this imaginary business gives the students false notions of real business, and I'd rather take a boy without any knowledge at all of business than one with a lot of rubbish in his head that would have to be cleared out before anything valuable could be put in its place."

"Then, I suppose," retorted Ned, "that you would n't have a doctor take a preliminary medical course, but would have him commence his education and get his knowledge by slashing away at human victims. You would burn up all books that elucidate science, theory and principle, and instead of teaching a boy to learn to do a thing properly and *then do it*, you would have him do the thing first, and by his experience learn how he

has done it. That plan may do for China, where they do everything backwards, but it will hardly do for this progressive part of the world."

"O, well," answered Tom, "if a business education is so valuable, why don't business men insist that every employe they take into their office should be a graduate of a business college?"

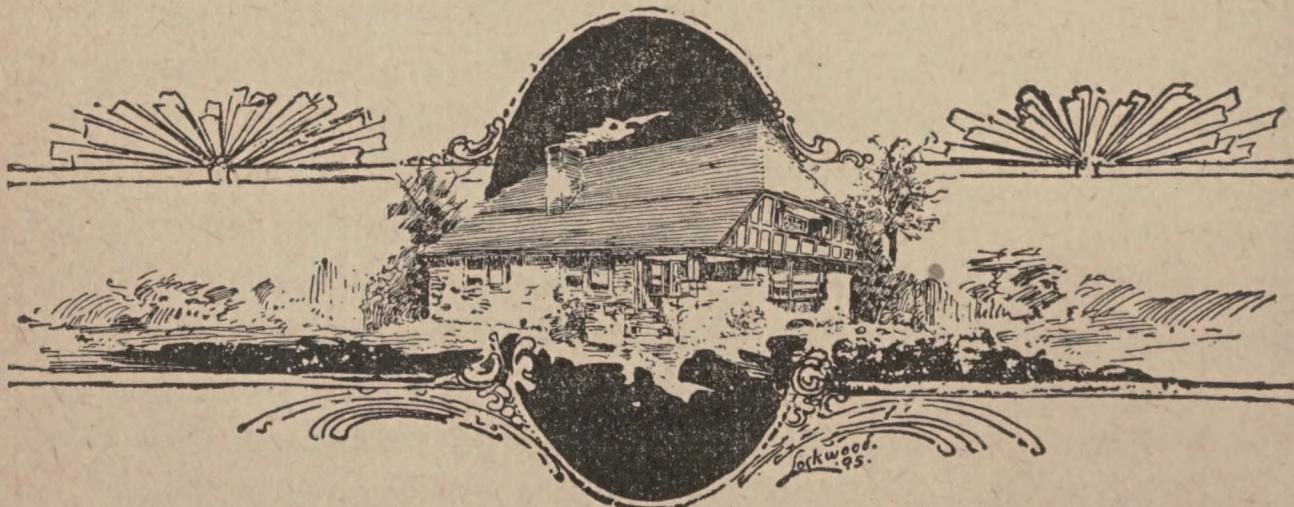
"Because many of our business men are unacquainted with the real work of the business college. Then again there are many little details of a business that must necessarily be learned in that business, and so they take boys and have them grow up in the business, just as Jack has commenced with us and is growing and learning. But let me tell you Jack's progress would be much more rapid and he would have a more thorough understanding of the business if he had the assistance of a good, practical business education. You know that yourself, Tom Staples, I don't care what old fogey notions you may profess and maintain!"

"Better hire a hall," coolly suggested Tom, returning to his work, "and tell the great business world how its methods may be revolutionized by taking for its model the business college, where the gospel of business is taught in its purity."

Ned's face flushed and his eyes flashed fire as he retorted :

"Yes, of course, when you can't argue you can grunt! All the same if you'd sense or discernment enough to have taken a business course before you entered this office you might have been higher up and more valuable than you are now!"

"Humph!" responded Tom, and then all was silent save the sound of Ned's dashing pen.



## Chapter XXX.

### ABSOLUTELY DECIDED.



THE discussion between Ned Holman and Tom Staples, narrated in the preceding chapter did not settle anything in Jack's mind except the determination to investigate the matter a little further, and get if possible a conservative view on the subject from some one not so radical as Ned or Tom. Of course the whole affair was reviewed at

the supper table that night.

"Ned is quite right," observed Bob, "in extolling the merits of a good business education. I attended a business college myself for a time, and some day intend to resume the course and finish it. I did not give much time to the purely business branches, for I got interested in ornamental penmanship and had one time quite a notion of putting myself in training for a pen artist. Still, I saw enough of the work done at the school to know that it was valuable and practical. Even during the short term that I attended I picked up valuable information that has been a great help to me in the office."

When Jack entered the office he found Ned and Tom chatting and laughing, their friendship evidently being in no wise impaired by the clash of minds which the previous day witnessed.

"Jack," observed Tom, "I was just telling Ned that the success we all admit you are going to achieve may be in no slight degree attributed to the excellent advice he has given you whenever the opportunity offered itself. The best of it is that that advice is nothing of the sentimental, namby-pamby sort, but something absolutely sound and practical."

"To which I will offer as an amendment," laughed Ned, "the very excellent common sense counsel, of which Tom

Staples keeps so abundant a stock, will be sure to leave its valuable impress on your character."

"I am sure I am much obliged to both of you," answered Jack, "for the interest you take in me, for I've lived long enough to know that if a fellow wants to get along he has got to have friends. But—but—supposing now that you don't just exactly agree——"

"But we do, my boy, in all essentials," interrupted Tom. "For instance, yesterday Ned demonstrated very clearly that business is a science rather than an art; that it is governed by fixed principles which may be profitably studied, and that a good business education will qualify a person to do the right thing in the right way and avoid wrong things and erroneous methods."

"All of which," assented Ned, "was very properly qualified by Tom's observation that there were incorrect and faulty methods in education as well as in everything else, and that one should be careful not to learn that which, when put to the test of actual business, he would have to unlearn."

"Then," said Jack, "you would advise me to take a course in some good business college?"

"Most certainly," was the joint answer most heartily given.

Still Jack could not but regard this as a kind of compromise verdict, and now that his mind was on this subject he determined that it should be definitely settled. A sudden impulse, which he would have resisted had he stopped to reflect, impelled him to go to Mr. Williamson and lay the matter before him. Fortunately he found him just as he was laying down the morning paper and about to commence the work of the day—for Mr. Williamson made it a point not to rush into business details immediately after breakfast, but to allow time for the assimilation of his food and thus get both body and mind in proper equilibrium.

He looked up with a smile as Jack entered, and his quick eye noticing that some mighty matter was on our young hero's mind, observed :

"Well, Jack, any more new problems to solve or mysteries to probe?"

"Yes, sir," answered Jack, "I wanted your advice about a little matter—that is if you have the time for it now."

"I'll take the time, my boy ; so trot out the difficulty."

"Well, sir, it is just this : My experience in this office has shown me that I must be dreadfully ignorant in business matters, and I have thought that maybe I would n't have as much trouble if I had the right kind of an education. So I've been wondering whether a course of study at a good business college would not be a great help to me."

"I can answer that question without much reflection, Jack — it would. I am aware that there has been and is yet some prejudice among business men against this class of schools, but I have taken pains to satisfy myself regarding the work the best business colleges are doing, and so speak understandingly. In order to get the best evidence on this point, I visited one of these schools recently, going through every department and inspecting the work of the students. It was a revelation to me, for I had only an imperfect idea of the way these schools were conducted. For instance, in what was called the theory department the principles of accounts were being unfolded and made clear by blackboard illustrations and demonstrations. In the arithmetic section the students were drilled in rapid calculations and were required to work out — not arithmetical puzzles, but plain every-day work in percentage, discount, interest, averaging accounts, etc. In the commercial law department the principles of law governing business transactions were being unfolded, and I am quite sure that if when young I had had the advantages of this department alone it would have saved me hundreds, perhaps thousands, of dollars while I have been in business. In the business practice department I found the students applying what they had learned, by going through business transactions which to all intents and purposes were as real to them as our transactions are to us. They bought, sold, kept bank accounts, negotiated notes and went through successfully and unsuccessfully all phases of business. It was not all smooth sailing in their imaginary dealings, for all sorts of emergencies were created in order to show them how to meet them in the great business world. In the shorthand and typewriting department I noticed young men dictating correspondence to amanuenses, which were duly transcribed in proper form by means of the typewriter. I determined right then that Elsie should take a business course,

not that I expect she will ever act as an amanuensis, but because I think every woman should have a thorough knowledge of business. If Elsie were to-day qualified to act as my amanuensis she would soon have the ins and outs of this business at her fingers' ends merely in taking my correspondence. Yes, Jack, I certainly advise you to take a business course—say in about a year from now. You will then have your mind settled down to an appreciation of what is required in business life, and I am quite sure you will do good work and be a credit to the school that graduates you."

"That settles it," responded Jack, very decidedly. "I'll work here a year longer, if you don't fire me, and then I'll go to a number one business college. But I hope you'll keep my place for me, Mr. Williamson."

"I may not be able to do that for you," answered Mr. Williamson, laughing, "but I'll promise you that if you don't fill the same place it will be because you will be invited to fill a better one."

"Cracky ! that's bully !" responded Jack, his boyish impulses getting the better of him, as usual. "I mean, Mr. Williamson, I thank you ever so much for your kindness."

Then, as he dashed out of the room, he turned three consecutive hands-prings, almost colliding with Elsie Williamson who just then entered the office.



## Chapter XXXI.

AFTER TEN YEARS.



**W**E must pass over a period of ten years in Jack's history, and leave to the reader's imagination the incidents and adventures of our hero's career. Great changes take place in ten years, and the great commercial house of John Williamson was no exception to the general rule? Jack

had carried out his determination to acquire a good, practical business education by attending a first-class business college, which sent out its best advertisements in the shape of well-trained young men and women who are and always will be in demand so long as business is transacted and death makes vacancies that must be filled. Jack was a thorough, industrious and faithful student. He was not in as much hurry to get through the course and possess the coveted "sheepskin" as some, but he was very particular to understand thoroughly every step he went over, and as a result he came out with flying colors and passed with a grade of one hundred the final close examination.

Mr. Williamson was as good as his word and had made a place for him in the office, and from that position Jack had won his way step by step and was now the confidential clerk of the proprietor. Mr. Williamson was becoming old and feeble, but he could not give up the business. He still directed its affairs, but he was not ashamed to counsel with Jack, and made him his confidante in everything that pertained to his business affairs. Mr. Williamson had never had a partner. He claimed that while he had such faithful allies as Jack and Mr. Noel it was impossible for his interests to be watched more closely than they were.

Tom Staples occupied the identical desk that he did ten years ago. He was the same cool, imperturbable, exasperating scamp as of yore, and just as regularly got into disputes with his asso-

ciates which ended in quarrels and were healed the next day to the perfect satisfaction of all parties.

Tom would n't budge a niche higher. He did n't want anything better, he said. He had the billing all at his fingers' ends. He was quite certain that he was a good bill clerk. He was not quite certain that he would succeed at anything else. Better let well enough alone. This was Tom's philosophy, and he went through the world in his jog-trot way and thoroughly enjoyed life.

Ned Holman still had charge of the shipping, and was the same creature of moods as when we first knew him. Ned could do good and efficient work when there was a strong force behind him, but put him in a position where he would be compelled to direct his own affairs and he would be like an engine without a governor. Under the inspiration of encouragement he would steam ahead at high pressure until he encountered some obstruction, and then the fires would go out until the torch of kind words rekindled them. Ned had but a poor opinion of himself, and for fear that he would prove a miserable failure if he attempted to do anything else but ship goods, he checked whatever ambition he might have had for a higher position.

Bob Hanlon — what of him? For answer let us visit the old laboratory again. The same evidence of unfinished plans confronts us. During the ten years that have passed their number has increased, but nothing is finished — nothing is more than a mere study. Jack still boards with Mrs. Hanlon. The old lady has still the same childish faith in Bob, and feels confident that he will one day win fame and fortune.

"Bob," said Jack, looking up from his paper and discovering his companion in a brown study, "a penny for your thoughts."

"I never had any worth that much," answered Bob, moodily.

"O, come now, Bob," replied Jack, "you've got your blue glasses on again to-night."

"No, Jack, not blue glasses, but glasses which show things just as they are, without either magnifying or concealing. I ain looking at myself to-night. I am looking over my past life and trying to find something on which to base any encouragement for the future."

"But what is it that troubles you, Bob?"

"There is no immediate trouble. I have resolved to look Bob Hanlon squarely in the face and tell him what I think of him. For twelve years past I have been cultivating weeds and trying to fool myself with the idea that some time or other I should reap from them a harvest of wheat. Now the spring-time of my life is gone and the harvest of the weeds is at hand."

"You are in a bad mood, Bob —"



"YOU ARE IN A BAD MOOD."

"I am simply in a condition to see myself as others must see me. What has my life been thus far? I have been tolerated in the office — don't shake your head; you know tolerated is the proper word — I have been given a salary. My work has been done in a slip-shod way and without spirit or purpose. While I have stood still, you have gone upward, and now occupy a high position in the house. You have done it because you are not the scatter-brain that I am."

"You are too hard on yourself, Bob. Everyone about the office likes you, and you are elsewhere popular and have many

warm friends. You are certainly much mistaken if you suppose they have the same contempt for you that you seem to have for yourself."

"Very good. You are one of my friends, Jack, and you have been a better friend than I deserve. Now will you tell me one thing in which I have excelled?"

"Why — really — it may be difficulty to point out just where your greatest strength lies —"

"Very difficult indeed," answered Bob, bitterly, "for the very good reasons that there are no strong points to discover. You call me a good fellow, but what genius does it require to be a good fellow? Do as everybody wants you, be a supple instrument in the hands of everyone, and of course you are a good fellow. I wish I were not such a good-natured nobody. I wish I could show some indications of moral strength. Why, I even envy that drunken Dick Johnson. He is in the gutter half the time, but when he gets drunk he does it with a vengeance. When he is sober, what a splendid workman he is. He works just as he gets drunk—no half-way measures about it, but with his whole life thrown into it. I'd rather have a few vices and know that I possessed some force than be the namby-pamby, gentle creature that I am, going through life trying to drive spikes with a tack hammer!"

Jack was grieved at his friend's distress, but what could he say? Bob had, as he asserted, pictured himself as others saw him. Jack could not truthfully say that he was indispensable to the business. He could not even say that his work had always given satisfaction, for Bob's wits frequently went wool-gathering while he was at work in the office, and the mind and body must not be too far separated to work harmoniously. Diffusiveness was the weak point in Bob's character.

"Well, Bob," said Jack, after a little reflection, "let's admit, for argument's sake, that you have your faults — that you haven't concentrated the powers of your mind as you should have done — does it necessarily follow that no improvement is possible? You have a fine mental organization. I can say that most unreservedly; and, with your mind put under proper discipline and restraint, I see nothing in the way of your making a success of almost anything you may undertake."

"There is only this in the way, that the formative period of my life is almost passed. My habits have been cultivated, have grown and have become fixed. Seven years ago, Jack, we each of us planted a memorial tree in the garden. They were both alike and seemingly perfect, sound and straight. You attended to yours carefully. You kept the limbs well trimmed and you compelled it to grow in a symmetrical shape. It is to-day a beautiful tree and hangs laden with choice fruit. My tree was allowed to run wild. It became bent, and as no one attempted to straighten it, it grew up a deformed tree. Its vitality run to waste in a tangled mass of branches. It bears some fruit, but it is small and scrawny. Those trees, Jack, typify our lives. Perhaps I can prune my tree; straighten it up and graft new scions on the trunk, but I never can make it a shapely tree, and it may be too old to undergo such a thorough reconstruction as may be necessary."

Bob coughed, and Jack then noticed that he was looking thin and pale. Strange that he had never noticed this before, but now that he examined his friend's face, he saw that the cheeks were sunken and the cheek bones prominent. His eyes were very bright, however, but this was no doubt due to the excitement into which he had worked himself.

"My dear Bob," said Jack, anxiously, "I am afraid you are not well."

"O, don't pay any attention to that little cough," replied Bob, hastily. "I've been troubled with that a long time."

The door bell just then rang, and a note was brought in to Jack. It was from Mr. Williamson urging him to come immediately to the office, as important business had come up.



## Chapter XXXII.

### A CRITICAL CONDITION.



ACK was greatly surprised when he entered the office and noticed the strange appearance of Mr. Williamson. He sat before the grate looking moodily into the fire, and so abstracted that he did not observe Jack's entrance. He was pale, and the expression of his features denoted that

some unusually heavy trouble was oppressing his mind. He heaved a deep sigh, and his fingers toyed with his watch chain. Jack paused for a moment and watched the old man carefully. He felt intuitively that it was no ordinary business trouble which Mr. Williamson had encountered, for his was a buoyant, elastic nature, and in meeting and conquering difficulties he was brave almost to rashness.

Finding that he must rouse him from his reverie, Jack stepped up and placed his hand on Mr. Williamson's shoulder. He started nervously, and looked up to Jack with a frightened expression of countenance.

" You are in trouble, Mr. Williamson," observed Jack.

" Yes," he answered slowly, dropping his gaze into the fire. " Yes, Jack, I am worried a little, and thinking your young, vigorous mind might help me to understand some things which are now all in a fog, I sent for you. I hope I did not put you to any inconvenience."

" Not at all," answered Jack, " I was entirely unengaged, and in any event I should consider anything I might be able to do for you paramount to everything else."

" Thank you, Jack, you are very kind. You have always been faithful to my interests, and this is why I select you to be a sharer of my troubles and burdens."

" I trust nothing very serious has occurred, sir? "

"I wish I could feel that such were the case, but the trouble that oppresses me now is of a two-fold nature. It is a business trouble, but it is — something deeper — something deeper."

Mr. Williamson paused and rubbed his hands thoughtfully. He then resumed :

"Jack, you have been my confidential clerk in all respects but one. You have never been shown a balance sheet of the business. You have never looked over the private ledger, and hence you have never been made acquainted with the actual condition of the business."

"Very true," replied Jack, "but I have had no curiosity in that direction. I knew enough of the business to see that it was steadily growing and prospering, and while Mr. Noel had charge of the books, of course we all knew that that department of the business could not be in better hands."

"Exactly, Mr. Noel has worked long and faithfully, and has been identified with the business since the first invoice came in. But, Jack, you have been working under an illusion. The business, for a number of years, has lost — lost heavily!"

"You surprise me! Surely this seems incredible!"

"I am at a loss to account for it myself, but Mr. Noel has shown me the facts and figures, and the humiliating truth was only too plain."

"But how can it be? Wherein have we lost? We have made but very few bad debts, and they were insignificant in amount. Our expenses, I think, have been reasonable and within bounds. We certainly have not lost by a decline in prices, and our goods have been sold at a fair profit. How is it possible that the business has sustained heavy losses?"

Mr. Williamson shook his head in great perplexity, and after a short pause observed :

"You know, Jack, that my weak point is bookkeeping. It sets my brain buzzing to look over anything containing a column of figures. I have left the books entirely to Mr. Noel. Still, when it is shown to me that my net worth this year is fifteen thousand dollars less than it was last year, I cannot avoid the conclusion that I have lost money somewhere."

"Yes, but a double-entry set of books shows something more than the mere fact that you have lost or gained. It shows the

source of loss and the avenue of every gain. Has n't Mr. Noel made a statement for you of the accounts showing losses and gains?"

"O, I presume he has ; but, of course, I could n't make head nor tail of a complicated balance sheet. But there is no use in discussing these points now. There are ugly facts staring us in the face. We have lost money, but more than that, we have an unusual amount of paper to meet shortly. Strangely enough it happens to accumulate just at a time when our customers' accounts are not due, and we have nothing to realize on."

"But how does it happen that these notes were given so as to fall due at such a time ?"

"Ah ! there it is ! Mr. Noel is the most careful and methodical man in the world, but I can't help feeling that he made a little error in judgment when he made these notes without noticing that they would all fall due at an inconvenient time. Of course it is a chance affair that might never happen again, but it is very unfortunate all the same."

"And what is the whole amount of paper that must be taken care of ?"

"One hundred and ten thousand dollars."

Jack whistled and frowned.

"And how much money have you in the bank ?"

"About fifteen thousand."

"What amount of notes have you that you can get discounted ?"

"Not over sixty thousand. You see it is n't time for the customers' notes to be sent in. But even if we had more notes we could not realize on them at this time, for the banks have n't the money to loan."

Jack paced the floor in great perplexity. "I've always enjoyed having hard problems presented to me," he observed, "but this suits me a little too well. We must manage to tide over this affair in some way, but how ?"

"Only one way has offered itself thus far, and that — O, my God !" suddenly exclaimed Mr. Williamson, pressing his head between his hands.

What could this strange agitation mean? Could Mr. Williamson contemplate the perpetration of some crime? Impos-

sible! He would die first. And yet the means of relief presented could not be considered without a shudder on his part.

Jack was at a loss what to say. He was anxious to know just what this dreadful alternative was, but he did not wish to appear inquisitive, or to press questions which Mr. Williamson might not desire to answer.

"I infer," said Jack, at length, "that the only remedy which seems to be now at your command is objectionable—"

"Objectionable!" interrupted Mr. Williamson, "it is outrageous! it is villainous! Excuse me, Jack, for this outburst. I am hardly myself to-night, and my nerves are all unstrung. I have scarcely eaten or slept for the last forty-eight hours, and in consequence am nearly prostrated. But I am feeling better than I did. It does me good to talk to you, and I will ease my mind and make you acquainted with the situation by telling you all without reservation."

"Your confidence will be considered sacred."

"I know that, Jack, and I know, too, that no one is so competent to extricate me from my unfortunate tangle as you. This is not the first time I have had these embarrassments. Heretofore, however, they have given me but little trouble, thanks to a good, kind friend who has stood by me through thick and thin. I refer to Mr. Noel. Being a single man, with no vicious or expensive habits, he has been able to amass quite a respectable little fortune while he has been with me. He is quite economical, very prudent and extremely cautious. His investments have all been made with excellent good judgment, and he has the advantage over me of being a thorough bookkeeper and understanding his own business thoroughly. Heretofore when I have found myself in a tight place, Mr. Noel has come forward with funds to help me out. I am owing him a considerable sum of money which represents these advances, and all the security he has required was my simple note of hand."

"And has he no money at his disposal now?" asked Jack.

"Yes, he has money, and it is ready for me the moment I sanction the condition on which it is to be advanced."

"Then there are abjectionable conditions?"

"Not so far as Mr. Noel is concerned. His motives are pure and his intentions as straight and honorable as they are in every-

thing he has ever done. Perhaps I do not state him right. He does not exact any conditions. He only tells me that he will be able to come to my relief if certain things come to pass. It isn't a bribe nor a threat — no, no — and yet my soul recoils with horror when I think of it! But I must not keep you longer in suspense. Mr. Noel has confided to me the fact that he loves Elsie, and if he cannot make **her** his wife, he must leave this part of the world forever. He has said nothing to Elsie. He is too manly to do this without consulting me first. He realizes that he is much older than she, but still he is not yet on the down-grade of life. In fact, he is hardly in his prime. Now understand, he is willing to loan me the money to tide me over this trouble, if he knows that he is going to stay here. But if Elsie does not encourage his suit, then he says he must convert all his property into money and try to forget his life's greatest sorrow in a foreign land. You understand his situation now, Jack."

"Yes — I think I understand it," answered Jack.

"Now," continued Mr. Williamson, "while I fully realize the purity of Mr. Noel's motives, I cannot help the feeling that when I influence Elsie to accept Mr. Noel's addresses, I am bartering her for money. Heaven knows the riches of the world wouldn't buy the small joint of her little finger, and it makes me feel contemptible and hate myself when I think of any advantage I may secure by giving her into the keeping of another, no matter how good and noble he may be. Mr. Noel wishes me to talk with Elsie and explain the situation fully, thinking it would have more influence upon her, coming from me. But I declare I can't force myself to it — it seems impossible!"

Jack had nothing to say.

"It occurred to me, however," resumed Mr. Williamson, "that you, being a warm friend of Elsie's, might broach the subject to her and learn her feelings in the matter. You have excellent taste and a happy way of expressing things so as to produce the best effect. Elsie has a high regard for you and will take kindly any advice you may give or suggestions you may offer. I don't wish that she should feel that any effort is being made to force her inclinations — she must feel that she is per-

fectedly free to decide according to the dictates of her own heart. Now, Jack, this is asking a great deal of you, but will you undertake this mission for me?"

"I will do the best I can for you," answered Jack.

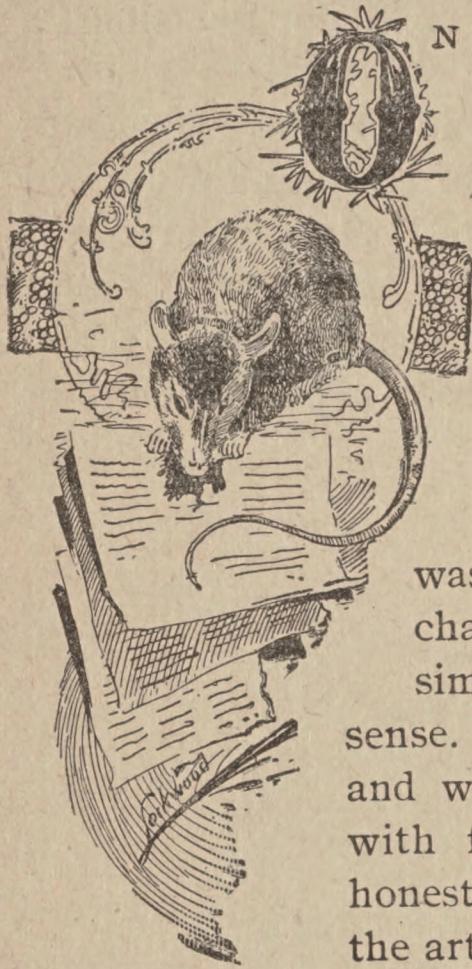
"Then that is the best anyone can do. There is no one so competent to execute this delicate errand as yourself. Call on Elsie at once. Handle the matter according to your best judgment, and whatever the result may be I shall not question its wisdom."

Jack took his leave, and with his brain in a strange tumult of excitement, started out in the fulfillment of the peculiar mission entrusted to him. He had a great deal of coolness and assurance, had a pleasing address, and heretofore had found no difficulty in expressing himself, but his heart was beating a tattoo when he ascended the steps of the Williamson mansion and rang the door-bell.



## Chapter XXXIII.

### A STARTLING CHARGE.



In a former occasion Jack tersely described Elsie Williamson as a boyish sort of a girl, and he might now with equal force have described her as a manly young lady. I do not propose now to picture to the reader the common type of heroine, for Elsie was in many ways a most uncommon girl. She was handsome, there was no question about that, but her beauty had not spoiled her. She was said to possess many singular traits of character, but these eccentricities were simply the manifestations of innate good sense. She was healthy, active and energetic, and whatever she undertook to do was done with force and enthusiasm. Elsie was open, honest and straightforward and did not know the art of dissimulation. She used neither paint nor powder. Nature painted her cheeks better than the most skillful artist could have done it, and, moreover, Elsie felt that it was just as bad to paint a lie on the cheeks as to tell it with the tongue. Queer girl, wasn't she?

On that eventful evening when Jack called to communicate to Elsie the nature of the troubles in which her father had become involved, and to suggest the way in which she might be instrumental in affording relief, she was sitting at the organ singing some soft little ballad. Elsie was fond of music, but she couldn't shriek by note. Her music was melody, and was indescribably charming in its effect. Perhaps it would not have satisfied a musical critic, but certainly no one with any ear for melody could listen to her singing and playing without being charmed.

On Jack's entrance she rose and greeted him cordially.

"I am really glad you came, Jack," she observed, in the most hearty and unaffected manner. "I was feeling terribly lonely, and pa hasn't been in the house for several evenings—and that reminds me—he is in some trouble. I know it. He tries to appear gay and cheerful when he is at home, but it is all forced. He is worried about something, Jack; do you know what it is?"

"I think I do, Elsie," answered Jack, greatly relieved that the subject had been precipitated upon him, without subjecting him to the embarrassment of introducing it. "Your father *is* in trouble, and my visit here to-night is in connection with that very subject."

"Is it a business trouble?" asked Elsie.

"Primarily it is. The financial affairs of the house are in a queerly complicated state, and as I only learned the condition of affairs to-night, I am not yet quite able to comprehend them myself."

"But I thought you were my father's confidential clerk, Jack, and understood all about the workings of the business."

"True; I am his confidential clerk, and I think he tells me all about the business that he knows himself, but the financial affairs, except in a general way, neither of us has had anything to do with. Mr. Noel attends to that department of the business, and, of course, we felt perfectly satisfied while it was in such safe hands."

"Yes, Mr. Noel has always enjoyed the confidence of every one, and I suppose he is a most excellent bookkeeper. I don't like him though, I'm frank enough to admit."

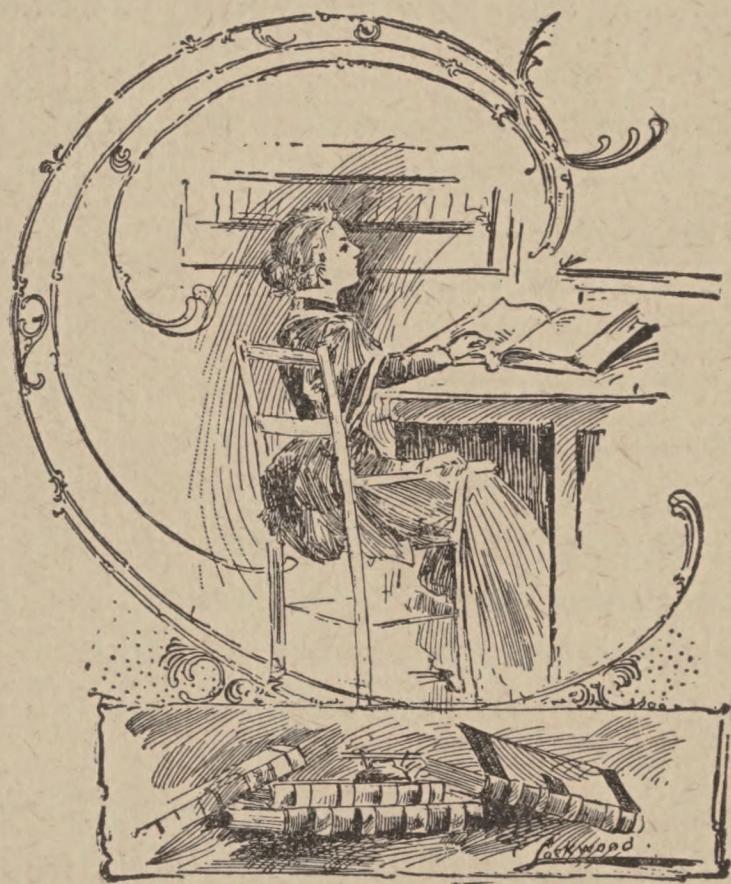
"Indeed! What possible grounds can you have for disliking Mr. Noel?"

"No reasonable ones, I suppose, and perhaps I am very childish and foolish, but I can't help it. You may remember that I took a course in a business college last summer, and became quite an enthusiast on bookkeeping. Well, I fancied I knew something about practical bookkeeping, but still I was anxious to put my knowledge to a practical test, so I called on Mr. Noel and asked him to allow me to keep a duplicate set of books from his records and compare balances with him at the

end of the month, and don't you think the hateful old thing would n't let me do it!"

"Is it possible? I am very much surprised! What possible reason could he give for refusing so simple a request?"

"Oh, he gave scores of reasons in that smooth, polite way of his. One was, I remember, the peculiar views he professed to hold regarding the sacredness of the trusts confided to him which prevented him from allowing any one, aside from my father, any opportunity for becoming possessed of facts which should be considered confidential — and all that."



"Well," answered Jack, "that is Mr. Noel all over. He is the soul of honor, and is conscientious to a scruple. Of course he had no means of knowing how well guarded your own duplicate books might be, and a bookkeeper cannot guard the business secrets of the house too jealously."

"Oh, he was in the right, I suppose, but still I think he might have allowed me to look over his books just to see if I could get any new points in accounts, but he would n't give me that little privilege."

"Mr. Noel possesses more firmness than I do," answered Jack, smiling. "I am afraid I could not have withstood your opportunities under similar circumstances. Mr. Noel may have been unnecessarily guarded in this instance, but better this extreme than the other."

"But what is the immediate trouble in the house, and what effect is it going to have?"

"The immediate cause of anxiety is that we have a large amount of paper to meet shortly, and have not sufficient funds on hand to provide for it."

"How does it all happen to become due at this particular time?"

"Ah! that is something I don't quite understand myself. As I explained to you, I am unfamiliar with the financial affairs of the house. I supposed until to-night that our business was in a highly prosperous condition, and had been for some time, but I find now that I was mistaken. We have been losing money for a long time."

"That is very strange," answered Elsie. "I have never heard even a hint of this before."

"Nor have I. The business has certainly been growing and expanding, and yet your father assures me that we have sustained heavy losses."

"And is this the first time you have got in this financial straight?"

"No, it seems that we have been in this condition before, but the difficulties have been bridged over."

"How?"

"By the kindness of Mr. Noel, the man who has awakened your serious displeasure. He has advanced your father money from his own funds to tide him over his difficulties."

"And has his money given out, so that he cannot continue his favors?"

"No, he still has money, but—but—" Jack hesitated and became at once very nervous; the crisis was at hand.

"But what, Jack?" asked Elsie, looking him full in the face.

"Elsie," pleaded Jack, "give me just a moment in which to arrange my thoughts. I hardly know how to communicate to

you what I *must* do, but which I wish to heaven I had never undertaken. But I am sent here by your father — your father, Elsie, who loves you better than all earthly possessions, and would lose his whole business and his own life with it rather than have a hair of your head injured."

"Well, upon my word, Jack, I don't see what all this outburst of sentiment has to do with father's business troubles.



"THERE IS THE DOOR, SIR."

What possible connection can I have with them or how is it in my power to alleviate them?"

"It *is* in your power, Elsie, for — I must out with it if it kills me — Mr. Noel loves you, Elsie, and he cannot make any more advances unless you will promise to be his wife!"

Elsie was on her feet in an instant, her cheeks crimson and her eyes fairly blazing. Stamping her foot she exclaimed in

tones that made Jack's ears tingle: "And you dare, Jack Wharton, to come here with such an infamous, insulting proposal? There is the door, sir. When I want any of your valuable counsel I will send for you!"

She pointed to the door, and looked a veritable little queen of tragedy. Jack was literally overwhelmed, and for once seemed crushed and utterly unable to assume the defensive. He stood for a moment looking foolish enough, for he realized now the awful extent to which he had "put his foot in it."

"Elsie," he began, "do allow me just one word of explanation. I was too abrupt, and you have n't given me a chance to finish what I was going to say. Will you not listen to me for just a moment?"

"Go on, sir," replied Elsie, coldly.

"That is," answered Jack, confusedly, "go on — out of the room or go on with my explanation?"

"Explain."

"Then, Elsie, let me impress upon your mind that I came with this message merely in the discharge of a duty. I ought not to have consented to it, I know it — but your father, Elsie, your poor, troubled father wanted to know just what your feeling might be towards Mr. Noel —"

"Well, sir, I think you are well enough posted now to go back and tell him!"

"Elsie, Elsie, do show me a little mercy!" pleaded Jack. "Remember I am only an ambassador, not an advocate — no, no! Your father, too, wishes it distinctly understood that you are not to consider him, but to follow the dictates of your own heart. He does not wish to bargain you away, but you know how highly he regards Mr. Noel, and he felt that if you had any inclination to encourage Mr. Noel's addresses that it would not be improper for you to know the circumstances in which he finds himself placed."

"Why did that paragon of human excellence choose to make his proposition through a proxy?" asked Elsie.

"He knows nothing about my being sent here on this errand. This was a plan of your father's which I, in a moment of weakness, undertook to carry out. Now, Elsie, do please be your own generous self again. I am heartily ashamed of my part in this

miserable affair, but I did it from the best of motives, inconsiderately, of course, but still with the desire to help your father, who has been such a good friend to me that I would do anything, however preposterous and foolhardy, if it would do him a service."

Elsie could not resist the pathos of Jack's appeal. Her lips quivered, tears started to her eyes, and putting her hand in Jack's she said : "Jack I see you are not to blame, and have been doing what you thought was for the best, but how could you, *could* you, be such an idiot?"

This conundrum was a poser, and Jack was forced to give it up.

But by some queer instinct he could not give up her hand, and there is no telling how long he would have held it if Elsie had not gently withdrawn it.

Just then steps were heard in the hall, and after what seemed to be a pause of uncertainty, the door opened and Mr. Williamson slowly entered the room. An interesting tableau met his eye—Elsie in tears, and Jack, with the most foolish expression on his countenance that had ever been seen on it before, was standing twirling his fingers.

As Elsie looked up into her father's troubled face, all the remains of indignation melted away, and springing up she flung her arms around his neck, exclaiming :

"O, pa, why couldn't you have told me of your troubles before? Am I such a weak, pitiful thing that I cannot understand your difficulties, and understanding cannot give you any help?"

"Then I am too late, Jack; you have told her all, have you?" said Mr. Williamson.

"Elsie knows all," answered Jack.

"I hoped to reach the house in time to recall the message I entrusted you with. After you left, and I considered fully the nature of what I had authorized you to communicate, my soul recoiled at the very thought of securing an advantage by any sacrifice made by Elsie. My dear little girl," continued Mr. Williamson, stroking Elsie's hair, "consider the message which Jack took from me as something not coming from your father, but from a weak, old man whose brain was temporarily para-

lyzed with trouble. Do n't attach the least importance to it. Your heart is your own, my darling. Place it where it will find you the most happiness."

"There, there, papa," answered Elsie, "do n't blame yourself when there is no occasion for it. Your motives were good and pure — they always are — but Jack ought to have known better, the foolish fellow. I did think he had more sense."

"But, Elsie, dear," said Mr. Williamson, "Jack is in nowise to blame. He simply conveyed my message as a matter of kindness to me. Do n't attach any blame to him, for surely he does n't deserve it."

"Well, perhaps he does n't, and I hope he will excuse me, but I can't help thinking he ought to have known better. Surely he is old enough to have some little discretion!"

Why was Elsie so angry at Jack? Poor fellow, he felt badly punished for a fault which he had committed but could n't understand.

"But now," said Elsie, resuming her old spirited manner, "while we three are together, let us talk this matter over. I want to understand more than I do now. Sit down, Jack. You deserve to be sent home for your incorrigible stupidity, so you do, but perhaps you have n't lost quite all of your good sense. I have heard pa say, when speaking of the business, that people would say in after years 'this is the house that Jack built.' Of course you have done well, Jack. You have built up the house, but do n't you remember the old nursery jingle about a certain house that Jack built? One part of it says: 'This is the rat that ate the malt that lay in the house that Jack built.' Now there's a rat in your house, Jack, and what are we going to do about it? Why, 'this is the cat that *caught* the rat that ate the malt that lay in the house that Jack built.' Papa, you used to call me Puss when I was little. I am older now, and perhaps I can successfully assume the role of a cat?"

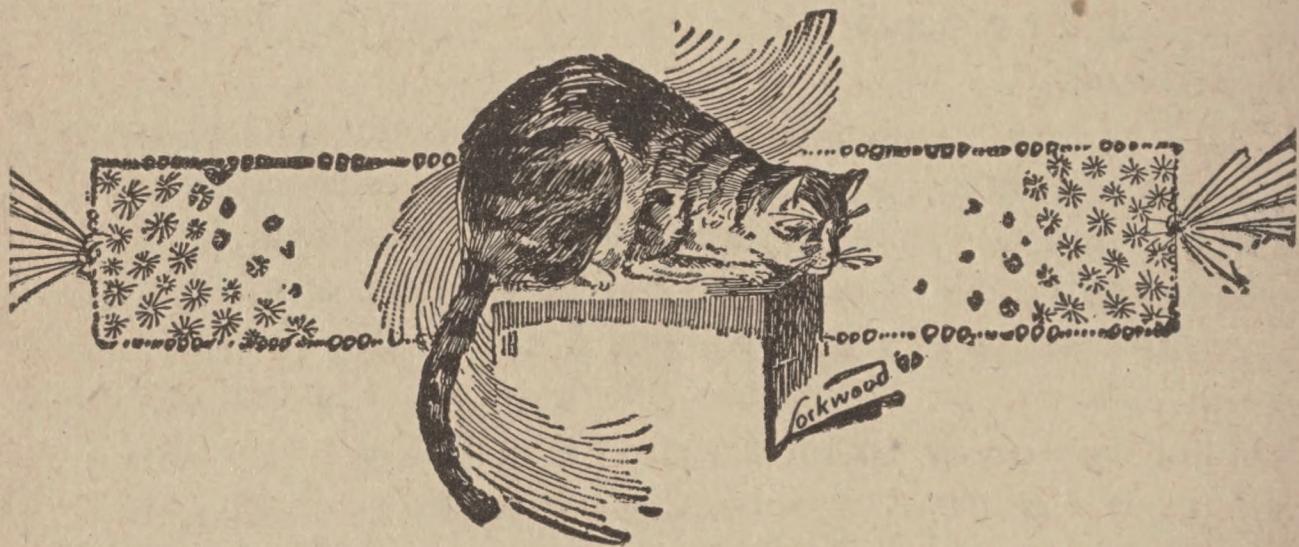
"What in the world are you coming at, Elsie?" asked Mr. Williamson.

"Just this: You and Jack have been blinded, deceived and robbed. A rat has been carrying away your hoarded store. The rat is a soft and sleek fellow, and you both imagine he is a weasel who is employed to keep other rats away. Now you will

call me all the abusive names that I have bestowed upon Jack, but I know, I tell you I *know*, that the rat is in your office, and his name is —

“ Yes, yes, his name, Elsie ? ”

“ **GEORGE NOEL !** ”



## Chapter XXXIV.

### HUNTING THE RAT.



ELSIE's astounding charge produced an effect in the minds of Mr. Williamson and Jack which no words can adequately describe. Mr. Williamson was first dazed, then astounded, and then indignant. What ! the cherished friend of long years, the main prop and support of the house of John Williamson, charged with the grave crime of embezzlement by a young girl, and that girl his own daughter ? It was preposterous, heartless and ungrateful !

Mr. Williamson's face flushed and his voice trembled as he said : " Elsie, I feel deeply humiliated that a daughter of mine should so far forget herself and the respect due to her father as to give utterance to a grave slander against one of his best and dearest friends, a slander founded on no facts, but rather instigated by a dislike which is the result of a capricious whim. I hope Jack will not let these wild assertions have any influence with him, for surely nothing should be listened to so monstrously, outrageously unjust ! "

" Go on, pa," returned Elsie, coolly, " blow yourself cold and then we will come down to business again. I shall not reproach you with doing me a great injustice by intimating that I was capable of the baseness of striking a death blow to a man's reputation without having more warrant than personal dislike. When you are willing to listen to a little plain, hard reason, I think I can show you that I did not make these charges, which you are pleased to term preposterous and unjust, without some few little facts to sustain them."

"What you consider reasons," returned Mr. Williamson, coldly, "are very likely but a slight justification for the serious charges you have made against Mr. Noel, but I am willing to listen to you, and give you the full benefit of all that you can urge in your own defense."

"And Jack," said Elsie, turning to that discomfited individual, "are you willing to accord me the same gracious privilege?"

"Indeed, Elsie," answered Jack, "I am more than anxious to hear what you have to communicate. I must confess I do not as yet share your convictions regarding the dishonesty of Mr. Noel, but I have the most implicit confidence in your good sense, and know you would not make such a charge without having some evidence to warrant you."

"Many thanks for your good opinion, Jack, and if it should be proved that I have done Mr. Noel a great injustice, and if, as a quite natural consequence, my heart should so soften toward him as to save the house in the manner you wish me to, by marrying that great philanthropist, you shall be invited to the wedding, Jack, and do n't forget it, please!"

Jack winced and blushed as these merciless sallies were directed against him, but Elsie was cool and collected. Mr. Williamson colored and bit his lip, and Elsie resumed:

"I told you, I believe, that I had studied bookkeeping, and fancied I knew something about accounts. I told you, too, that I requested Mr. Noel to allow me the privilege of keeping a duplicate set of books of the house and tallying with him at the end of each month. I told you that he refused my request."

"There was nothing improper in that," observed Mr. Williamson. "Mr. Noel considers the books of the house a sacred trust—"

"O, yes, I know, sacred to his own purposes; but I do n't give this circumstance as any reason for my suspicions — my convictions rather. I thought but little about that. I considered Mr. Noel unnecessarily churlish, but I did n't blame him for it, or attribute to him any wrong motives. But it happened one day that I was in the office and Mr. Noel happened to be out. His cash book was on the desk and I opened it. I wanted to steal, too, but I was after ideas, and not money. Almost

mechanically, I commenced adding up the columns, for I do love to add figures, although it may be unladylike in me to confess to such an accomplishment. You are probably aware—if Mr. Noel grants you the privilege of seeing the books at all—that he keeps a special column cash book, the items of sales and interest being kept in columns by themselves and then extended into the general column to be posted at the end of the month. It is



"IT WAS AN ERROR, CERTAIN AND SURE."

a labor-saving arrangement, and a very good one, but it affords a good plan for covering up frauds, as I shall show you. Now, in adding up one of these special columns on a page where there were a great many entries, I discovered an error of one thousand dollars in the footing. It was on the 'receipts' side of the cash book, and it was one thousand dollars too small. Thinking I must be mistaken, I added and re-added it, finally proving it by casting out the nines. But it was an error, certain and sure.

I then looked over the other pages to see if the error had been noted and corrected, but it had not. I then examined the opposite side of the cash book to see if any balancing error had been made which would prevent this one from being noticed, but I failed to discover any. Now such an error would inevitably throw the cash out of balance and show it one thousand dollars 'over' at night, but I looked at his cash tally and it balanced to a cent. Now what became of that thousand dollars?"

"Well, Elsie," said Mr. Williamson, "I am glad in one sense that you have adduced some evidence which might have some little plausibility against any other person than Mr. Noel. But I incline to the belief that if you should go over those additions again you would find them all right. Mr. Noel is a *very* correct bookkeeper. I cannot remember when an error has ever been discovered in any of the many statements he sends out. In fact, his wonderful correctness is noticed by every one who has dealings with the house."

"I am glad to hear you tell me that," answered Elsie. "You are helping me to argue my case by so doing. If he is so wonderfully correct in his dealings with outside parties his correctness should be manifested in his dealings with the house. But the little error of one thousand dollars was not all. A few pages further on was another little error of three hundred dollars. This time it was in the expense column, on the disbursement page of the cash book, and the footing was *just three hundred dollars too large*. The cash at night should have been 'over' three hundred dollars, but it was not. What became of that three hundred dollars?"

Mr. Williamson frowned, and then arose and commenced pacing the floor. He was at a loss how to reply to the direct logic of Elsie's facts. Still his faith in Mr. Noel was unshaken. The confidence established through the intercourse of years was too strong a structure to be shattered by a few blows.

"Jack," said Mr. Williamson, "you are a good bookkeeper, what explanations can you offer to the discrepancies Elsie claims to have discovered?"

"Keeping Mr. Noel out of sight," answered Jack, "and judging the facts from a bookkeeping standpoint, the inference of fraud is inevitable. Still this conclusion does not necessarily

follow. In the item of one thousand dollars the error might have occurred in this way: Some entry may have been one thousand dollars too large and the error in the footing would just offset it and produce no effect on the cash balance."

"I thought of that," said Elsie, "but there were no items over one thousand dollars in that column on that page; so that theory is untenable. I gave Mr. Noel all the credit I could and, until recently, thought that I must be mistaken myself, but now look at the condition of the house. You have had a large business and apparently a prosperous one. You have been prudent, you have made few bad debts, you have not overstocked yourselves; all this has been told me time and again. Now it appears you have lost money. Where has it gone? Double entry bookkeeping requires that the source of every gain and the cause of every loss should be shown. But you have lost money and you don't know how. Mr. Noel, on the other hand, has made money, and I'll venture to say you don't know how. He has had only a salary, but he has saved enough out of it to be a banker on a large scale for the house of John Williamson, and now promises to save it from ruin if he can virtually own it, and have the proprietor's daughter thrown in."

"For heaven's sake, Elsie," exclaimed Mr. Williamson, "don't say any more or I shall become distracted! This is becoming horrible. I don't admit that you are right. I can't until much stronger evidence is afforded me. It is all a mistake — it must be —"

"Yes," interrupted Elsie, "it *is* a mistake. This blind confidence in any one man is a mistake. But I won't ask you to pronounce judgment on the evidence I have given you. Give me a chance to produce more."

"That is only a reasonable request, but how?"

"Give me a chance to make a further examination of the books."

"But how can this be done? Mr. Noel, we know, objects to having the books inspected by any one outside of the house, and if I insisted upon your doing it, it might imply that I suspected him."

"Then let me have a chance to get into the office nights or Sundays when he will not be there."

"But the books are kept in the vault, and Mr. Noel is the only one who has the combination."

"Mr. Noel has your confidence, most surely. You cannot even examine your own property without asking his leave. Jack, why have n't you had the combination? Pa has some confidence in you, surely."

"I have a key to the inside door," answered Jack, "and as I do not have occasion to go to the vault except during business hours, I have not been put to any inconvenience."

Elsie tapped her foot impatiently and was silent for a few moments. Then looking up she exclaimed: "Jack, you must get that combination."

"Very good; suggest a plan by which I can get it."

"Why, you stupid fellow, am I to do all the planning? Years ago, when you were only an office boy, you were a master hand at concocting schemes to meet all sorts of emergencies. Have you forgotten how you recovered my lost heart—that is—the steel one attached to the necklace," explained Elsie, blushing.

"Indeed, I have not forgotten it," answered Jack, "and I'll make an effort to regain my lost reputation. I'll get that combination, Elsie. I won't take any oath to that effect, or make a vow to take neither food nor water until I accomplish my purpose, but—I'll have that combination!"

"Bravo, Jack! when you talk that way I know you mean business."

"Moreover, Elsie, this must be sifted to the bottom. There must be no half-way measures about it. Mr. Noel's innocence or his guilt must be firmly established. We will get possession of the books, Elsie, and we will check them over. Excuse me, Mr. Williamson, for announcing these plans without first getting your approval, but I am sure that you must see that it is only right and proper that an investigation be at once made."

"You are quite right, Jack. I place the matter entirely in your hands. Do as it seems best to you. My head is all in a whirl, and I am losing confidence in my ability to make a proper estimate on human nature. If Mr. Noel is the unprincipled scoundrel—but pshaw! how can I entertain the thought so far as to give utterance to an 'if?'"

"Time will prove all things," answered Jack. "And, now, Elsie, what do you say to an evening at the opera? A little diversion from these perplexing cares may be of benefit to us."

"Very good, Jack, we'll go to the opera to-night. The last time I went, Bob Hanlon was my escort and I confess I enjoyed his pleasure as much as I did the music. During the whole performance he seemed like one entranced, and he confessed to me going home that he could not conceive of heaven having any higher happiness for him than he had that evening experienced. You know the dear fellow is quite an enthusiast."

"Yes, but I was not aware that he carried his enthusiasm to such heights on music."

"Well, I presume it might be attributed to both the music and the surroundings."

"Exactly," responded Jack, dryly, "to the surroundings."

"But that reminds me," said Elsie, "I have n't seen Bob for some time. Where is he keeping himself nowadays?"

"Bob is not well, and I confess I am beginning to feel anxious about him. He has a troublesome cough and I can see from some cause he is getting weaker every day. The difficulty is he won't admit that anything is the matter with him. But something must be done for him. I'm afraid, too, that his mind is oppressed with some trouble. He communes with himself too much. He is not the Bob Hanlon he once was."

"Poor boy!" said Elsie, with a sigh, "a better hearted and truer friend never lived. I always thought so much of Bob, and he has n't been here for ever so long. I hope I have done nothing to offend him. I will call on his mother some day."

"Do," said Jack. "An angel's visit will do him more good than the doctor's."

"No nonsense, Jack," commanded Elsie.



## Chapter XXXV.

### WHAT THE OPERA REVEALED.



JACK and Elsie were late in arriving at the opera, but were just in time to witness the first appearance on the stage of the prima donna, who straightway carried them up into the higher realms of music. Jack, as in duty bound, applauded the fair queen of song, but in his secret heart he felt that there was far more soul-stirring melody in "Home, Sweet Home," as Elsie sang it, than in an entire opera of Italian musical pyrotechnics.

Moreover, Jack's mind was not on the performance on the stage. He was rehearsing a drama in his own mind, and the hero of that drama was in a perilous position. He had pledged himself to accomplish a very difficult thing without any conception whatever of the ways and means for doing it.

"How can I possibly get that combination?" Jack asked himself over and over again, without being rewarded with even a hint or a suggestion. "I cannot ask Mr. Noel for it, for I must do nothing to arouse his suspicions. Besides, I don't know that he would give it to me if I did ask him."

"Jack," said Elsie, "why don't you use your opera glass? You seem to be very unsusceptible to-night to the charms of the diva. Do look at her and catch the full expression of that manufactured smile."

Jack complied and raised the glass to his eyes. He gazed for a moment at the fair vision, and then suddenly lowered his glass and stared vacantly at the fat, bald-headed man agitating the bass violin in the orchestra.

Recovering his mental equilibrium, he turned to Elsie and whispered, excitedly :

"I can do it, Elsie!"

"Do what, Jack?" answered Elsie. "Make that horrid noise on the bass viol?" for Jack was again staring vacantly at the fat fiddler.

"No, no," answered Jack, "I'm not thinking of the music at all. But—I know how I can get that combination!"

"Bravo, Jack!" responded Elsie. "And now, do behave yourself and attend to the opera."

Jack obeyed one part of the injunction. He behaved himself, but he certainly did *not* attend to the opera. He was heartily glad when the curtain descended on the last act, and he felt a sense of relief when he was on the way home with Elsie, confiding to her the details of his plan for capturing the combination of the vault.

"How very fortunate it was we went to the opera to-night," said Jack. "The plan that might never have been invented by me was discovered in a moment by the merest accident."

"You are not sure of the practicability of the plan, however?"

"No, success is not a certainty, but to my mind it is a strong probability."

"Will you want my assistance?"

"Certainly, there must be one to note down the numbers while the other calls them off."

"Very good. When shall the experiment be tried?"

"To-morrow morning. Mr. Noel gets to the office about eight o'clock. We will be at our post of observation at least a quarter of an hour before that time. If we don't succeed the first time, we will 'try, try again,' but I am sanguine of success. Anyhow, there is no disgrace in failure."

It was midnight when Jack entered his room at the Hanlon cottage. Somehow he seemed to have a great deal to say to Elsie that night, and when he left her it seemed as if there were many important points that hadn't been talked over. He felt, too, very much dissatisfied with himself about something. When he came to review the events of the day his self-disgust increased. Think what he had done—or attempted to do! He had asked Elsie to sell herself to a man who might prove to be a smooth hypocrite, a fawning sycophant, a black-hearted scoundrel! He, Jack Wharton, who prided himself on having some

business sagacity, had been hoodwinked and blindfolded, and the bandage had been removed from his eyes by a young girl !

But again, suppose Elsie had fallen in with his infamous suggestion, and had agreed to become the wife of Mr. Noel—good gracious ! the thought was simply maddening ! And Elsie, what must she think of him ? Of course she must hold him in utter contempt. She was still complaisant and kind, but that was because she did not consider him of enough importance to justify anger or indignation.

Jack looked in the glass before retiring and shaking his fist at what he saw reflected, he exclaimed : “ You are a pitiful sneak, sir ; a contemptible, pitiful sneak ! You have n’t got good, common sense, and if Elsie thought that you were of any more account than a common whiffet — and a yellow one at that — she would never look at you again, sir ! ”

And a very much disgusted individual crawled into bed and attempted to forget his own contemptible self in sleep. He was a long time wooing the drowsy goddess, but when he did finally fall asleep, a gentle voice seemed to whisper softly in his ear : “ O, Jack, Jack, how could you, *could you*, be such an idiot ! ”



## Chapter XXXVI.

### GETTING THE COMBINATION.



ROOM containing the vault was sixteen feet high, and in the ceiling a register was inserted to carry off the surplus heat and keep the room ventilated. It served the purpose, too, of warming the sample room directly overhead. In this room, over Mr. Noel's desk, and commanding a view of the vault, Jack and Elsie were stationed the next morning long before

eight. Of course, Jack knew that Mr. Noel would not be there before his accustomed time, but then, after all, the time did not hang very heavily on his hands, for Elsie was with him.

Jack had an opera-glass in his hand, and was sighting the vault below through the register.

"Just look through the glass, Elsie," whispered Jack. "See how clear and distinct every notch and figure on the lock shows itself!"

Elsie took in the situation through the opera glass, and handing it back, whispered: "It's splendid. I'm *sure* we shall succeed now."

"Keep your tablet and pencil in readiness, Elsie, and stand pretty close to me, so that you can catch the numbers distinctly as I call them off."

Elsie obediently moved up a little closer, and the vigilant watch was kept up.

"Hark!" whispered Jack, finally, "that's Mr. Noel's step — I know it. Yes, here he is. Ready, Elsie? He is hanging up his hat — now — he is coming to the vault door. Now, Elsie, quick — he has made several quick revolutions to the right — too quick for me to count them. Now he turns slowly to the right and stops at forty-six, now to the left and stops at

thirty-eight, now twice round to the right, stopping at twenty, now to the left, stopping at the open space. Now he turns the handle and the bolt flies back. Have you got it all down, Elsie?"

"All as you gave it to me," answered Elsie. "Right, several times round to forty-six; left, once round to thirty-eight; right, twice round to twenty; left, to open space. Now, if that opens the vault for him, why won't it for us?"

"It will, of course, Elsie. We have got the combination, and the secrets of those books will soon be ours."



"KEEP YOUR PENCIL AND TABLET IN READINESS."

"Our work is done, then, for the present," said Elsie. "I will slip down by the back stairs, and, Jack, you come home to dinner with pa to-day, and we'll discuss the plan of our future operations."

Jack was hardly in a fit condition for business that forenoon. He looked at his watch fifty times, and wondered what made the time pass so slowly. His ideas were not at all fluent, for he hesitated a long time in the composition of the most commonplace business letters, and the eraser was called into requisition many times in correcting slips of the pen. But old Father

Time paid no attention to Jack's fidgeting, but jogged ahead at his customary pace, arriving at the hour of noon at just twelve o'clock, as usual.

Jack sent word to Mrs. Hanlon not to expect him to dinner, and notified Mr. Williamson that he had accepted Elsie's invitation to dine with him.

"Quite right, Jack," responded Mr. Williamson, "but, my boy, you will have to do the honors of the house to-day, for I have an engagement to dine down town to-day with an old friend of mine."

"In that event," answered Jack, "I will postpone my call—"

"Nothing of the kind, Jack. You go on up to the house, for you are Elsie's guest, after all. I wanted to send word to them that I should not be at home to dinner, and you can convey the message for me."

So Jack went alone and dined with Elsie, not feeling so very disappointed after all.

After the dinner, which passed off very pleasantly, Jack and Elsie adjourned to the sitting-room to discuss the plan of the campaign.

"Assuming that our combination to the vault is correct," said Jack, "how and when can we get the books and commence our work of investigation?"

"It must be done nights and Sundays," answered Elsie. "There is no other time when Mr. Noel is not there."

"That reminds me," said Jack. "Mr. Noel conducts a mission Sunday school in some country town and doesn't get back to town until eight o'clock in the evening. Now, unless you have some conscientious scruples about working on Sunday—"

"There is a big ox in the pit," observed Elsie, "and I think we will be justified in making a great effort to get him out, even on Sunday. Let us decide upon next Sunday afternoon to commence our raid upon the rat that ate the malt that lay in the house that Jack built."



## Chapter XXXVII.

### A CALL ON BOB.



N THE evening of the same day that the combination to the vault was discovered Jack was enjoying a pleasant hour with Mrs. Hanlon and Bob. Jack was becoming alarmed over the daily change he noticed in his young friend, for there was no mistaking the indications that Bob's health was failing rapidly. That troublesome cough, which resisted all the efforts made to silence it, was a warning voice, and Jack could not help but realize its significance. Yet Bob sturdily maintained that nothing was the matter with him but a slight cold, which at that season of the year it was difficult to eradicate from the system.

"Bob, my boy," said Jack, "you must wake up and be your old self again. You don't know how much you are missing by burrowing in your little nest here instead of being out in the sunshine."

"Anything particularly stirring lately?" inquired Bob, languidly.

"Nothing perhaps that you would care for, unless it's the opera. I know you are an enthusiast on the subject of music."

"Yes, I confess that music has a wondrous charm for me. Have you been to the opera, Jack?"

"Yes, Elsie and I attended last night — why, Bob, what is the matter? Are you in pain? You are all in a tremble and you look like a ghost!"

"It's only — only — one of those queer spells that come over me occasionally. I don't think my digestion is quite right, Jack, or else it's my liver that is out of order. I shall be better presently. So -- you went to the opera, you say? I hope you enjoyed it?"

"Well, no, I can't say I did particularly, but to confess the truth, my mind was so preoccupied that I couldn't give proper attention to the performance."

"Exactly, I have been to the opera under similar conditions. Mother, you need n't mind about making that toast that I thought I could eat. Of course I *could* eat it, but I think it would tone up my stomach if I should give it a rest to-night. And did — did Miss Elsie seem to enjoy it?"

"Really, Bob," answered Jack, laughing, "I am afraid I made but a sorry cavalier, for Elsie was obliged to administer several rebukes to keep me down to a realizing sense of where I was. I might about as well have been a wooden tobacco sign so far as my ability to entertain was concerned. It was very little of the time that I realized that I had a companion."

Bob became at once much interested, and the trouble occasioned by his disordered liver or stomach suddenly ceased. "Your mind must have been very much preoccupied, Jack," he remarked, "for Elsie is very lively company, and could readily make up for any dullness in the music. I remember one evening when I attended the opera with her, I enjoyed the pleasure she showed in the performance more than I did the performance itself."

"Yes, and are more appreciated as an escort, Bob, than I am."

"What do you mean?" asked Bob, blushing violently.

"Why, Elsie herself told me how much she enjoyed your company, and what a pleasant time she had the last time you were out together."

"Did she really say that, Jack?"

"She certainly did, and what is more, she feels slighted because you have not called on her lately."

"Do you mean to say that she actually expressed a wish that I should call on her?"

"Yes, Bob, in good, plain English."

"But — excuse me, Jack — of course I don't doubt the truth of what you say — can you give me Elsie's exact words?"

"Why, no, Bob," said Jack, laughing. "I am afraid my memory won't serve me quite so faithfully. But I do remember the exact words of one expression she made use of: 'I always thought so much of Bob Hanlon.'"

This was too much for Bob. He jumped up and went to the window, anxiously inspecting for a few moments a board fence,

then he attempted to take a drink out of the wash pitcher, and ended by seizing a newspaper and becoming greatly interested in an article on the tariff, which, for some reason, he was trying to read upside down. Finally he rose, and trying to yawn (which effort was a dismal failure), he called out: "Mother!"

"Yes, Bob," answered Mrs. Hanlon.

"I am feeling so much better, and so ravenously hungry, that I believe I'll have to have that toast, and you may double the usual allowance, please!"



## Chapter XXXVIII.

### THE INVESTIGATION.



HE auspicious day had come. Sunday, the day of rest, was to Elsie and Jack a day of excitement and anxiety, for exactly at one o'clock in the afternoon the assault on the vault was to be made and those mysterious books asked to yield up their secrets.

Jack's great anxiety was about the combination. He felt reasonably certain that he had got the right numbers, but the bare possibility of mistake carried with it the dread that their efforts to open the door would be a failure. But Jack was hopeful and Elsie was confident, which were conditions favorable to success.

"Now, then," said Jack, as he confronted that grim vault door, with the tablet in his hand containing the combination, "let the daring burglary be now attempted, and success to us! A vault broken into on the Sabbath day to detect a crime! Nice line for a newspaper heading, that."

Jack gave the knob several quick turns to the right, and then carefully made the turns as noted on his memorandum. It was a moment of intense anxiety to both Elsie and Jack as the last point was reached, and it was with a trembling hand that Jack seized the handle and attempted to turn it. Alas, it stubbornly resisted his efforts, and Jack's heart sank like lead.

"Something is wrong," said he. "It may be, and I think is, a mistake in the number of revolutions somewhere, for the numbers, I feel quite confident, are right."

"I would n't be surprised," said Elsie, "if the trouble were in the first preliminary turns. Now, I remember one morning I was waiting in the office before Mr. Noel came, and when he arrived and commenced to open the vault, he stood and talked with me for a minute or two, all the time turning this knob to the right. It is quite evident that no particular number of revolutions is required at that stage, so try again, Jack, and give the knob at least a dozen turns before commencing on the combination."

"Of course we won't give up before supper time," said Jack, "so here goes for felonious attempt number two."

Again was the door assaulted, this time with greater deliberation and care, Elsie looking on with breathless interest. As the home point was reached, a sharp little "click" was heard, which seemed to say "come in," and Jack obeyed the summons, for, as he seized the handle, the bolt yielded and the door swung back on its hinges.

It was an accomplished fact, and Jack's first impulse was to do as he used to do when a boy, to relieve himself of the strain of excitement — take a circuit around the room walking on his hands and ending up with a few hand-springs. The presence of Elsie made this method of relief questionable in point of propriety, but noticing Mr. Noel's office jacket hanging over the chair, Jack could not resist the impulse to imagine that Mr. Noel was under it and to straightway jump over his head. The Jack of young manhood had not entirely displaced the Jack of young boyhood.

"Jack, do behave yourself!" commanded Elsie, sharply. "We have no time to lose, and besides to-day is Sunday and such pranks are out of place. Now unlock this second door, and let us get out the books and proceed to business."

"Excuse me, Elsie," said Jack. "My boyish impulses got the better of me. The transition from doubt to perfect success was so sudden. This is the preliminary skirmish, and the victory is ours. Now we will mass our forces for the main attack."

Jack, taking the key from his pocket, unlocked the door and the books of the office were arrayed before them.

"Now, have you thought about the most expeditious way of going to work?" asked Elsie.

"Yes," answered Jack, "I think we should first go through the cash book, for if there is any crookedness it is most likely to appear there."

"But can we both work on it at the same time?"

"Yes, you take the debit and I'll take the credit pages, and when either one strikes a suspicious-looking item we will join in tracing it up."

"But shall we not first run over the additions?"

"Most assuredly, for intentional errors in addition offer a very ready means for covering up frauds. But there are other points we must consider as we proceed. In the accounts with individuals there is but little chance for any crooked manipulations. Just so in bills receivable and bills payable, for we have a ready means of tallying their accuracy. But with the representative accounts, merchandise, expense, interest, insurance, etc., there is a chance for inflating them by fictitious charges, and these we must be on the lookout for."

"Very well. Now where shall we commence?"

"We will commence with the last page in the cash book and work back. And here it is — so now to business."

And two very earnest heads bent over that cash book in the eager search for evidences of fraud.

The columns on the first pages were rapidly added and pronounced correct.

Jack was about to turn over a leaf when Elsie observed:

"You say an error is not likely to occur in a personal account, Jack, but may not false entries be made in Mr. Noel's own individual account? He has here charged himself with three hundred dollars. Why not turn to his account and see if he is properly debited?"

"That is a good suggestion," said Jack, "and we will check up his account as we go along. I will bring out the ledger and we will examine this little item at once. Possibilities, as well as probabilities must be carefully considered."

Jack brought out the ledger and index and turned to Mr. Noel's account.

"Does that item appear to have been posted?" he asked, after an examination.

"It is so indicated on the cash book," answered Elsie.

"It is not charged to Mr. Noel's account, that is certain. What page of the ledger does it refer to?"

"Page four hundred and sixty-five."

"Page four hundred and sixty-five is devoted to the account with merchandise, and, by George! here is the three hundred dollar item posted to merchandise — by mistake, of course."

"Mistake, of course," echoed Elsie. "Mr. Noel is so young and inexperienced that such mistakes are quite natural."

"Well, whether by mistake or design, Mr. Noel owes the firm three hundred dollars, and I will draw up an account with



"DOES THAT ITEM APPEAR TO HAVE BEEN POSTED?"

him, debiting him with the mistakes in his own favor and crediting him with those against himself. Now let us try another page." And the silent work was renewed.

"Elsie," asked Jack, shortly, "what is the interest on twelve thousand dollars for sixty-three days at eight per cent per annum?"

Elsie paused for a moment, and answered: "One hundred and eighty-six dollars."

"Just what I make it," answered Jack, "but it is entered here only ninety-four dollars and thirty cents. Now this note was paid to us at the bank, and I'll just see whether they made the mistake or not."

Jack made another visit to the vault and brought out the bank book.

"No," said he, after an examination, "Mr. Noel is in fault again. This note and interest are both credited up. The note, twelve thousand, and the interest, as we have it, one hundred and sixty-eight dollars. Ninety-four dollars and thirty cents from one hundred and sixty-eight dollars leaves seventy-three dollars and seventy cents, which Mr. Noel received in cash from the bank and has not shown it on the cash book. We will charge it to his account. Elsie, why the mischief don't you say something exasperating? Why don't you call me a numb-skull, a thick-headed dolt, for not having thought of the possibility of these frauds before?"

"I supposed I had expressed myself very clearly in that direction before," answered Elsie, coolly. "But go on, perhaps these apparent discrepancies can yet be explained."

Again were the pages of the cash book assailed, and for a long time nothing was discovered which invited suspicion. But at last Elsie looked up and said :

"Jack, I'll now turn the tables on you. Tell me the interest on fifteen thousand dollars for ninety-three days at seven per cent?"

Jack made a few figures and answered : "Two hundred and seventy-one dollars and twenty-five cents."

"But Mr. Noel is more liberal in the matter of paying interest, for he has charged up three hundred and sixty-two dollars and ten cents.

"We can easily check that up, then, for it is a note paid at the bank, and the check book will show how much was paid." The check book was brought into service and the stub readily found.

"The amount of the check drawn in favor of the bank is fifteen thousand two hundred and seventy-one dollars and twenty-five cents. Mr. Noel has evidently charged up more than he has paid out, and he owes the firm the difference between fifteen thousand three hundred and sixty-two dollars and ten cents, and sixteen thousand two hundred and seventy-one dollars and fifteen cents, which is ninety-one dollars and fifteen cents, and which I shall proceed to charge to his account."

"The work goes bravely on," remarked Elsie. "But how strange the immaculate Noel has made no mistakes against himself!"

Jack silently resumed work.

It was but a short time, however, before he looked up and remarked: "I wish you would add this column for me, Elsie. I make the merchandise column foot up nine hundred and thirty-two dollars and fourteen cents, while Mr. Noel makes it seven hundred and thirty-two dollars and fourteen cents."

Elsie added up the column in question, and remarked: "You are correct, Jack, most assuredly. The footing should be nine hundred and thirty-two dollars and fourteen cents."

"Then Mr. Noel has two hundred dollars more to account for, which I shall proceed to charge," answered Jack.

So the work went on. Errors of the same nature repeated themselves, and it was a significant fact that every apparent mistake put money into the pocket of Mr. Noel.

Jack was now thoroughly convinced of the dishonesty of the bookkeeper, and he was determined to make a thorough investigation to ascertain the probable amount of Mr. Noel's peculations.

"Jack," said Elsie, "it is getting too dark to work longer, so we must adjourn, but to what time? Every moment is precious, just now, I suppose, and we must not wait a whole week before we resume our work here, but how are we to do it?"

"There is no way unless we work nights, and then it must be between the middle of the night and morning. I'll tell you what I'll do, Elsie, I will push the work, myself, coming here every night at twelve and working until morning."

"You'll do nothing of the sort, Jack," answered Elsie, "for I proposed to assist you in bringing these frauds to light, and I intend to be as good as my word."

"But you can't come here in the middle of the night and work with me—"

"No, but I can come with papa, and he can bring you along if he chooses. Papa will be of no use, of course, but he can doze on the sofa while we work."

"Bravo, Elsie, I shall be only too glad to have your assistance. To-morrow night we will resume our investigation, and by the

end of the week there will be some sensational developments, you mark my words!"

"Jack," said Elsie, very demurely, "how would it do for me to marry Mr. Noel to get back into the family all the money he has stolen?"



## Chapter XXXIX.

### THE RAT CAUGHT.

"Tricks in all trades but ours."



INTENSELY and earnestly Elsie and Jack put in a good half-day's work, and when invited to lunch at Mr. Williamson's, by Elsie, Jack felt quite hungry enough to accept.

Mr. Williamson met the two young Sabbath-breakers in the hall, and eagerly asked them what the result of their labors had been.

"We opened the vault"—commenced Jack.

Mr. Williamson shook his head and sighed. He evidently did not quite like the plan of burglarizing his own property.

"And we opened Jack's eyes," continued Elsie.

"But did you really find any evidence which would warrant the suspicion of fraud?" asked Mr. Williamson anxiously.

"Yes, sir," answered Jack, "we found sufficient evidence to warrant, not only suspicion, but actual guilt."

"You astound me!" exclaimed Mr. Williamson. "Come into the study, Jack and Elsie, and tell me all about it."

They went into the study and the developments of the afternoon were related.

Mr. Williamson was a cautious, careful man, and he was not prone to jump too hastily to conclusions. So that while he admitted the very damaging nature of the evidence of fraud they had found, he was not yet ready to admit that it conclusively proved Mr. Noel's guilt.

"Jack," said he, "you are a bookkeeper, while I am not. Now tell me what grounds you have for supposing that these errors you have discovered were intentional. Is it not possible for them to occur without Mr. Noel himself discovering them?"

"There is only one chance of an error in a cash book remaining undiscovered and not affecting the cash balance," answered Jack, "and that is where two errors are made of equal amounts, one offsetting the other. For instance, a bookkeeper may make the debit side of his cash one hundred dollars too large. If he makes the same identical mistake on the credit side, and makes that foot up one hundred dollars too much, both errors might pass unnoticed and the cash balance would not be affected. Again, the special column of merchandise on the debit side might foot up one hundred dollars too much, and the general column one hundred dollars too small. One error would here offset the other, but the books would be thrown out of balance at the end of the month by any errors made in the general columns on either side of the cash book. Now, it is a significant fact that the errors in addition discovered by us were in special columns which were not posted until the end of the month. Take, for instance, the expense column in the cash book. All the items of expense are entered in this column and carried forward from day to day. Any errors in this column would not affect the ledger balance. If a dishonest bookkeeper wishes to pocket a hundred dollars, he has only to make this column foot up a hundred dollars more than it should, take a hundred dollars out of the drawer, and the cash and cash book will exactly tally."

"But, Jack, why would a bookkeeper resort to such tricks when they are liable to be discovered at any time by any one looking over the books?"

"Because in not one case in a thousand would a person look for errors in that channel. If the ledger should be out of balance, it would be useless to examine the special column in the cash book for the purpose of discovering the error. The general columns would be checked and footed, and the 'real' accounts, such as bills receivable and payable and personal accounts, would be carefully examined. The dishonest bookkeeper or cashier is going to be careful not to make a mistake in the last named

class of accounts, but will steal from such accounts as merchandise, expense, interest, etc., where there is no way of tallying their accuracy."

"But do you intend to confine your examination to the cash book?"

"For the present, yes; for although the other books may have been tampered with, the entries which show the actual stealing are made in the cash book."

"I don't understand," said Elsie, "how any of the other books could contain false entries which would enable a bookkeeper to appropriate money without the fraud showing itself in the cash book?"

"I will give you an example, then: Suppose we buy an invoice of goods from Thompson, Brown & Company, to the amount of one thousand four hundred and fifty dollars. The bookkeeper debits merchandise, and credits Thompson, Brown & Company somewhere about the first part of the month. Now suppose during the latter part of the month he credits up this invoice again. Thompson, Brown & Company now have two credits for the same invoice. To balance this account the bookkeeper makes one actual remittance to the creditors, and later in the month another remittance is duly charged in the cash book, which goes as far as his own pocket."

"Yes, but if Thompson, Brown & Company send a statement of account, your ledger account will not agree, and will show the duplicate invoice."

"A dishonest bookkeeper will provide for that. He will omit posting to the ledger account the duplicate invoice, and he will also take care to omit posting the entry representing the remittance. One item will just balance the other, and his trial balance will not be affected."

"Can it be possible," exclaimed Mr. Williamson, "that stealing is reduced to a fine art, and that figures can be so manipulated as to serve dishonest purposes?"

"It is possible," answered Jack, "for an innocent, straight-looking column of figures to deceive us, just as we have found it possible for a trusted employe, who has been regarded as the synonym of integrity and honor, above the faintest whisper of suspicion, to be a black-hearted scoundrel who has been associ-

ating with us from year to year under his mask of hypocrisy, and systematically draining the life blood of our business."

"It cannot be possible!" exclaimed Mr. Williamson. "Your evidence, I admit, fastens suspicion upon Mr. Noel, but I cannot agree with you that it conclusively proves his guilt. Continue your investigations, and if the evidence of fraud accumulates we will summon Mr. Noel before us, and I will myself ask him to establish his innocence or admit his guilt."

"The investigation shall go on," said Jack. "We have impressed you into our secret service, and to-morrow night, I think, we can furnish you all the evidence you will need to substantiate Elsie's charges that Mr. Noel is a villain and we have been his confiding dupes."

Jack then gave the details of their plan for pursuing the investigation, and Mr. Williamson consented to help them in any way in which he might be made useful.

With bowed head and a sorely troubled mind he sought the solitude of his own chamber, not to sleep, but to try to realize the terrible truth which was forcing itself upon his mind. He was a ruined man, and his ruin had been wrought by one he had loved and trusted as a brother.



## Chapter XL.

### THE CLIMAX.



ERY anxious and somewhat nervous individuals were Mr. Williamson, Elsie and Jack on the Monday following that eventful Sunday, the developments of which have been related.

Mr. Williamson was in a state of terrible suspense; Elsie was impatient and eager to renew the still hunt, while Jack was strongly impressed with a strange present-

iment that the climax of this sensational affair was near at hand.

The day wore off, slowly enough it seemed to this anxious trio, and Jack accepted Mr. Williamson's invitation to take tea with him.

It was understood that Mr. Williamson was to be allowed to sleep until half-past eleven o'clock, at which time they would all three start for the office. But there was no sleep for Mr. Williamson that night, and so the evening was spent in efforts to kill time. Mr. Williamson paced the floor, Elsie went to the piano and sang a few songs, while Jack sat dreamily poking the fire in the grate.

But time jogged along, and at exactly quarter to twelve the three watchers became three workers, the office being the scene of action.

There was no difficulty this time in opening the vault door, for Jack had the combination indelibly fixed in his mind, and the books were soon spread out upon the desks.

"Now, Mr. Williamson," said Jack, "you make yourself as comfortable as you can. I'll build up a fire in the grate, and you can draw the sofa up before it and take some rest, if possible."

"I don't yet feel the need of rest," answered Mr. Williamson, "but it will be only a matter of prudence to have a little fire in the grate, and as I can attend to that as well as you, your time, which is very precious just now, had better be put in on the books."

"Very well," assented Jack; "then Elsie and I will proceed to business, while you may constitute yourself janitor-in-chief."

In a short time a cheerful fire was crackling in the grate, and Elsie and Jack were again poring over the cash book.

For some time there was dead silence. Several leaves had been turned over and no suspicious entries had been discovered.

Soon, however, Elsie turned back a few leaves hurriedly, and then remarked: "Here is something strange, Jack. Bills payable number five thousand six hundred and eighty-four, one thousand six hundred and eighty-four dollars and twelve cents, is charged up on page three hundred and eighty-four, and the same identical entry appears on page three hundred and forty."

"That will bear investigation, then," answered Jack, "although that is a new deal that I was not quite prepared for. Yes, you are right, Elsie; this is a duplicate debit to bills payable account out of balance, by having two debits for only one credit."

"But suppose this last entry is not posted to the bills payable account?" suggested Elsie.

"Ah! that may be," answered Jack, "and on that point we can soon satisfy ourselves. What page of the ledger is that posted to, Elsie?"

"Page four hundred and sixty-five."

"And on page four hundred and sixty-five is the merchandise account, where this little item is posted," said Jack, after an examination. "Villainy, thy name is Noel! Now I'll make an entry: George Noel, debtor to rascality account, one thousand six hundred and eighty-four dollars and twelve cents."

"Let me look at those items," said Mr. Williamson, who was listening intently to the conversation.

The entries were pointed out, and Mr. Williamson scrutinized them carefully, hoping he might discover some evidence tending to disprove Jack's conclusions. "Yes," he observed, "there are two items of the bills payable account, but may

there not be two different notes of the same amount? Such a thing is not unusual."

"We can easily satisfy ourselves as to that," answered Jack, "by referring to the bills payable book"

The book was brought from the vault and the list of notes examined.

"Now here," said Jack, "is number five thousand six hundred and eighty-four duly entered, and there is no other note here of the same amount. But we have still another test. Mr. Noel always pays a note by a check. Now let us see if the check book shows any check drawn on that day in favor of the holders of that note. Just as I expected," continued Jack, after making the examination. "There is no check for that amount drawn, and so, of course, the money was taken from the drawer in currency, and, presumably, dropped into the pocket of Mr. Noel."

Mr. Williamson sighed and silently returned to his seat in front of the grate.

Jack and Elsie resumed their work. Other errors were found, and not one but which represented a loss to the business. The books were admirably kept. They were models of neatness, and not a page was defaced by a blot or a scratch, but though they were fair to look upon they told a tale of villainy when they were subjected to the close inspection which our young experts were now giving them. As the work progressed and the evidence accumulated, Mr. Williamson could no longer offer anything in the way of a defense of Mr. Noel, or claim the possibility of any explanations being made accounting for these shortages in the cash account, which now ran up to something over sixty thousand dollars. As the work progressed and the evidences of fraud accumulated, the interest deepened and the workers took no note of time. Suddenly Elsie started and exclaimed:

"Good gracious, Jack, do you notice that it is getting daylight?"

"It can't be possible," answered Jack, hurriedly taking out his watch. "It is, for a fact. My watch says it's morning and we must be off. Hark! is n't that a脚步 in the hall? It is, and it is approaching the office."

"Suppose," whispered Elsie, turning pale and grasping Jack's arm, "it should be—"

Elsie's surmise was correct, for the door opened and George Noel stood before them.

The scene at this moment presented a striking tableau. Mr. Noel's mind must have taken in the full significance of the situation instantaneously, for his eyes dilated and he turned deathly pale. Jack turned from the books and defiantly faced him, and Mr. Williamson sprang from the sofa and looked anxiously from one countenance to the other, awaiting the next developments.

Jack was the first to recover his composure and the use of his tongue. "Good morning, Mr. Noel," said he, "you may notice that we are giving you a little assistance on your books."

"I notice," retorted Mr. Noel, "that under cover of night you have broken into the vault and are now meddling with the books. What the meaning of this strange proceeding is I am at a loss to conjecture."

"You shall not long be left in doubt, then," answered Jack. "These books contain the history of a swindler. They show up the dishonest practices of a double-faced scoundrel, a smooth-tongued, lying hypocrite. We have become so much interested in this little story of fraud that, as you see, we have sat up nights to read it."

Mr. Noel raised his trembling hand to his head and hoarsely exclaimed: "Do you mean to insinuate, sir—"

"No insinuation at all, sir," answered Jack, coolly. "There is no need of making insinuations, or of mincing matters in any way. George Noel, you are a thief! You have been systematically stealing from this house, and have been attempting to cover up your tracks by means of false entries in the books. Your little game has been discovered. Your frauds have been ferreted out. Now what have you to say for yourself?"

"What have I to say?" shouted Mr. Noel, fiercely. "I say that it's all a lie! It's a diabolical plot against me, and you, Jack Wharton, are trying to accomplish my ruin!"

"Admitted," assented Jack.

"Then this is the way you shall profit by it!" exclaimed Mr. Noel. The barrel of a revolver gleamed in the morning light, and the muzzle was directed towards Jack's head. Before

his nervous finger could press the trigger, however, a heavy glass inkstand came flying over Jack's shoulder, and striking Mr. Noel squarely in the forehead, laid him stunned and bleeding on the floor.

Jack and Mr. Williamson rushed up to the prostrate body, Mr. Williamson securing the revolver while Jack raised the head of his assailant to ascertain the extent of his injuries.

"Have I killed him?" asked Elsie, in a frightened whisper, as she looked upon the gory face.

"No, Elsie," replied Jack, grimly. "I'm afraid you have n't. This liquid which is flowing so freely is not blood, but red ink from the bottle which you so opportunely hurled. No," continued Jack, examining the injured part, "this blow has only produced an ugly bruise. It has stunned him a little but he will soon recover."

Jack was correct, for in a few moments Mr. Noel opened his eyes, raised himself up and looked around in a confused manner.

He raised his hand to his forehead, noticed the red ink stains as he brought it down, and shuddered. There was a moment of silence, and then he rose to his feet and, turning to Mr. Williamson, observed: "Mr. Williamson, do you, too, believe that I am guilty of the charges just now made against me?"

"Mr. Noel," answered Mr. Williamson, gravely, "until this moment I had a faint hope that the fearful array of evidence which has been brought against you could be explained and your innocence established. Now that with my own eyes I have seen you attempt a murder, I cannot withhold the conviction that you are guilty."

"And — Elsie, I suppose you, too, are in the plot against me?"

"If you mean by that," answered Elsie, "that I am assisting to ferret out your iniquity, you are quite right."

"Then," said Mr. Noel, with a groan, "all is lost! all is lost! Yes, you are right, I am an embezzler; I have taken the funds belonging to you and I have appropriated them to my own use. But I am not a common thief. I was not actuated by selfish, mercenary motives. I was playing a desperate game and I resorted to desperate means. I have not squandered or wasted

what I have appropriated. I have got every dollar of it, and in my own way I intended to restore it all to you. For the last five years I have loved your daughter, Mr. Williamson, and knowing her affection for you, I planned a scheme of getting your business into such a condition that Elsie would be forced to choose between me and her father's ruin. I argued with myself that it was only one of the strategems of love, and that every dollar of the money I had abstracted from you would go where you wanted it to — into the hands of your daughter."

"Nonsense!" interrupted Elsie, impatiently. "This story is in perfect keeping with your other villainous schemes. If you want to prove to us now that you did not then, and do not now, care for the money you stole, suppose you now restore it."

"I accept your challenge to prove just how much I care for the money I have — abstracted," answered Mr. Noel. "Allow me to enter the vault, please. Here," said he, as he returned, carrying a tin box in his hand, "are securities to the amount of over ninety thousand dollars, and they represent just what has been appropriated from the business — no more, no less. You want me to demonstrate to you that I place no value on this money except as a means to the end I had in view? Very well, I will do so."

He took a key from his pocket and unlocked the box. Taking up several packages, he continued: "Here are government bonds and other securities payable to bearer, and they are just as good as so much cash. Let me show you how much I value them. Let me show you how much I care for wealth when the object that inspired the accumulation of that wealth cannot be secured."

He went to the blazing grate and emptied the contents of the box upon the glowing embers. Then seizing the poker he turned his back to the fire and raising his weapon exclaimed, with a malignant triumph: "Now the ruin of all is complete! My plans are frustrated, but what have you made? The house of John Williamson in ten days will be in the hands of the sheriff. Don't stir a step in this direction, any one, if you value your life! Just stand still and watch the only means of saving you from ruin going up the chimney. Elsie, I have met the test you put me to. I have showed how much I cared for the money

I stole for your sake, and I have shown the depth of my love by the intensity of my hate in destroying the last prop of this house."

Mr. Williamson sank into a chair and groaned. Elsie leaned over the desk and sobbed. Jack looked on with a queer smile. He had made no effort to recover the securities, and appeared to exhibit no regret as the last flame died away, leaving a handful of ashes to represent ninety thousand dollars.

"Well, Mr. Noel," he observed, "you have taken your revenge, and in doing so you have destroyed your only means of making restitution. You have blackened an already dark crime, and have sunk yourself as deep in infamy as it is possible for a human being to get. Still, I, for one, cannot forget that you have rendered the house a great many years of faithful service, and while claiming that you merit the severest punishment for your crime the law can inflict, I should much prefer to have this terrible affair stop right here."

"Do you mean that you would not have any criminal proceedings instituted against me?" asked Mr. Noel.

"That is just what I mean," answered Jack. "Your punishment, whatever it might be, could not restore a dollar's worth of property you have taken. So, so far as I am concerned, I am willing that you should go out into the world again a free man, but upon one condition."

"Name it."

"It is that you make a bill of sale to the house of the securities which represented what you have abstracted."

"But that is absurd. Make a bill of sale of property already destroyed? Of what possible use can it be to you?"

"It will be evidence that you made restitution, and paid back to us the money you had taken. I presume you have a list of the securities?"

"Certainly," answered Mr. Noel. "I have it in my pocket memorandum book." He took the book from his pocket and remarked:

"This is a novel request for you to make, but, as it purchases my liberty, why should I object?"

Taking a sheet of paper from the desk he made out the bill of sale, and handing it to Jack, remarked:

"It is done, and I presume I am now at liberty to go out into the world unmolested?"

"You may go," responded Jack, "and I earnestly hope you will make good use of the years which your deeds have justly forfeited to the state."

"Then farewell, all!" were the last words spoken to them by George Noel as he turned on his heel and rapidly left the room.

"Jack," said Elsie, "you are a riddle and I can't solve you. What on earth were your motives, first in allowing Mr. Noel to destroy those securities, and next in allowing him to go scot free for conveying to you what he had just destroyed?"

"Beg pardon, Elsie," answered Jack, "but that is just what he did n't convey."

"I do n't understand you."

"No, I presume not, but this bill of sale conveys to the house ninety thousand dollars in certain government bonds and other good securities."

"Certainly, those that he burned before our eyes?"

"Do n't be too sure about that," said Jack, coolly. "You had only Mr. Noel's word that those packages represented those securities, and you ought to know that any one who will steal is likely to lie."

"Jack, do n't tantalize us," cried Elsie, impatiently. "If you have any good thing kept back do let us know it at once!"

"Very well, seeing is believing," answered Jack, as he rose and entered the vault. Returning he brought with him a tin box exactly the size of the one opened and rifled by Mr. Noel.

"Now, Elsie," said Jack, as he opened the box, "you take the bill of sale and check the items as I call them off."

"O, Jack, you dear, dear fellow!" exclaimed Elsie, rapturously. "I see it all now!"

"But I do n't," said Mr. Williamson, much bewildered, "and I must ask for an explanation."

"It is easily explained," said Jack. "I knew that Mr. Noel kept valuable securities in this box, and after we started on our investigation and the evidences of fraud accumulated, I thought this box would be a handy thing to attach when the proper time came. So yesterday, when Mr. Noel was at dinner I picked the lock of his box, took out all the securities and

placed them in a box of my own, which I locked in my own private drawer. I then took the different envelopes and wrappers and made up dummies or packages of waste paper and replaced them carefully in Mr. Noel's box. So you see the ninety thousand dollar bonfire he fancied he was indulging himself in reduces itself down to the sum total of about four cents."

"Jack," exclaimed Mr. Williamson, grasping our hero's hand warmly, while the tears of gratitude rolled down his cheeks, "you were always a noble fellow, and now you are simply grand!"

Jack rubbed his eyes, swallowed a few times, and then remarked: "But if it hadn't been for Elsie, where would Jack be now? If what I have done is grand, how shall we describe what she has done?"

"Tut, tut, Jack," interrupted Elsie, "what have I done to entitle me to so much credit?"

"Only saved my life, that is all," answered Jack; "but that is a small affair, of course."

"Jack, you are a simpleton!" said Elsie. And Jack began to think he was.



## Chapter XLI.

### MR. NOEL'S SUCCESSOR.



N the day following the stirring events narrated in the last chapter, Mr. Williamson, Jack and Tom Staples were in conference in the private office.

"Tom," said Jack, "I am going to give you a startling piece of news."

"Well, I think I'll eventually recover from the effects of the shock," replied the imperturbable Tom, "so let the blow descend."

"Mr. Noel has left us."

"Ah!"

"Permanently."

"Exactly."

Tom made it a rule never to be surprised at anything, but he rubbed the top of his head with just a shade of perplexity.

"You don't seem much astonished, Tom," observed Jack.

"Astonished! why no," returned Tom. "Mr. Noel has talked for a long time about leaving."

"Indeed! I was not aware of it."

"Yes, you see Mr. Noel has been nursing an idea that he had a claim on a large estate in some foreign country. He has mentioned it to me frequently. Did he tell you where he was going?"

"No, he has not even left his future address."

"That's it, then. You may depend upon it, he has been getting some fresh evidence, and is now off to prove up the claim. Just like Mr. Noel; no noise about what he does—quiet, mysterious and hard to understand. But he knows what he is about, you may be certain."

"You think, then, you have surmised the correct reason for his leaving so suddenly?"

"No surmise about it," answered Tom, stoutly. "I am positive my theory is correct. What other reason could there possibly be?"

"True, true," replied Jack, "your ready penetration does you credit, Tom. And now, then, having accounted in a satisfactory manner for Mr. Noel's sudden departure, we are left with another fact which demands our immediate attention, and that is that we now have no bookkeeper."

"That situation won't go begging very long," answered Tom.

"No, I don't think it will, for we have settled on Mr. Noel's successor already."

"Quick work," commented Tom. "Hope you satisfied yourself that the party is thoroughly qualified for the position."

"We are well satisfied on that score."

"And that he is industrious and has correct habits of life?"

"No doubt on those points."

"And with an experience in this line of business?"

"Long and thorough."

"And finally, as honest as a straightedge?"

"Even so."

"Then hang me!" exclaimed Tom, slapping his knee, "if you have n't selected Ned Holman!"

"Wrong this time," answered Jack, laughing. "Guess again, Tom. You are getting 'warm.'"

"You certainly do n't mean Bob Hanlon?"

"No, indeed," answered Jack, sadly. "Poor Bob! I'm afraid he has done his last day's work in this office."

"Is Bob so bad off as that?" asked Tom, with great concern.

"Yes, there is no use of withholding the truth longer. Bob is dying."

"Is it possible, Jack," asked Mr. Williamson, "that Bob has sunk so rapidly?"

"Yes, Bob has failed very rapidly within the last few days, and I can see plainly that the end is not very far off. Why here, Tom, where are you going in such a hurry?"—for Tom had turned on his heel and was hurrying off.

"I am going to see Bob Hanlon," answered Tom.

"But wait; I haven't told you whom we have selected for our bookkeeper."

"Well, as it doesn't concern me, I'm not dying to know."

"But it does concern you, Tom, for you are the man we have chosen for the place."

Tom fumbled in his pocket for a cigar, but finding nothing nearer to it than a pencil, he bit the point off, struck a match and lit the other end. Discovering that as a narcotic agent this was not a success, he rubbed the top of his head and remarked :

"Gentlemen, I thank you for this mark of your appreciation, and if you think I can fill the bill I am entirely at your service. Smoke, Jack?" But as Tom held out only a wooden toothpick, Jack did not impose upon the new bookkeeper's generosity.

"But poor Bob!" said Tom, recollecting himself. "I must be off at once. Why haven't I called on him before?" And he dashed out of the room, wiping his eyes and trying very hard to cough.

"The matter is settled more easily than I thought it would be," observed Mr. Williamson. "I was afraid it would be difficult to persuade Tom to accept the place."

"I must own I had my doubts on that score myself," answered Jack. "Tom will make us a good bookkeeper. He has given us many years of faithful service without asking or expecting any advancement. We know that what he has undertaken to do he has done thoroughly and well, and this habit of thoroughness will only be more clearly manifested in the more important duties he now assumes."

"The books could not be in better hands, I am satisfied of that," said Mr. Williamson, "but my mind is relieved on another score. Tom has a theory accounting for Mr. Noel's sudden departure. I was at a loss to know what explanation could be offered for this sudden change, and I was afraid some suspicions of the real truth would be set afloat. We can now refer all inquiries to Tom."

"Yes," said Jack, "and Tom will maintain his theory with as much positiveness and force as if, in place of it, he had facts backed up by an affidavit."

## Chapter XXII.

### BOB'S LEGACY.



**N**ow, DOCTOR, tell me the truth about my poor boy. Can you give me the faintest ray of hope?"

It was Mrs. Hanlon who asked the grave physician this anxious question, and read his countenance before his lips could utter a reply.

"No, Mrs. Hanlon, it is useless to deceive you by giving you even the faintest hope of any improvement in your son's condition. He is sinking rapidly, and in my opinion cannot survive the night."

"O, my poor boy," moaned Mrs. Hanlon, "why must he be taken from me? He is my all. The world will be empty and desolate when Bob is gone. And he was always so good, so gentle and kind! Even as a babe he was sweet-tempered and affectionate, and as he grew older he developed qualities which made everybody love him. Poor fellow! he never had an enemy in the world—he could n't have, for he had rather suffer a thousand wrongs than do one himself. And now he must die and leave me! But not for long—no, no, not for long. I shall soon follow my darling boy—very soon, I hope."

"Your loss is a severe one," answered the doctor, "and I can offer but cold words of consolation. Bob is dying and he knows it, but he is cheerful and resigned, even happy. Mrs. Hanlon, you think the fate that takes your son from you a cruel one, but if you had witnessed a scene that I did this morning you would look at your affliction in a different light. I was called upon to visit a criminal this morning who is in jail under sentence of death. He had attempted suicide, and I was called upon to bind up his wounds and bring him back to life long enough to have it taken from him by due process of law. While I was in the prison his mother came to bid him farewell. I have

witnessed many death-bed scenes, but I hope I may be spared a repetition of what I saw and heard this morning. A faithful, loving mother tried in vain to get a response to her pleadings, her affectionate entreaties, to her hardened son to say only one kind word to her on this last day she should ever see him. But his nature, degraded and brutalized by a course of debaucheries, would not be softened even by a mother's tears. He repulsed her and bitterly accused her of being in some manner the cause of his downfall. She left the impenitent, depraved monster—ah! with how much more cause to sink under a broken heart than you, Mrs. Hanlon!"

"Yes, yes, doctor, I know I ought to be thankful that Bob leaves the world as pure and unspotted as when he entered it, and I will try to be resigned, but oh, why could n't he have lived to do the great great work he planned to do?"

Dear, confiding soul, she was a mother, and with a mother's blind love she would die as she had always lived, with full faith in the power and greatness of an ideal son.

It was late in the afternoon, and the sun was slowly sinking, when around the bedside of the dying were gathered Mrs. Hanlon, Elsie and Jack. The cheeks were sunken and pallid, but all the life that was passing away seemed centered in Bob's eyes, for they shone with an unnatural brightness.

"Jack," said he, "I'm so glad you are here; and, Elsie, this is so kind of you. You are here to see the sinking of the wreck. The waters are rising around it and it will soon go down. But it was a poor bark, wrongly constructed and never in a seaworthy condition."

"Don't talk that way, dear Bob," said Jack, gently. "The world was better for your living in it, and your life will always be a sweet memory in the minds of the many who knew and loved you."

"Thank you, Jack," said Bob, "it is just possible that as an example to others my life has been productive of some good results. It may be that good can be done by pointing out to others the rocks on which I stranded. Now, Jack, I have a request to make of you. This poor body of mine will soon be tenantless. Bury it under some strong and vigorous tree, where it may soon be assimilated, and the dead spring into life again in

its waving branches. It is a comforting thought that in the form of a green tree Bob Hanlon may be more useful in death than he was in life. "Will you do this for me, Jack?"

"Yes, yes," answered Jack, "your last wishes shall be faithfully observed."

Mrs. Hanlon was kneeling at the bedside, her face buried in her hands, trying to stifle her sobs.

"Bob," said Elsie, "is there no message you wish to leave me for your mother?"

The light again flashed up into Bob's eyes as they met Elsie's.

"Yes, Elsie," he answered, "be a daughter to her, and her loss will be more than made good. Elsie, I am almost gone. Let my last moments on earth be the most blissful. Will you please — kiss me?"

Elsie, the tears raining down her cheeks, bent down and pressed her lips to those of her dying friend. A smile of perfect content, the most serene happiness, settled on Bob's countenance. He reached out both hands and seized the hands of Jack and Elsie. Putting them together, he whispered faintly, "Take my legacy, Jack." His head sank back on his pillow and all was over.

"O, Jack," exclaimed Elsie, "he is gone!"

She turned her tearful eyes up to his with an expression in them Jack never saw before. On the impulse of the moment, and scarcely realizing what he was doing, he passed his arm around her waist and drew her gently towards him. With a sob, Elsie buried her face on Jack's breast, and he realized then that he was already in possession of Bob's legacy.



## Chapter XLIII.

### AN OLD ACQUAINTANCE.



HREE years have passed away, and the “Business House that Jack Built” still prospers. But Jack has built him another house, and has persuaded the “cat that caught the rat” in the house, whose fortunes we have described, to come and guard his home. Yes, Jack and Elsie have a nice little nest. Elsie has kept her promise, and is a daughter to Mrs. Hanlon, for the old lady makes her home with them, and they could n’t

conceive how it would be possible to get along without her. It is a fine summer afternoon, and Jack has concluded to remain at home, and is now swinging in a hammock under a fine tree on which is carved on the bark :

#### To the Memory of Robert Hanlon.

Elsie is reading to Jack, and they stop ever and anon to agree or disagree with the author. Suddenly their attention is arrested by a well-loaded wagon, evidently from the country, which stops at the front gate. The driver alights and takes from the wagon several large crocks, a firkin and several well-filled baskets. He then enters the gate and approaches Jack and Elsie, a broad grin illuminating his sunburnt face.

“How d’ye do, Mr. Wharton?” he exclaims, rushing up to Jack and shaking his hand violently, applying at the same time a most painfully muscular pressure. “Don’t know me, I s’pose?”

“I confess you have the advantage of me,” answers Jack.

A loud, hearty laugh greets the reply.

“I knowed you would n’t—I just knowed it! Say! Suppose I give the countersign, and then see if you do n’t remember

me." And striking an attitude and straightening his face down to a most unnatural solemnity, he proclaims : "Hear ye ! hear ye ! the Council of the Sacred Order of the Red Right Hand is now opened ! "

"Well, upon my word," exclaims Jack, a light breaking in upon his mind, "if this is n't Dick Silvers ! "

At this Dick doubles himself up and makes the echoes ring with his laughter. He insists upon shaking hands again, and is then introduced by Jack to Elsie.

"No introduction is necessary," says Elsie. "I remember Dick very well. And now sit down and tell us all about yourself. We know you are prospering, for your face shows it, but give an account of yourself, anyway."

"Just what I came for," answers Dick. "You know when I was banished to the country for—that, you know," curving one finger significantly to represent a hook. "Well, for four years, don't you think, I took it all for dead earnest, and I stayed right at home and worked like a beaver. Well, sir, after awhile I began to like farming, and about two years ago I had a chance to buy a little farm on easy terms. You've no idea how it made me get up and stir my stumps when I knew that I had a home of my own to pay for, and, by gracious ! I've come out all right—good luck, splendid crops, tip-top health and a good conscience. I tell you, Mr. Jackton—I should say, Mr. Wharton—that little scare you gave me years ago was the making of me."

"I am glad to hear it," answers Jack. "It is not always that the issue of practical jokes is so fortunate."

"Well, I heard about your marriage, and I said to myself, now I'll show them just what kind of a farmer I am when I get things in shape. So to-day I put up a few crocks of the sweetest butter you ever tasted, a few baskets of the most delicious grapes you ever put in your mouth, and a barrel of choice apples, and I want you to take all these with the compliments of Dick Silvers."

"We shall certainly accept your bounteous gift," answers Jack, "and extend to you our warmest thanks."

"Let me unite in the acknowledgement," adds Elsie. "The very fact that these good things come from the farm of our old

friend, Dick Silvers, will give them an extra flavor. But, Dick, are you going through life alone? We have n't heard you say anything about a Mrs. Silvers."

"I'm a single man, as yet," with great stress on the last two words, "but the neighbors, mind you, will have it that the school teacher and your humble servant seem to be on very good terms, and my private opinion is," lowering his voice and



"COME AND SEE THE HOUSE THAT JACK BUILT."

becoming very confidential, "that they are right. You see I am a school director—yes, sir, old Dick Silvers is actually a school director—and I do n't hesitate to say that the people of our neighborhood would as soon suspect the minister of being an old circus clown as to suspect me of ever having been a crook. But I must be off. By the way, Mrs. Wharton, would you let me look at that ring a moment? I am going to the

jeweler's to-day and I am going to invest in a ring. It may come handy some day. Thank you. Now, then, I want to notify you that some time in the fall I want you both to come and see me. We expect to cut a cake about that time and I want you to sample it."

"We shall certainly come, Dick," answers Elsie, laughing. "I am anxious to meet that pretty school teacher."

"You shall see her, never fear that. But, dear me, I must be off," and shaking hands heartily with Elsie and Jack, Dick bustles away full of energy and importance.

Jack goes to the gate to take care of the supplies, and Elsie wanders off to a little nook where a little curly head is seen bobbing about a pile of building blocks, giving evidence that the aforesaid head is engaged in planning some architectural structure. Elsie catches up the little builder, and extorting a kiss from the ripe, red lips, cries out, "Papa!"

"Well, dear," responds the devoted husband.

And Elsie's clear voice comes ringing merrily over the lawn : "Come and see the House that Jack Built!"

THE END.







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