CHAPTER XXXII.

The two men faced each other, Guildford Berton quivering with rage intensified by its impotence, the man Furiong calm and coolly watchful.

Guildford Berton would have liked to spring upon him, but there was something in the eyes shining from under the bushy brows which warned him that at his first movement its owner would without hesitation put a bullet into him. "What are you doing here?" he asked,

finding his voice at last. Furlong smiled grimly, and nodded 'o

the desk. "That's rather an unnecessary question, isn't it? I was looking for-curiosities, when you came in and interrupted

"You are an impudent scoundrel! and if you think because I am unarmed you will get off scot-free you are mistaken." "Tall talk won't count for much, see-

ing how matters are fixed between us. It's waste of time to threaten me, Mr. Berton. Come, you're a sensible man; just face the music and take things easy. Just try and think I'm a friendly visitor dropped in unexpectedly; it's rather late, it's true-"

"Take yourself off!"

"That you may follow me and raise a hullabaloo?"

"If you think I'm going to let you escape, you are mistaken. Whether you go now, or wait till daylight, and are taken here, red-handed, will make little difference; you appear to have forgotten that, notwithstanding your cool impudence, I have got you as surely as if you were already in the hands of the police. I know you; before you can get out of reach the police will have an exact description of you and-I think the tables will be turned, my friend."

The man eyed him thoughtfully. "After all, you've got some pluck," he said quietly. "You're a braver man than I took you to be, Mr. Berton. Many a man in my position would take you at your word, and remembering that dead men tell no tales, would put it out of your power to supply the police with a description," and he glanced meaningly at the revolver. "But I don't think we need waste any time in bullying each other. After all there's not much harm done."

"What! I find you here, having broken into my house-"

"Excuse me. Let's have it right and square. In the first place you're wrong. I didn't break into your house. I found the little gate in that high wall open, and I just slepped in."

"And, being in, lost no time in breaking into my property. I'm afraid your excuse won't weigh much with the judge and jury when you are tried for burglary, which you will be, you scoundrel." "I dare say it wouldn't. But I'm not silent. being tried yet. Look here, hadn't we better get comfortable? You don't ask me to take a seat, so I'll help myself, and | great many of the fair sex in both hemiif you'll take my advice you'll follow my spheres, and I say"-he struck the table example."

out his pipe and pouch.

for it, and endeavor to reach the garden there isn't a young man within twenty work this properly. And you are, you and raise an alarm? He was sorely miles who wouldn't give all he's worth, tempted, but he saw that the revolver and ten years of his life to boot to lead was lying within reach of the mans her to the altar." hand, and felt that the glittering eye was watching him in catlike fashion, and himself, but Furlong coolly waved to stood still.

Furlong, blandly. No? Well-" He offense. I wouldn't speak a disrespectcraned forward and lit his pipe at the ful word of her-ay, and what's more. lantern. "Now, then, Mr. Berton, I'm I'd knock down any man that offered to ready to hear anything and everything do so in my presence. Sit down and you've got to say. Chin-music is not keep your temper. You'll want all your much in my line, but I'll allow that you nous presently." feel anxious to abuse me, and I don't | There was something, a subtile signilike disappointing you. Just blow off ficance, in his tone which carried weight, the steam with some of the hardest and Guildford Berton sank into the chair for my liberty and your silence about words you know."

Guildford Berton caught up a chair front of the door and sat down in it.

tween his teeth. "I gave you a chance gold to you, something that would make -a poor one-of escaping just now, and your way straight and plain, and insure you refused it. Now I tell you that you your getting that young lady for your will not leave this room until the police wife-what would you say?" and he body.

Furlong laughed grimly. dear sir, I could lift you up, chair and lieve a word you say," he said, "and if all, and pitch you out of that window you knew me better, you would know there, and you know it. But I shan't that I am the last man to make terms well-known criminal barrister recently. have to do that, I think-that is, if you with a ruffianly burglar. Tell your are a sensible man. Now, Mr. Berton, I story, whatever it may be, to the police; from clients-or would-be clients-somesuppose you think that we are to sit here I fancy you will find them as incredu- times. What do you think of this?" until some one comes who can raise an lous as I am." alarm and fetch the police, and that you "Good. You've said what you ought will have me arrested? Just so. I'm to say, and you've said it very well. I afraid you're going to be disappointed. give you all credit for your courage. First of all, let me explain matters. Oh, But I'll give you another chance, and I you needn't sneer; it doesn't give any tell you frankly that if you don't come additional beauty to that handsome face to my terms I shall, very reluctantly, al serfitude. I did not steel the cowe and try. I am very glad to notice that the of the by-law to increase the capital of yours. I'm going to tell the truth, as have to tie you in that chair, and gag I am purfectly innercent. Please do get bank is popular with the investigating stock from \$2,500,000 to \$3,000,000. Mr. What I told you just now, for instance, dying to ask me what I meant. Just day. I did not steel the cowe. Tell the holders on our books and this year the and it was carried unanimously. was the truth. I found that door of ask me a few questions. For instance, Judge that. And if you get me off free number is 713, showing that the stock is The scrutineers reported the following yours unlocked, and I couldn't resist the what do I find in the photograph of this I am willing to do all I Can for you. If going into the hands of investors. gentlemen unanimously elected Directors temptation of strolling in. You see, I've lady to interest and startle me so much?" passed it so often and looked at it so "I shall ask you knowthing. I want to truly, hard, every time asking myself why on hear no more from you." earth a young gentleman should choose "Then I'll ask you a few questions. to live in such a gloomy hole, that my First of all, do you know who this is? curiosity-and it's my weak point, I'll I don't ask you how you came by it. admit-got the better of me. So I Perhaps the young lady gave it to you, when your neighbors are only too glad lion dollars was taken up at a premium President and Mr. J. Turnbull Vicestepped in, and waited in the opposite or you found it, or perhaps you stole it." to do it for you.

room-I followed you so closely that if you'd have turned you'd have seen me, by George!-and, being in, I amused my-

self with watching you-Guildford Berton succeeded in suppressing any outward sign of the start the

man's words gave him. "I'd half an idea that you were awell, a coiner. I beg your pardon I had, indeed. But couldn't see any trace of the work about-and I know it when I see it-and so I concluded that you were just a crank, that you'd got a mental twist somewhere that caused you to take such a grim, forsaken hole as this. Then I thought that I'd wait until you'd go 10

bed and clear out. But I happened to look in here, and the desk lay handy, and it occurred to me that I might find something in it that might help me to understand your peculiar character." A sneer that was half a scowl crossed

Berton's face. "Ah, you don't believe me, I see," remarked the man, apparently not at all offended. "But, strange to say, it's the truth. The fact is, among the many trades I've tried my hand at, I've done a bit of the delective. That was in New York. I didn't stick to it long; but that kind of work leaves a mark behind. You can't lose the habit of trying to satisfy your curiosity. And you raised mine,

you did, indeed, Mr. Berton." "You impudent-but go on, my friend;

your time is going short." "Not a bit of it. You think you'll have me arrested, but you won't, and I'll tell you why. Because you and I are tarred with the same brush. We're both curi- said. ous men. Of the two of us, I should say you're more curious than I am, but you're too cautious to follow a man into might have ears and tongue to hear and his own house and examine his desk, eh?" and he laughed.

"Now you wender what I'm driving at. Wait a bit; I'm coming to it. didn't find much in this old desk of yours shoulder of the other, whispered a few to enlighten me about the little game you're playing at; but I did find something that gave me a start"-he stretched out his hand, and let it fall upon the photograph of Catherine Hayes-"and impossible!" this is it."

The other glanced at the photograph with an incredulous sneer.

"No, it is not a plant, and I'm not going to palm off a pack of lies on you. came out upon his forehead But I tell you what I'm going to do. am going to make a bargain with you. Wait. Better not cut in yet a while, for it strikes me that when you've heard what I've got to say you'll be sorry for cutting up rough. Now, Mr. Berton, don't think me impertinent if I ask you a question. Is it a fact that you want to marry the beautiful young lady up at ones. Proofs strong enough for any the Court there?"

Guildford Berton started, and the color rushed to his face, but he remained

credit for the best of taste. I've seen a with his powerful fist-"that that young As he spoke he dropped into the arm- lady towers above them all as-as-a chair, and in a leisurely fashion took palm towers above a lilac bush! Why, sir, if I were as young and good-looking

Berton rose, as if unable to control

"May I trouble you for a light?" asked | "Sit down, Mr. Berlon. I meant no

"That's right. And now about this with a strong impulse to fling it at the bargain I spoke of. Suppose, Mr. Berman's head, but instead he planted it in ton, I possess some information which would help you in your suit with that "You'll find this the worst night's work young lady. Suppose I could tell you you ever did, my friend," he said be- something, a secret worth its weight in take you unless you pass over my dead leaned forward and looked him straight between the eyes.

Berton smiled incredulously. "Very nicely put!" he said. "Why, my "I should say. I utterly refuse to be-

Guildford Perton's face flamed, but ne swallowed his rage and answered quietly enough; for Furlong had spoken the truth and he was dying to hear what the man had to say.

"You don't deserve an answer," he

"But you'll humor me, eh? Just so. "It is the portrait of the late Countess of Arrowdale's companion," said Guildford Berton, slowly, and almost sul-

lenly. "And her name was Catherine. It's written here on the card, and her surname was Hayes. And when the countess left her husband, the earl, this Catherine Hayes, went with her?"

"She did." "Is she dead?" asked Furlong, very

grimly. "The countess? Yes."

"This woman, the maid, this Catherine?" said Furlong. "Yes, she is dead, too."

"Dear, dear!" muttered Furlong. "Tell me, now, did she live with her mistress till the countess died?" "She did."

"And the young lady, Lady Norah, was left in her charge, I suppose?" asked Furlong.

"That is so. Why do you ask? What "I ask because I didn't know," replied Furlong. "I know a great deal, but not

He gazed at the portrait some moments lost in thought, then he got up and laid it on the table.

"Come and take a good look at it," he

Berton hesitated a moment, half suspicious that it was a trap to get him away from his post in front of the door, but Furlong cast a glance of contempt

"Man, can't you see I'm in earnest?"

he said, sternly. "Do you see nothing? Look hard! Does nothing strike you?"

"I do not understand you. I see no-"Shut it-shut the door close." "You know that there is no one in the house but my servant, an old woman.

deaf and dumb, or you would not have trifled with me as you have done," he "Shut the door all the same, for what I've got to say even the deaf and dumb

tell. Shut the door I say.' "There," he said, " are you satisfied?" Furlong beckoned to him to come nearer, and, laying his heavy hand upon the

words in his ear. Berton started, and turned a wite face of amazement and unbelief upon him. "What!" he exclaimed. "Pshaw! It's

"It's not only possible, but it's true!" retorted Furlong, with grim earnestness. "Sit down and listen to me." As Berlon listened drops

changed from red to white. "If, if this is true-if I can behow "It is gospell" retorted Furlong, h. ically, "and you do believe it. I can

it by your face, man." "Prove it-give me proofs," dropped from the white lips. "Proofs? Yes, conclusive, irrefutable

court of law in the land." An exclama ion difficult to describe burst from Berton, and he rose and paced the room, his face working, nis "Silence gives consent. I give you hands clasped tightly behind his back. Furlong sat himself on the table and

watched him coolly. Suddenly he stopped before the sideboard, and took out the brandy decanter. "Oh, that's it!" muttered Furlong to

himself; then aloud: "Here, steady! Not too much of that! The master of the cottage glanced to. as you are, I should be as much in love A glass apiece. You want to keep your ward the door. Should he make a rush with her as you are. From all I hear head cool, you know, if you're going to

> Berton poured out a couple of glasses with a shaky hand, and with an uneasy "When-when will you let me have ne

> proofs?" "In three days. Meanwhile keep your mouth shut. Oh, yes, you can do that, I dare say. And now, what do you say

to our bargain?" "You want to know how much---" "No," he said, quietly. "I ask nothing I'm not sure I'll take anything. But, we'll see. It strikes me I'm the honester man of the two, Mr. Berton. I bargained shall give me a hundred or two to take me out of the country, when you've done

with me and we'll cry quits." Berton held out his hand, and Furlong took it, but with an utter absence of

alacrity or effusiveness. "Open the door," he said. Berton opened it, and with a nod and a quiet "In three days-say Friday," his singular specimen of "the genus" burglar went out.

(To be continued.

A LETTER AND A PROMISE.

"You are quite right," said a very "We do get some very queer letters

And he produced from a pocket-book a rather weather-worn sheet of notepaper, which had evidently been preserved with great care.

"Dere Sir,-I am in prison, and the ness in the future is very bright. The Mr. Turnbull. you do I will Give you the cowe .- Yours "Bill Smith."

"I didn't act for that man," he concluded; "he was a little too ingenuous."

Don't be foolish and run yourself down

## Bank of Hamilton

ANNUAL MEETING, HELD 15th JANUARY, 1906. Report of the Directors.

The Directors beg to submit their Annual Report to the Shareholders for the year ended 30th November, 1905. The Balance at credit of Profit and Loss Account, 30th November, 1904, was .... \$ 40,176.28

The profits for the year ended 30th November, 1905, after deducting charges of management and making provisions for bad and doubtful debts, are ..... 357,273.12 Premiums received on new Stock ...... 205,421.00 \$602,870.40

From which have been declared: Dividend 5 per cent., payable 1st June, 1905 . . .\$111,779.29 Dividend 5 per cent., payable 1st Dec. 1905 . . . 119,940.28 Carried to Reserve Fund from Profits.... .. .\$135,319.00

Carried to Reserve Fund from Premiumon new Allowance to ex-President authorized by the 5,000.00 

Balance of Profit and Loss carried forward .... ..... \$ 25,410.83 The Directors have pleasure in pointing out, that, after paying the customary 10 per cent. dividend, they have been able to place to Reserve Fund, out of profits, the substantial sum of \$135,000. The year's earnings are, in the opinion of the Directors, very satisfactory indeed, considering that out of the year's profits, the maximum estimated loss (\$90,000), which the Bank has sustained by

the embezzlement and forgeries of T. Hillhouse Brown, has been provided for. The Directors beg to report that the progress of the Bank still continues in a marked degree, and that, while they had thought it prudent to open during the year a few new branches in Ontario and Manitoba, in recognition of the rapid development of the country, they have mostly confined themselves to the strengthening and building up of the pusiness at the various points at which offices had already been established. Itis proposed, however, to ask of the Shareholders, at the Annual Meeting, power to increase the Capital of the Bank by \$500,000, in order that the Directors, in case it become advisable, may be

in a position thus to provide for the future growth of the Bank's business. The Directors have noted the growing tendency, on the part of Banks and other Corporations, to pay dividends quarterly, and, believing that such a practice may become more or less general, have decided to adopt it, and propose hereafter to declare dividends every three months.

WM. GIBSON, President.

Hamilton, 18th December, 1905. GENERAL STATEMENT. LIABILITIES. TO THE PUBLIC: Notes of the Bank in circulation ...... ...... 2,279,755.00 Deposits bearing interest .... ... ... ... ... ... ... ... .... .. Amount reserved for interest due depositors .. .. ... 21,464,121.50 50,262.09 Balance due to other Banks in Canada..... .. .. 119,940.28 Dividend No. 66, payable 1st December, 1905 .. .. ... Former Dividends unpaid .... .. ... .. .. .. .. 120,019.28

TO THE SHAREHOLDERS: Capilal Stock (average for the year, \$2,317,190) Beserve Fund .... ..... .. ...... Amount reserved for Rebate of Interest on Cur Bills Discounted .... .... Balance of Profits carried forward .

Gold and Silver c Dominion G Deposit

Bank Pre Real Estate Other Assets

Bank of Hamili Hamilton, Novem In moving the adoption report Hon. Mr. Gibson said Gentlemen,-Your Board of beg to express the pleasure they being able to present the report. shareholders. During the whole his of the bank, covering a period of thirt, four years, this year would have been the best and the most successful that we be have ever enjoyed but for the unfortu- b. nate incident in connection with our th east end branch in this city. Had that sur not occurred our net earnings would | tion have been 19.30 per cent. on the capital, You c and notwithstanding that we had to the ba make provision for that loss the net when the earnings of the year are 15.42. After forgery deducting the loss of \$90,000 al- largely at his . ready referred to, our earnings the people en. for the year are considerably great- have to depend u. er than the average for the past ten agents, and while one years. In the period from 1875 to 1885 false, the 399 other employed the rate of earnings was 10.1; 1885 to have not, and we have con 1895, 11.03; 1895 to 1905, 13.98. I invite them. You may say that the the attention of the shareholders to the is not rigid enough. I believe to fact that every dollar earned by the bank, may have too much inspection. except what has been carried to rest, let an agent think that he is being has been paid to the shareholders, and upon he will probably sit and do that the misfortune of the past year in thing and your business is bound the shareholders, for, as you know, cannot come too often. though the bank has had under consideration, and it is still its intention, to es- which was carried unanimously.

yet been begun. been opened at College and Ossington While we have been somewhat conserv- son. ative in opening new branches we have been endeavoring to strengthen those by Dr. Russell: centres, surrounded by rich country, duties." new friends for the bank.

will see that it is proposed to increase and J. Turnbull. of 100 per cent. The same care will pe President.

the east end branch is likely to fall on suffer. Now, in regard to quarterly the employes more heavily than upon dividends I need not say much-they Mr. John Proctor seconded the motion,

tablish a pension system, such has not | On motion of Mr. Samuel Barker, M.P., seconded by John A. Bruce, the follow-During the year new agencies have ing motion was unaimously carried:

"That the thanks of this meeting be streets, Toronto; Toronto Junction, Car-; given to the President and Directors for berry, Kenton and Killarney, Man.; their services during the past half year." Battleford, Sask.; and at Fernie, B. C. Carried and replied to by Hon. Mr. Gib-

Mr. W. A. Robinson moved, seconded

where we already have agencies. It may "That the thanks of the meeting be be said that some of the places where given to the General Manager, Assistant we have opened branches are small in General Manager, Inspectors, Agents the matter of population, but it must be and other officers of the bank for the remembered that they are in growing efficient performance of their respective.

and that the prospect for increased busi- This was carried, and responded to Ly

man sayes I am likely to goe to the pen- directors have great faith in the coun- Hon. Mr. Gibson moved the adoption you'll find if you listen attentively. you while I get clear off. Come, you're me out. I think I can pay you sum public. Last year there were 645 share- John Proctor seconded the resolution.

At the same time we have made t8 for 1906: Hon. William Gibson, John Proctor, Hon. J. S. Hendrie, George By the report I have just read you Rutherford, Cyrus A. Birge, C. C. Dalton

the capital stock by \$500,000. During At a subsequent meeting of the Directhe last six months a quarter of a mil- tors Hon. Wm. Gibson was re-elected