THE HEIR OF SANTLEIGH

OR THE STEWARD'S SON

CHAPTER XXXII.

The two men faced each other, Guildford Berton quivering with rage intensified by its impotence, the man Furlong 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 to the desk.

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

"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, seeing 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 stepped 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 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 if you'll take my advice you'll follow my example."

As he spoke he dropped into the armchair, and in a leisurely fashion took out his pipe and pouch.

The master of the cottage glanced toward the door. Should he make a rush for it, and endeavor to reach the garden and raise an alarm? He was sorely tempted, but he saw that the revolver was lying within reach of the man's hand, and felt that the glittering eye was watching him in catlike fashion, and stood still.

"May I trouble you for a light?" asked Furlong, blandly. No? Well——" He craned forward and lit his pipe at the lantern. "Now, then, Mr. Berton, I'm ready to hear anything and everything you've got to say. Chin-music is not much in my line, but I'll allow that you feel anxious to abuse me, and I don't like disappointing you. Just blow off the steam with some of the hardest words you know."

Guildford Berton caught up a chair with a strong impulse to fling it at the man's head, but instead he planted it in front of the door and sat down in it.

"You'll find this the worst night's work you ever did, my friend," he said between his teeth. "I gave you a chance—a poor one—of escaping just now, and you refused it. Now I tell you that you will not leave this room until the police take you unless you pass over my dead body."

Furlong laughed grimly.

"Very nicely put!" he said. "Why, my dear sir, I could lift you up, chair and all, and pitch you out of that window there, and you know it. But I shan't have to do that, I think—that is, if you are a sensible man. Now, Mr. Berton, I suppose you think that we are to sit here until some one comes who can raise an alarm and fetch the police, and that you will have me arrested? Just so. I'm afraid you're going to be disappointed. First of all, let me explain matters. Oh, you needn't sneer; it doesn't give any additional beauty to that handsome face of yours. I'm going to tell the truth, as you'll find if you listen attentively. What I told you just now, for instance, was the truth. I found that door of yours unlocked, and I couldn't resist the temptation of strolling in. You see, I've passed it so often and looked at it so hard, every time asking myself why on earth a young gentleman should choose to live in such a gloomy hole, that my curiosity—and it's my weak point, I'll admit—got the better of me. So I stepped in, and waited in the opposite room—I followed you so closely that if you'd have turned you'd have seen me, by George!—and, being in, I amused myself 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 a—well, 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 to 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 detective. 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 curious 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 his own house and examine his desk, eh?" and he laughed.

"Now you wonder what I'm driving at. Wait a bit; I'm coming to it. I didn't find much in this old desk of yours 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 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. But I tell you what I'm going to do. I 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 the Court there?"

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

"Silence gives consent. I give you credit for the best of taste. I've seen a great many of the fair sex in both hemispheres, and I say"—he struck the table with his powerful fist—"that that young lady towers above them all as—as—a palm towers above a lilac bush! Why, sir, if I were as young and good-looking as you are, I should be as much in love with her as you are. From all I hear there isn't a young man within twenty miles who wouldn't give all he's worth, and ten years of his life to boot to lead her to the altar."

Berton rose, as if unable to control himself, but Furlong coolly waved to him.

"Sit down, Mr. Berton. I meant no offense. I wouldn't speak a disrespectful word of her—ay, and what's more, I'd knock down any man that offered to do so in my presence. Sit down and keep your temper. You'll want all your nous presently."

There was something, a subtile significance, in his tone which carried weight, and Guildford Berton sank into the chair again.

"That's right. And now about this bargain I spoke of. Suppose, Mr. Berton, I possess some information which would help you in your suit with that young lady. Suppose I could tell you something, a secret worth its weight in gold to you, something that would make your way straight and plain, and insure your getting that young lady for your wife—what would you say?" and he leaned forward and looked him straight between the eyes.

Berton smiled incredulously.

"I should say. I utterly refuse to believe a word you say," he said, "and if you knew me better, you would know that I am the last man to make terms with a ruffianly burglar. Tell your story, whatever it may be, to the police; I fancy you will find them as incredulous as I am."

"Good. You've said what you ought to say, and you've said it very well. I give you all credit for your courage. But I'll give you another chance, and I tell you frankly that if you don't come to my terms I shall, very reluctantly, have to tie you in that chair, and gag you while I get clear off. Come, you're dying to ask me what I meant. Just ask me a few questions. For instance, what do I find in the photograph of this lady to interest and startle me so much?"

"I shall ask you knowthing. I want to hear no more from you."

"Then I'll ask you a few questions. First of all, do you know who this is? I don't ask you how you came by it. Perhaps the young lady gave it to you, or you found it, or perhaps you stole it."

Guildford Berton's face flamed, but he 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 said.

"But you'll humor me, eh? Just so. Well?"

"It is the portrait of the late Countess of Arrowdale's companion," said Guildford Berton, slowly, and almost sullenly.

"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 interest——"

"I ask because I didn't know," replied Furlong. "I know a great deal, but not all."

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 said.

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 at him.

"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 nothing."

"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 said.

"Shut the door all the same, for what I've got to say even the deaf and dumb might have ears and tongue to hear and 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 shoulder of the other, whispered a few words in his ear.

Berton started, and turned a wite face of amazement and unbelief upon him.

"What!" he exclaimed. "Pshaw! It's impossible!"

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

As Berton listened drops of sweat came out upon his forehead, and his face changed from red to white.

"If, if this is true—if I can believe it!"

"It is gospel!" retorted Furlong, laconically, "and you do believe it. I can see it by your face, man."

"Prove it—give me proofs," dropped from the white lips.

"Proofs? Yes, conclusive, irrefutable ones. Proofs strong enough for any 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, his 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! A glass apiece. You want to keep your head cool, you know, if you're going to work this properly. And you are, you know."

Berton poured out a couple of glasses with a shaky hand, and with an uneasy laugh.

"When—when will you let me have he 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 for my liberty and your silence about this little escapade of mine. Well, you 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 well-known criminal barrister recently. "We do get some very queer letters from clients—or would-be clients—sometimes. What do you think of this?"

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 man sayes I am likely to goe to the penal serfitude. I did not steel the cowe and I am purfectly innercent. Please do get me out. I think I can pay you sum day. I did not steel the cowe. Tell the Judge that. And if you get me off free I am willing to do all I Can for you. If you do I will Give you the cowe.—Yours truly, "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 when your neighbors are only too glad to do it for you.

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	
		$231,719.57
Carried to Reserve Fund from Profits	$135,319.00	
Carried to Reserve Fund from Premiumon new stock as above	205,421.00	
		340,740.00
Allowance to ex-President authorized by the Shareholders		5,000.00
		577,459.57
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 business at the various points at which offices had already been established. It is 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.

Hamilton, 18th December, 1905. WM. GIBSON, President.

GENERAL STATEMENT.

TO THE PUBLIC: LIABILITIES.		
Notes of the Bank in circulation		$ 2,279,755.00
Deposits bearing interest	$18,033,608.74	
Deposits not bearing interest	3,361,115.72	
Amount reserved for interest due depositors	69,397.04	
		21,464,121.50
Balance due to other Banks in Canada		50,262.09
Dividend No. 66, payable 1st December, 1905	119,940.28	
Former Dividends unpaid	79.00	
		120,019.28
		$23,914,157.87
TO THE SHAREHOLDERS:		
Capital Stock (average for the year, $2,317,190)	$ 2,440,740.00	
Reserve Fund	2,440,740.00	
Amount reserved for Rebate of Interest on Current Bills Discounted	65,000.00	
Balance of Profits carried forward	25,410.83	
		4,971,890.83
		$28,886,048.70
ASSETS.		
Gold and Silver coin	$ 470,022.42	
Dominion Government Notes	2,150,114.00	
Deposit with the Dominion Government as security for Note Circulation	125,000.00	
Notes of and Cheques on other Banks	805,511.16	
Balances due from other Banks in Canada and the United States	1,402,043.80	
Balances due from Agents of theBank in Great Britain	5,308.51	
Canadian and British Government, Municipal, Railway and other Securities	3,672,942.67	
Loans at Call, or Short Call, on negotiable Securities	2,161,093.01	
		$10,792,035.57
Notes Discounted and Advances current		17,151,131.51
Notes Discounted, etc., overdue (estimated loss provided for)		54,351.39
Bank Premises, Office Furniture, Safes, etc		776,634.33
Real Estate other than Bank Premises), Mortgages, etc.		43,430.72
Other Assets not included under foregoing heads		68,465.18
		$28,886,048.70

Bank of Hamilton,
Hamilton, November, 30th, 1905.

J. TURNBULL,
General Manager

In moving the adoption of the annual report Hon. Mr. Gibson said :—

Gentlemen,—Your Board of Directors beg to express the pleasure they have in being able to present the report to the shareholders. During the whole history of the bank, covering a period of thirty-four years, this year would have been the best and the most successful that we have ever enjoyed but for the unfortunate incident in connection with our east end branch in this city. Had that not occurred our net earnings would have been 19.30 per cent. on the capital, and notwithstanding that we had to make provision for that loss the net earnings of the year are 15.42. After deducting the loss of $90,000 already referred to, our earnings for the year are considerably greater than the average for the past ten years. In the period from 1875 to 1885 the rate of earnings was 10.1; 1885 to 1895, 11.03; 1895 to 1905, 13.98. I invite the attention of the shareholders to the fact that every dollar earned by the bank, except what has been carried to rest, has been paid to the shareholders, and that the misfortune of the past year in the east end branch is likely to fall on the employes more heavily than upon the shareholders, for, as you know, though the bank has had under consideration, and it is still its intention, to establish a pension system, such has not yet been begun.

During the year new agencies have been opened at College and Ossington streets, Toronto; Toronto Junction, Carberry, Kenton and Killarney, Man.; Battleford, Sask.; and at Fernie, B. C. While we have been somewhat conservative in opening new branches we have been endeavoring to strengthen those where we already have agencies. It may be said that some of the places where we have opened branches are small in the matter of population, but it must be remembered that they are in growing centres, surrounded by rich country, and that the prospect for increased business in the future is very bright. The directors have great faith in the country. I am very glad to notice that the bank is popular with the investigating public. Last year there were 645 shareholders on our books and this year the number is 713, showing that the stock is going into the hands of investors.

At the same time we have made 68 new friends for the bank.

By the report I have just read you will see that it is proposed to increase the capital stock by $500,000. During the last six months a quarter of a million dollars was taken up at a premium of 100 per cent. The same care will be exercised in issuing the new stock only as the business of the bank requires it.

Now in regard to the incident in the east end. Much comment and criticism have been indulged in. I had been away from the country at the time, but I want to say for the members of the board that they acted like men in the best interests of the public and of the bank. The board determined to give the public the result as soon as the result could be ascertained. Our inspection is as rigid as that of other banks. You can do something with the staff of the bank when the agent is honest, but when the agent is not honest, and adds forgery to his stealing, the bank is largely at his mercy. You have to trust the people employed by you, and we have to depend on the fidelity of our agents, and while one man has proven false, the 399 other employes of the bank have not, and we have confidence in them. You may say that the inspection is not rigid enough. I believe that you may have too much inspection. If you let an agent think that he is being spied upon he will probably sit and do nothing and your business is bound to suffer. Now, in regard to quarterly dividends I need not say much—they cannot come too often.

Mr. John Proctor seconded the motion, which was carried unanimously.

On motion of Mr. Samuel Barker, M.P., seconded by John A. Bruce, the following motion was unaimously carried :

"That the thanks of this meeting be given to the President and Directors for their services during the past half year." Carried and replied to by Hon. Mr. Gibson.

Mr. W. A. Robinson moved, seconded by Dr. Russell :

"That the thanks of the meeting be given to the General Manager, Assistant General Manager, Inspectors, Agents and other officers of the bank for the efficient performance of their respective duties."

This was carried, and responded to by Mr. Turnbull.

Hon. Mr. Gibson moved the adoption of the by-law to increase the capital stock from $2,500,000 to $3,000,000. Mr. John Proctor seconded the resolution, and it was carried unanimously.

The scrutineers reported the following gentlemen unanimously elected Directors for 1906: Hon. William Gibson, John Proctor, Hon. J. S. Hendrie, George Rutherford, Cyrus A. Birge, C. C. Dalton and J. Turnbull.

At a subsequent meeting of the Directors Hon. Wm. Gibson was re-elected President and Mr. J. Turnbull Vice-President.