THE £50 CHEQUE

"Well?" asked Borlase, as the door closed behind the clerk.

Shuter remained standing. His terror was too great for him to pretend he was at ease. He was down where a man doesn't care any longer, and he looked it. But in his eyes, bright with the fear of anxiety which was eating him up, there came a little hope as they rested on the big, confident man behind the table. Borlase and he had been good friends these three years. The shock which had smashed him couldn't have affected Borlase very seriously. Borlase would see him through. But he must know.

"Well?" Borlase asked again, and Shuter plunged in.

"Old man," he said, "this Deep Mine business has hit me hard."

"I've dropped thirty-seven thousand pounds myself," said Borlase. "Won't you sit down?"

"No," said Shuter. He swayed a little and caught the edge of the table.

"Better sit down," said Borlase; and Shuter obeyed the suggestion. He got a sort of comfort in being told to do even so small a matter as that, for his mind was paralysed with trouble, like the mind of a beast in a cage that can only spring aimlessly from side to side, too much frightened, too much ravaged to understand the futility of what it is doing. "A cigar?" said Borlase. "Now, wade ahead."

"Twenty thousand pounds would pull me through," said Shuter, watching the other's face over the flame of the match. He read nothing there.

"Old man," he said, as he threw the match into the fender and took the yet unlit cigar from between his teeth, "it's this way. If I can't get twenty thousand pounds I'm finished."

"You should be worth more than that."

"I am. But I'm sixty thousand pounds down. I can only meet forty thousand pounds of that if I sell my last stick. What am I to do?"

Borlase whistled a little French air through his teeth, and sat regarding Shuter for half a minute.

"What security can you give me?" he asked at length.

Shuter laughed out loud.

"Security!" he said.

"Yes, security," said Borlase.

"My mother's income's in it," said Shuter. "My niece's marriage settlement. My lodge's funds are in it. Security! You're my last straw."

Borlase preserved silence.

"P'r'aps you think me mad," Shuter went on. "P'r'aps I am. I ought to be, I know. It's hard enough for me to come to you like this. But I think your my friend, and—and you put me on the Deep Mine."

He colored slowly under Borlase's eye.

"Of course, I know you've dropped a lot yourself, old man," he said, in extenuation of his offence. "But I'd have sold out in time, if I hadn't had confidence in the thing. I didn't think you could go wrong. You know how it came down. The bottom simply fell out. One day it was shaky and the next it was scrap."

Borlase puffed his cigar.

"It's not ruin I funk," continued Shuter; "but this means gaol. And the boy's just gone to Trinity." His voice broke.

The big man lay back in his chair, staring at Shuter, smoking slowly, drumming on the table with his finger-nails. There was not other sound in the room. The hope died out of Shuter's eyes.

"For God's sake, Borlase——"

"Let me tell you a story," said Borlase, and Shuter had to listen.

"About ten years ago," Borlase said, "I was, as you may or may not know, at the very bottom, right in the ooze. It doesn't matter how I got there any more than it matters how I got out again. But there I was. My entire wardrobe, Shuter, consisted of the dark green—once black—jacket, the cotton shirt, the tweed trousers, the boots, and the hat in which I stood up. You may have seen a hat just like that, and I remember that my back hair used to work through the place where the brim and the crown had parted company. Did you ever see the flesh of your knee through a hole in your bags? I thought not. I did. I saw it every time I looked downwards, and it made me ashamed, as if I'd been stark naked on the stree. My jacket was of a rather expensive alpaca. It may have been made originally for the summer wear of a business man. If you have ever worn such a garment, you will recognize that at its best it is ill-fitted for keeping out the wind. Mine was well ventilated, too.

"I was sitting, thus clad, about two o'clock of a fresh winter morning on one of the benches by the railings of the Green Park. It was my purpose, with the kind permission of the police, to snatch a few hours' refreshing sleep. The wind was strong from the north-east, but I'm not the man to complain of a little fresh air, and there had been no rain for over an hour. In spite of all these mercies I was in a thoroughly naughty temper, and, if you will credit it, as I sat on that damp bench I was ready to curse and swear with vexation. There are some people, Shuter, who are never satisfied.

"A man came out of one of the clubs opposite me and crossed over to where I was sitting. He walked past me quickly and glanced for a moment in my direction. Then he stopped and came back to my side and stood looking at me. He wore a soft Homburg hat and a good serviceable overcoat. His hands were thrust deep in his pockets and he had a fat cigar between his teeth. I have had several of those very cigars since. They are the best in his club, and he never smokes any other. I didn't know that at the time; but I met him, Shuter, later on at a City Banquet, and he froze on to me, and, as I recognized him, I accepted his invitation to dinner next evening. And we became great pals. He didn't remember me, though. No, by Jove, he didn't remember me!

"He stood, as I say, looking down at me as if I were some new beast, and I stared up at him defiantly, for, although I'd been in the gutter some time then, I hadn't got used to the insolence of the rich. He took the weed out of his mouth, and said, in a silky voice:

"'My friend, you seem to be down on your luck.'

"I thought he might give me some money if I was civil to him, so I said I was. I even called him 'sir.'

"'You don't look as if you'd much of a balance at Coutt's,' he remarked.

"I could have struck him to the ground. But I said 'No, I have not.' Shuter, when the hunger fiend has you in his grip you'll take a good deal from a man who smokes cigars that smell like that one did.

"'You haven't been making out many cheques lately?' says he, with a simper. I began to wonder what on earth he was driving at, with his Coutts's and his cheques.

"'You haven't got such a thing as that fifty-pound cheque on you, I suppose?' he asked, and then it suddenly flashed upon me what he wanted."

"Let me go!" said Shuter suddenly.

Borlase held up his hand.

"You've got to hear my story through," he said.

And Shuter sank back in his chair and glared hatred at him for the rest of the tale.

"You remember, Shuter, just about that time one of the magazines had devised a rather clever scheme of advertising. It sent out a lot of men with ten-pound banknotes and mentioned the fact. Anyone who hit on one of these johnnies and asked him, 'Have you got that ten-pound note?' got it given him in exchange for his signed receipt. Then the magazine published the lucky man's name and address. London went a little mad over it, and everyone was asking everybody else if they had got that ten-pound note, and was saying what a clever dodge it was. Well, as you know, when one of these magazine publishers goes as good a one as that, his rivals simply have to go one better; so in a very few days this daily was giving away gold watches, and that monthly was promoting its circulation by the gratuitous offer of diamond-rings, and at last here was a weekly plunging heavily with fifty-pound cheques. I had heard of these things, of course. Down in the mud we had talked the matter over, and some had tried desperately for the prizes; but they all seemed to be won by people who lived in Brixton and Hampstead and had plenty of money already.

"This last paper, though, had been very tricky, putting its cheques in the custody of all sorts of unlikely-looking people—women dressed up like old bodies up for the Oaks, or down-at-heel-looking fellows like myself. This chap in the Homburg hat, I thought, was trying me. By Heaven, he had come to the wrong shop!

"I could have killed him for his mistake, but I thought he might give me sixpence if I could keep him talking a minute or two, so I simply said, with a grin, 'Have you got it yourself?'

"He laughed merrily, and dived into his breast-pocket.

"'Yes,' says he, 'I have. Would you like it?'

"I nearly fainted where I sat. Fifty pounds—he was going to give he fifty pounds. Do you understand, Shuter? He was going to give me new clothes and food, and a hot bath and a clean shirt and tobacco, and a chance to make some money again. I had made my first pile on a smaller beginning.

"I said, 'You're jesting.'

"'Not a bit,' says he, fishing out an envelope. 'Here it is.' And he pulled it out. 'I've been trying to plant it all day, but no one's asked me for it. Thought it'd be more handy to you than to most, eh?'

"I was very nearly crying with happiness. I tried to master my voice to thank him, but he cut me short.

"'No thanks, no thanks, my man! Sign this receipt and put down your address, if you've got one.'

"I took the piece of paper he held out to me. It was a typewritten receipt for fifty pounds, acknowledging that it had been gained under the conditions mentioned in 'Watherspoon's Weekly.' He gave me a pocket-pen, and I signed my name, writing on the top of the bench. Then I said, 'Do you want my address in full?'

"He said he did, so I wrote 'London under my name. He read it, and laughed again.

"'Like a club guest's address, eh? Here's the boodle.'

"It was an order-cheque for fifty pounds on the Oxford Street branch of the Great Northern Bank, signed William Watherspoon, and at the top was typewritten, 'Account of the Fifty-pound Cheque Competition.' It was dated two days previously. He filled in my name on it, and then he said:

"'Present it to-morrow morning after ten. They won't have notice of your name till then. Goodnight!'

"'I beg your pardon,' I cried, 'but could you advance me a couple of shillings. I must confess I could eat something, and I could do wtih a bed to-night.

"'No,' he said, 'I'll see you hanged first! Haven't you got your cheque. Here's fourpence for you, though. By Jove, your face just now was worth it!'

"He dealt out four pennies into my palm. I longed to throw them in his teeth, but I had stronger longings than that. I thanked him instead.

"'Good-night,' he said again; 'sleep well!'

"Then he walked away quickly, and I could hear him laughing to himself as he went west along Piccadilly.

"I weighed in my mind the respective advantages of food and shelter. I couldn't have both. After careful consideration I decided that, as I had gone without anything to eat for only twenty-four hours, I would stand it for another nine. But I had to get out of the wind. I was always a luxurious dog, Shuter, and love to sleep warm and soft.

"It don't matter much where I spent the night. It was somewhere in the neighborhood of King's Cross Station, and my bed was as good as my circumstances permitted. What with the trains and other things I didn't sleep very much; I simply lay warm, and told myself what I was going to do with that money. First of all I devised a little menu for the breakfast to which I would sit down about ten-fifteen a.m., in a little Swiss restaurant not five minutes' walk from the bank. There was an omelette in it and some hot coffee and French bread and good butter. I knew just the kind of cigar I should buy in the tobacconist's opposite the bank, and I knew just how I should lean back in that little restaurant and smoke it. I even anticipated the trouble I should have at first with the little fat man, who kept the place, about going in at all, and I smiled to myself as I saw his back bend double when I should pull out a fist full of gold to show him. Then I thought of the best place to go and get a decent suit of reach-me-downs and some fresh linen and a weatherproof hat and boots, and I reckoned that when I had got all I wanted I should have about forty-five pounds to start life again.

"I stayed in the dosshouse as long as I could and then went right off to Oxford Street and mouched up and down the streets near the bank till it should be time to get my money. I believe I actually blessed that cheque man for only giving me enough for a bed. I told myself that I should have spoiled my appetite with stodgy bread at a coffee-stall the night before. But that omelette began to seem prodigiously attractive.

"Ten o'clock came round somehow, and I went into the bank with a bursting heart. Among other sensations I was ashamed of that cut in the knee of my breeches. The cashier looked at me doubtfully, as you can imagine, and told me to clear out. He'd nothing for me, he said.

"Shuter, I was so happy that I jested with him.

"'Oh, yes, you have,' says I, 'you've got fifty pounds.'

"I took out the cheque and endorsed it with a hand which trembled most ridiculously. Then I threw it across the counter to the cashier. 'That's all right, I think,' I said; and I winked at the fellow out of pure good nature.

"He picked it up and glanced at it. 'What's all this?' he asked.

"'Why,' I said, 'it's the fifty-pound cheque competition. Haven't they sent in my name yet?' My heart sank a little, for I thought my breakfast was going to be put off for a few minutes.

'What's your game?' asked the cashier 'We've no one of that name on our books and no account of that name either.'

"'Oh, nonsense!' I cried. 'The fifty-pound cheque competition in "Watherspoon's Weekly," you know. Don't try any of your tricks on with me.'

"'You'd better come in and see the manager,' he said.

"'All right,' said I, quite pleased. 'He'll know all about it.' It seemed to me reasonable that a cheque like this shouldn't be cashed without some safeguards.

"He led the way into the room of the manager, who looked up in some surprise at seeing a seedy tramp like me coming in.

"'Dear me, Pullet,' he cried, 'what's this, what's this?'

"'This person's got some story about a fifty-pound cheque competition, sir,' replied the cashier. 'I don't know what he's talking about. He seems perfectly honest. He'd have bolted if it had been a plant.'

"'What's your tale?' said the manager.

"I told him the whole story, and the cashier showed him the cheque.

"'Very sorry,' said the manager, 'but you've been had. It's a hoax; do you understand? Watherspoon doesn't bank here, and we've no account of any sort. What a shabby trick, though, to play on a poor devil like you.' That's what the bank manager thought of it. You can imagine how I looked at it; as he finished I turned turtle—fainted bang off across the table.

"They put some brandy down my throat, and I came round, and then they were, I must say, very kind. The manager said he had never heard of a crueller thing. The cashier said that the man was a ruffian. The commissionaire, who had been called, said he was blowed. I was utterly knocked out, and I remembered I'd no business there, and I got up to clear.

"Then the manager dived into his pocket and forked out ten shillings. 'Look here,' says he, 'I believe your story, and I'm thundering sorry for you. Pullet, hand me my hat.'

He put the ten shillings into it and handed it to the cashier. 'Take that round the bank, Pullet,' he said, 'and tell 'em about this poor chap. I've no doubt they'll add something to it.'

"Pullet put in a shilling and went round among the other clerks. Some of them told him to go to the deuce, but others forked out like men, and between them they made up the manager's ten shillings to seventeen shillings and fourpence. There was a young chap paying in some cash at the counter, and he asked what the hat was going round for. The other cashier told him, and he said he'd made a good thing out of the National, and he'd contribute! And he did; a whole sovereign! So that I got my breakfast, after all, you see."

Borlase took a fresh cigar, for the first had gone out during the tale.

"And I kept the cheque," he said, "to remind me of their kindness, and of other things."

Then he opened a drawer in the table and took out an envelope. From it he drew a crumpled cheque. He leaned over and spread it out carefully in front of Shuter.

"Do you recognize it?" he asked.

Shuter muttered an inaudible reply as he reached blindly for his hat.

"Stop a minute," said Borlase. "I've something else to show you." He took out a second envelope and laid it, unopened on the table. "Look inside," he said.

Shuter unfastened it mechanically, and found in it a second cheque. It was made out to his order for forty thousand pounds, and was signed "John Borlase."

"'No,' said Shuter, as he dropped it on the table. "You sha'n't get any more fun out of me. Not that way."

"It's all right," said Borlase. "Pick it up. I'm not plagiarising."

"Do you swear——" began Shuter, as he grabbed at the thing."

"You're a cad and a beast, Shuter," said Borlase; "but your boy's a nice boy."

Then he rang the bell, and said to the clerk who answered it:

"Show Mr Shuter out."—London Answers.

SHREDDED WHEAT

Try a Seasonable Diet and Give Your Stomach a Chance.

Shredded Wheat with Strawberries will be found wholesome, appetizing and much more nutritious than meat; also with raspberries, peaches and other fresh fruits.

It Will Tone Up Your Liver and Stomach.

Sold by all grocers.

PANGO For Neuralgia, Headache, Rheumatism, Pain, Etc.

50 CENTS. ALL DRUGGISTS, OR

The Pango Company, Toronto

WHOLESALE

LYMAN BROS. & CO., Toronto and Montreal; LYMAN KNOX & CLARKSON, Toronto; NATIONAL DRUG CO., London.

A. J. PATTISON & CO.,

33 Scott St., TORONTO. Phone Main 1311

INVESTMENT BONDS.

Stocks bought and sold on all exchanges for cash or margin.

Cobalt orders executed for cash.

CORRESPONDENCE INVITED.

MANUFACTURERS

INTENDING TO LOCATE IN TORONTO WILL FIND

Ideal Manufacturing Premises

IN TRUTH BUILDING

Flats 2,000 to 10,000 Square Feet Each

LOWEST RENTALS, INCLUDING

Steam Power, Heat, Electric Light

Fire Sprinkler System, Lowest Insurance. Most Central Location. Four Large Freight Elevators.

S. Frank Wilson & Sons, 73-81 Adelaide St., West

THE

Larder City Gold Mines

LIMITED

(No Personal Liability)

Authorized Capital, - $4,000,000.00

DIRECTORS.

Arthur Dinnis, Contractor, President.
A. S. Wigmore, Mgr. Holmes Electric and Protection Co., Vice-President.
Fred. Armstrong, Contractor, Sec.-Treasurer.
F. H. Herbert, Architect. J. C. Holtby, Contractor.
George Duthie, Sr., Contractor. J. H. Tighe, Miner.

BANKERS.

The Crown Bank, Toronto.

AUDITOR.

Henry Barber, Toronto.

The property consists of 28 40-acre Claims immediately adjoining the now famous HARRIS MAXWELL, and upon the same amount of development should prove equally as good.

100,000 shares are now offered to the public at 15 cents per share. Do not lose this GOLDEN OPPORTUNITY of investing in one of the most promising properties in the district. For full particulars apply to

HENRY F. DARRELL, - FISCAL AGENT,

No. 8 Colborne Street, Toronto.