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ments without special instructions inyour butter. 100 sheets for 15 cents.

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Notes discounted and advances made Drafts on all parts of Canada, United common malignity. In fact, nothing 'He must mean that,' Mr. Dering they were all tied up together in a receiving any reply. on suitable securities. States, Great Britain and the Continent more threatening to the persons chiefly repeated. 'He can't mean anything bulky parcel, bestowed upon a certain 'The notes paid to that young gentle. of Europe bought and sold. able rates, and special attention given happened, though at first they were been made up lately? to the collection of commercial paper.

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not only going—it is gone."

'That was eleven months ago.'

the place.'

"St. Katherines by the Tower." "The Golde. Butterfly," etc., etc.

BY WALTER BESANT,

reward. He remembered the thing very I lose myself sometimes. Yesterday, will be forgotten. turned with seven hundred and twenty he spoke as clearly, as ever.

have been a free-handed gentleman- me about something or other, and points, looked across the room at the gave him the ten shillings. The man speaks of my effecting great transfers open safe, and began to think of the 'These notes—the Devil is in the Where can the certificates be?' he says that he would know that gentle. and sales of stock lately. What does parers representing their investments. sefe to-day, I do believe. First the man anywhere. He was old, and had he mean? grey hair. He says that he should 'You haven't bought or sold any ent Corporation Stock. All the water, be found—and next these notes turn know him wherever he saw him. What stock lately, that I know of.

do you think of that?' 'Well-it is something, if you could find that old man.

Why, of course it was Checkley- Dalton Smith estate.' .\$1,250,000 grey-haired Checkley. We'll catch that 650,000 old fox, yet. Beware of Checkley. He's a Fox. He's a Worm. He's a creeping Centipede. When the old man goes,

CHAPTER X.

A MYSTERIOUS DISCOVERY. happened. It came with more than Checkley jealously. 'You had ME.' everything in his office had its place: ment, and not in the expectation concerned in the calamity could have else. However—has my Bank book shelf or compartment of the safe. He man when he forged the cheque, said book and looked at it. No; there was happily spared the comprehension of 'Here it is. Made up last Friday. walked over to the safe. Nothing has been in or out since.'

its full significance. There is a wide-spread superstition foolishly happy, at peace with all the Bank book. Now he opened it, and day he seemed to be forgetting some. was flaring out, he done in I'm sure I world, at peace with one's own con- began to run his finger up and down thing. But the certificates must be in see him doing it,' stretched out before like a sunlit peace. 'Checkley,' he said, 'what has haping at the piles of papers, trying to without remark. He laid down the for some reason which he had now for the said, 'what has haping at the piles of papers, trying to without remark. He laid down the ful lake, some disaster, great or small, pened to Newcastle Corporation Stock? think how they could have been dis. is certainly imminent. 'Don't feel too The dividends were due some weeks placed. While he was thus wondering old men stared blankly at each other. explanation. He must have done. For happy,' says Experience Universal. ago. They are not paid yet. Is the and gazing, Checkley came back, Bank. Perhaps Checkley's countenance, of a moment he breathed again—only for The Gods resent the happiness of man. town gone bankrupt? And—eh? book in hand. Affect a little anxiety. Assume a cer. Where is Wolverhampton? Andleg. If you must shake it, do so as if by a single with the book. Not a single your account for the last three months. by accident, or as if in terror—for wrong with the book. Not a single the book. Not a single the book it are shall business at all. Then he returned to the beside shall be about the book it are shall business at all. Then he returned to the beside shall business at all. Then he returned to the beside shall be a shall business at all. Then he returned to the beside shall be a shall business at all business at al choice, shake it over an open grave in the churchward. Stop singing that last four months. There another to have the churchyard. Stop singing that last four months. There ought to have song of joys try the Lamontation of a been about six hundred pounds in that song of joy; try the Lamentation of a been about six hundred pounds in that Sinner instead. So will the Gods be time.

self to believe that the Devil is dead. take the book round to the Bank, and ing of it, Checkley? No dividends? the is not even asieep. By carefully have it corrected.

Observing these precautions, a great 'A very gross and careless mistake, I pounds worth of stock. The certificates all these years. In my safe! The realised that if he got no more dividant to the control of the certificates all these years. In my safe! The realised that if he got no more dividant to the certificates all these years. observing these precautions, a great many misfortunes may be averted. If, call it. Tell the manager I said so. Let many misfortunes may be averted. If, for instance, George had gone home soberly on Sunday night instead of solutions of the solution of the so carrying on like a schoolboy in play. it back to me. At Chas. Jones's. time, obviously happy, and so inviting The Bank was in Chancery Lane, calamity, perhaps he would never have close to the office. The old clerk went been connected—as he afterwards be. off on his errand.

came-with this disaster.

ten: he hung up his coat and hat in a of full and speedy justice kept Mr. the safe. We must find them. They back. No one else could. When young was only a man of great prudence. recess behind the door; he then open. Dering's clerks always at a high livel have never been kept in any other Arundel put them back, he done it be. Also, during this long period he was ed his safe with his own hand. Check. of efficiency. ley had already laid out the table with He returned to the letters, apparent. a clean blotting-pad, pens and letter. ly with no further uneasiness. of the day upon the pad. The reading longer than he expected, Mr. Dering great pile on the table. When there of the letters began the day's work. became aware that his attention war was nothing left in the safe, they be. ed no one. The lawyer read them, made notes wandering. 'Great transfers and many gan systematically to go through the 'I charged him, then, and you did disease should be himself attacked by upon them, rang for his shorthand sales, he rapeated. 'After all, he must whole. When they had finished, they clerk, and dictated answers. These mean the investment of that Dalton. looked at each other blankly. dispatched, he turned to the standing Smith money. Yet that was only a Everything was there except the routine, he was plodding through the He must have made a mistake. He investment of thirty-eight thousand letters of the day, taking up one after must be thinking of another client. It's pounds. These alone could not be light. the other, and reading half mechani his memory, not mine, that is confused. found. They examined every packet: Then he suddenly stopped short and started. Then he began the letter Th

was from his brokers in the City, and the whole of Mr. Derings's private for see.—Now then!

'Checkley,' said Mr. Dering, on the various directions and to various asso- Bank-notes? There are no bank-notes appearance of the ancient clerk, 'I ciations and companies. Every rich in my safe.' have got a letter that I don't under. man is a money-lender: he is either 'Forgotten!' the clerk murmured. steal certificates. I must have done stand at all. I told you that my me- Shylock the Great or Shylock the Less, 'Clients' money, perhaps. But the something with them.'

mory was going. Now you see. Here according to the amount he lends. client would have asked for it. Five 'Did you take them home with you?' is a letter about transfers and sales of Thieves can steal nothing but paper or six hundred pounds. How can five 'Why should I do that? I have no stock. What transfers? I don't under- | which is no use to them. As we grow hundred pounds be fergotten? Even safe or strong-room at home." stand one word of it. My memory is wiser still, we shall have nothing at all a Rothschild would remember five 'Did you send them to the Bank for in any house that can be of any use to hundred pounds. Forgottea! He greater safety? To be sure, they would 'Memory going? Nonsense,' the old any thief, because everything in the glanced suspiciously at his master, and be no more safe there than here.' 'I wrote out the particulars of the man shook his head. 'No-no; your least valuable will have its papers, shook his head, fumbling among the 'Go and ask. See the manager. Ask case—briefly. Yesterday I took the memory is all right. Mine is as clear without the production of which no. papers. paper to the commissionaires' barrack as a bell. So's yours. You eat hearty. thing of value will be bought or sold. Mr. Dering snatched the bundle from mine. in the strand and offered a reward for So do I. You sleep well. So do I. We And all the gold and silver, whether his clerk. Truly, they were bank. The clerk turned to obey.

well—for this reason: the gentleman when the clock struck twelve, I thought Among Mr. Pering's papers were pounds could be forgotten and no in- first time in his life the lawyer felt the who employed him first sent him with it was only ten. I had lost two hours. share certificates, bonds, and scrip of quiry made after it. Mr. Pering stared emotion that he had often observed in a bag to a Parcel Delivery Office: he And sometimes when I walk home, I various kinds, amounting in all to a blankly at them. 'Notes!' he cried— clients at times of real disaster. He Now the commissionaire was a one- 'Tut, tut; nobody of your age is such pounds belonged to Elsie, but was still here?' armed man. Because he had only one a young man as you. Why, you walk in her guardian's name. This, of 'If you don't know,' the clerk replied, brain reeled: the ground was slipping

arm, the gentleman—who was a plea- like five-and-twenty. And you eat course, was the fortune which had fal- 'nobody knows. You've got the key of under his feet, and he was falling forsant-spoken gentleman—gave him ten hearty—you eat very hearty.' His len so unexpectedly into the girl's the safe.' shillings for his trouble, which was nine words were encouraging, but he looked hands. The rest, amounting to about 'Good Heavens!' If Mr. Dering had and the foundation—forward and down Butter Bowls from 20c to 50c. Cream Pails, heavy, 65c to 75c each. shillings more than his proper pay. anxiously at his master. Truly, there twenty five thousand pounds, was his been twenty years younger, he would | -down-down. 'What can I do? he very respectable fortune.

gas, railway shares, the Indian Stock up. Well, you would have known. - and the Colonial Stock: the Debenture

I suppose he must mean that—he had made him nervous: there could be whatever. I remember the numbers— gas companies' shares. They are no can't mean anything else. Yes, that is nothing wrong: but that clerk at the the consecutive numbers—seventy-two good if you do steal them. They can't Well-I've got a Partner now, so Bank ought to be dismissed for care. of them-seven hundred and twenty be sold without the authority of the that it matters less than it would have lessness. There could be nothing pounds. How did they get here? Who done—had my memory played me wrong: for the sake of assurance he put them in? Checkley, I say, how did papers: if they were stolen, the dividtricks with no other responsible man in would turn out the papers: but there these notes get here?' could be nothing wrong.

'There is something wrong,' he said. | ment.

about the entries.'

'Queer mistake,' said Checkley. 'I'll Why, there's thirty-eight thousand dust.'

them, will you?' He began to search among the papers, at first a little anxiously, then nervous-

'A very careless mistake,' the lawyer ly, then feverishly. a man of method. Every morning he mitted such a mistake should be dis. over the bundles. 'They must be here. Since young Arundel got the notes, self, therefore, as a man of great arrived at his office at a quarter before misseed at once.' In fact, the certainty Let us turn out the whole contents of young Arundel must have put them sagacity, whereas in such matters be

seen them except myself. After ten minutes, Checkley taking papers in the safe and laid them in a crime.

they opened every bundle of papers; convict a man. I only said that no- how it would be if somebody else, not The large open safe in the corner was they looked into every folded sheet of papers; body else could do the thing. As for himself at all, were to come to himself

was from his brokers in the City, and it recommended a certain advantageous investment. That was not in itself very extraordinary. But it contained wealth if he knew the amount representation of their perplexity happened a thing almost as surprising and quite as unexpected as the loss of the quite as unexpected as the loss of the certificates. Among the papers was a very extraordinary. But it contained wealth if he knew the amount representation of their perplexity happened a thing almost as surprising and quite as unexpected as the loss of the certificates. Among the papers was a he opened the door—yet they saw he got quite close—so—he chucked as he opened the door—yet they saw very extraordinary. But it contained the knew the amount repretates and so many sales during the last few an ASSets......\$136,198,518 months that you have probably more veyances, shares, all the legal documents by which the wicked man is browness. But if you should have a few thousands available at the present moment, it is a most favourable opportunity.

Surplus...\$39,054,944

Meantime. I think—I almost think—I could swear to it.'

Nonsense,' said the lawyer. 'Your bank-notes, but for certificates. When memory is too clear. Tie up the notes, but sace was white. He seemed to be listening anxiously: his lips were parted. He's in a fit of some kind,' thought the old clerk.

Ooking. I think—I almost think—I could swear to it.'

Nonsense,' said the lawyer. 'Your memory is too clear. Tie up the notes, but for certificates, when memory is too clear. They memory is too clear. And LUMBER YARD. Assets......\$136,198,518 months that you have probably more months that you have probably more all the level down all the level down notes, he said, and laid it aside. They contain the level down notes, he said, and laid it aside. They have not at the level down notes, he said, and laid it aside. They have not at the level down notes, he said, and laid it aside. New Business written in 1890.

Second 204 557

What sales does he mean?

New Business written in 1890.

Second 204 557

What sales does he mean?

Second 204 557

What sales does he mean? \$804,894,557 transfers? What sales does he mean? a bourgeois, it was but a little box, and notet rolled up and tied round. He transfers? What sales does he mean?' a bourgeois, it was but a little box, and untied the knot and laid them flat, the safe; they had looked at every he pages of his he put it in a secret place (but every. the countries and counting the safe; they had looked at every head looked looked looked looked at every head looked at every head looked looked looked looked looked looked looked lo ters. Was it the end? If so—we and the put it in a secret place (but every unused size and counting, be put it in a secret place (but every unused size and counting, be put it in a secret place (but every book think of ourselves first—what about the body knew the secret) at the head of body knew the secret place (but every book body knew the secret) at the head of body knew the secret) at the head of body knew the secret book body knew the secret body knew the secret book body knew the secret body knew the secre diary. He could find no transactions body knew the secret) at the head of the kind at all. Then he reflected his bed. If he were a peasant, he tied his bed. If he were a peasant his bed. If he were a peasant

ed the cheque. That same evening the 'No-no. My memory is not what Bank. Then everybody will become had been forgotten. The clerk was 'What's the good? If he held the man-presented himself and claimed the it was. I've told you so a dozen times. honest, and the Eighth Commandment right. There is no Firm in the world things, there would have been dividwhere a bundle worth five hundred ends. Yet what can I do?' For the

He remembered perfectly all the differ- certificates are lost; that is, they can't

'What notes are they, then?' Have we had to make any investments companies and the Trading companies. They are nothing else than the for clients of late? There was the He was foolish, he thought, to be dis- bank-notes paid across the counter for to do. For himself he could advise noturbed by a mere mistake of the that forged cheque of eight years ago. thing. 'Where can the certificates be? broker: his recent lapses of memory Oh! there is no doubt of it-none Nobody steals Corporation stock and

He held the notes in his hand and 'You didn't want a partner,' said He knew very well where they were; asked these questions in pure bewilder-

pushed bacd his chair, got up, and Checkley, 'must have been put back in no entry which could possibly represent the safe by him. There's no other way the sale of stock. He knew what every Strange! The papers were not in to account for it. He was afraid to Mr. Dering had not looked at his their place. Again he felt the former present them. He heard you say they was paid in: his memory was perfectly —so wide that it must be true—that at book for three or four months. He was irritation at having forgotten some. were stopped, and he put them back. those rare moments when one feels well served: his people took care of his thing. It was always returning: every I think I see him doing it. While he

'How did those notes get into the such a thing as take those securities to

'They were behind these books.

this mean, Checkley?' peating his former suggestion.

You have heard that Mr. Dering was repeated; 'any clerk of mine who com-He put them back unseen by you that able income. Therefore he had never

'Any man may charge anything upon | should be himself tied up. any other man. There was no proof Nothing came to him: no glimmer

clearly remember-I quite clearly re-

ber no transfers, his money up in a clout and put it pound notes: there must be more than and searched through all the leaves. Is this another trick under the hearthstone. In any case, fifty of them. And the outside one is There was no doubt left: the certifi-

thieves broke in and stole those riches. covered with dust. What are they?' cates were not there. all in ing irritably. 'Give them to me. again. His master sat down trying to persons homeless.

that could account for their disappea

CHAPTER XI.

A MYSEERIOUS DISCOVERY. The safe disposed of, there remained a cupboard, two tables full of drawers, twenty or thirty tin boxes. Checkley examined every one of these receptacles. In vain. There was not any-

where any trace of the certificates. 'Yet,' said Mr. Dering, 'they must be somewhere. We have been hunting NO. 45 all the morning, and we have not found them. They are not in this room. Yet they must be somewhere. Certificates and such things don't fly away. They are of no use to any one. People don't

actually the law-was of no use. His

ward through the table, and the floor age does not allow of jumping. 'This find out. I can't think properly. Go.' When the clerk left him, he laid his head upon his hands and tried to put things quite clearly before himself.

asked himself, repeating this question twenty times. He was quite conscious that if he had been consulted on such a point by a client he would have replied with the greatest readiness, sugends would go on being paid to the owner just the same. Besides--Somewhere about this point he be-

thought him of the Bank-book. If the stock had been sold the money would appear to his credit. He snatched the entry meant, and when the amount clear upon this point.

Checkley's suggestion occurred to him. Had he taken the certificates the safe. He stood irresolutely look. Mr. Dering received this suggestion home with him? He might have done

'No dividends? What is the mean- See! the outside note is covered with And why were there no dividends paid to him on these stocks? Why? 'They must have been lying there He turned white with terror when he

he had not always invested his money The clerk made answer slowly, re- to the greatest profit, he had invested it safely. He did not get the interest 'Since young Arundel forged the that some City men expect, but he The old clerk pulled out all the day when you charged him with the known the least anxiety about money. Yet all his life he had been counselling

You're always for proofs that will ly, that perhaps if he were to imagine ter among other things, the securities for clerk at last, 'they're not here, you face became cunning and malignant— if he himself were to go to himself as a

(To be continued.)

bis Now, grown wiser, he has no box of How should I know? said Mr. Der- Checkley began to tie up the bundles stroyed 141 houses and rendered 1,000

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awer to the following questions received at this il get \$1,000 in cash; the second, \$500 cash; 3rd, ano; 4th, Ladies Beal Coat; 5th, \$250 organ;

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